



IPM Clearing Formats

15 October 2019

Summary of Changes, 15 October 2019

This document reflects changes effective since the last publication of this manual.

Description of Change	Where to Look
Added the following two paragraphs to PDS 0043 Usage.	PDS 0043—Transaction Type Identifier
<ul style="list-style-type: none"> • PDS 0043 is required for all funding transactions under MCC 6538 (MoneySend Funding). It is recommended for all funding transactions that originating institutions include PDS 0043 to provide greater transparency of purpose. • PDS 0043 is required for all MoneySend payment transactions (DE 3, subfield 1 = 28 [Payment Transaction]). PDS 0043 will contain one of the following values. 	
Modified value C65 in Value Table to read: MoneySend Business to Business Transfer.	
Modified values table to include values F07-F64.	
Added the following three paragraphs to the values section.	
<ul style="list-style-type: none"> • For payment transactions: transactions submitted with a Cardholder Transaction Type of 28 (Payment Transaction) require a value of C07, C52, C53, C54, C55, C56, C57, C58, C59, and C65. • For funding transactions: transactions submitted with a Cardholder Transaction Type of 00 (Purchase Goods and Services) require a value of C07, C52, C53, C54, C55, C56, C57, C65 for MCC 6538 (MoneySend Funding) and F07, F52, F53, F54, F61, and F64 for MCC 4829 (Money Transfer) or MCC 6540 (POI Funding Transactions). • Values C07, C52, C53, C54, C55, C56, C57, C58, C59, and C65 indicate that the payment transaction is associated with Mastercard® MoneySend™ and MCC 6536 (MoneySend Intracountry) or MCC 6537 (MoneySend Intercountry). MoneySend payment transactions require the submission of the Financial Detail Addendum—Payment Transaction Detail/1644. 	
Added the following product codes to PDS 0002—GCMS Product Identifier.	PDS 0002—GCMS Product Identifier
<ul style="list-style-type: none"> • MPE—Name for GCMS Product ID MPE • MSP—Muse Mastercard™ 	

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Chapter 1 Integrated Product Messages (IPM) Overview

This chapter describes the structure of IPM offline messages and the flow of these message types between acquirers and issuers.

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Clearing Introduction

Clearing by means of the Integrated Product Messages (IPM) format is the movement of transaction information from the customer to the clearing system or from the clearing system to the customer.

“Offline clearing” is the practice of sending transaction information in a clearing file **after** a previous authorization, if applicable. The IPM format provides the vehicle for delivery of these messages. The sending customer places messages into a clearing file (see “[IPM Offline Message Structure](#)” later in this chapter), and sends this transaction data for clearing to the clearing system seven days a week, 24 hours a day. The clearing system has predetermined cutoff times throughout each day when it processes all files received from customers since the last cutoff. Refer to the *GCMS Reference Manual* for processing times.

IPM messages are based on the variable-length specifications of the *International Organization for Standardization (ISO) 8583–1993 Financial Transaction Card Originated Messages—Interchange Message Specifications*. Because the clearing system with IPM is offline, it supports only non-interactive IPM messages (Notification/1x4x). ISO defines Notification/1x4x with a 4 in the third position in the Message Type Identifier (MTI). Refer to [Chapter 7](#) of this manual for more information about MTIs and data element definitions.

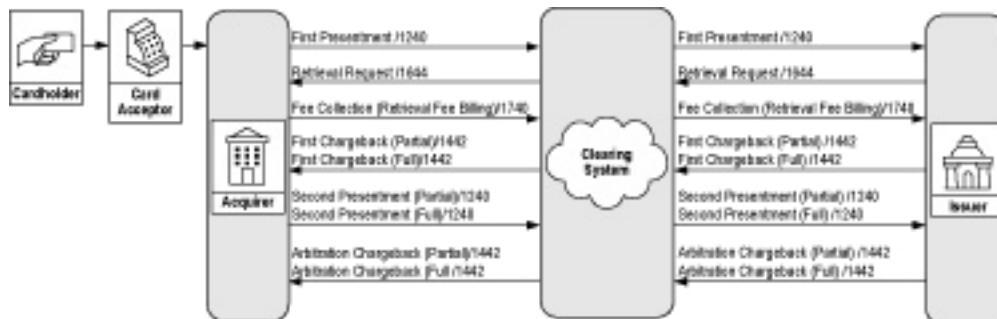
In each IPM message there are institution identifiers—Data Element (DE) 93 (Transaction Destination Institution ID Code) and DE 94 (Transaction Originator Institution ID Code). Upon receipt of the files, the clearing system performs edits, checks data for accuracy, and directs the messages to the appropriate customers based on the identifiers. (Refer to [Appendix A](#) of this manual for more information about institution ID data elements and private data subelements.)

After the acquirer “presents” transaction data to the clearing system in a First Presentment/1240, the issuer either accepts the data as is or disputes the data. If the issuer accepts the First Presentment/1240, the transaction is posted to the cardholder’s account and eventually presented for payment via the cardholder statement. If the issuer disputes the data, customers may exchange transaction information through multiple processing (chargeback) cycles. In doing so, IPM allows transaction history to be passed from one cycle to the next. The following diagram depicts this information flow from a First Presentment/1240 through all possible chargeback cycles.

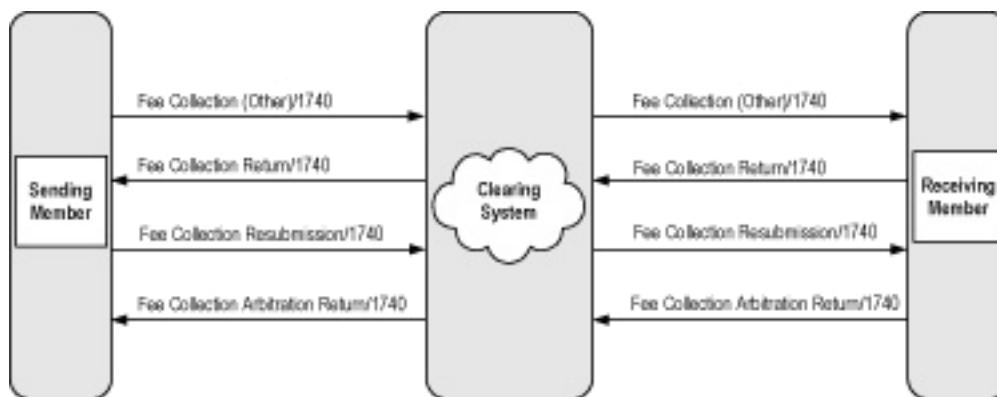
Customers are not required to exhaust all chargeback cycles once they start the chargeback process to achieve dispute resolution. Refer to the *Chargeback Guide* for more information.

Transaction Processing Flow through the Clearing System

The following diagram depicts the transaction processing flow through the clearing system starting with the cardholder.



The following diagram depicts the transaction processing flow for Fee Collection transactions:



After collecting clearing data and routing it to the appropriate receiver, settlement occurs, which is the process of exchanging funds among customers. Refer to the *Settlement Manual* for settlement information.

IPM Offline Message Structure

IPM is a variable-length format that facilitates the addition of new data elements while allowing the message receiver to manage the recognition and use of the new data through use of a bit map representation. It is based on the ISO 8583-1993 specification.

Data elements constitute each IPM message. ISO dictates the presence of certain data elements in each message type, while allowing individual applications to optionally define others. Chapter 7 of this manual, “Data Element Definitions,” describes each data element the clearing system uses, detailing the length (whether fixed or variable), content (alphabetic, numeric, and so on), how the clearing system uses it, and possible corresponding values.

Data elements that require more than one data field contain subelements. ISO-defined subelements for certain data elements are reflected in this manual. However, ISO has allowed individual applications to define subelements for certain data elements as repositories for

additional data in messages. These “private” data subelements (PDSs) are detailed in Chapters 8, 9, and 10. Refer to [DE 48 \(Additional Data\)](#), in [Chapter 7](#) and the beginning of Chapter 8 for PDS encoding information.

Clearing system requirements for data element and PDS usage in each message are defined in Chapters 2 through 6 of this manual. Each IPM message contains the following data elements:

- **Primary Bit Map** indicates the presence or absence of DE 1 (Secondary Bit Map) through DE 64 (Message Authentication Code [MAC]).
- **DE 1 (Secondary Bit Map)** indicates the presence or absence of DE 65 (Reserved [ISO]) through Clearing DE 128 (Message Authentication Code [MAC]).
- **DE 24 (Function Code)** is a three-digit data element that indicates the specific purpose of a message in a message class. Refer to [DE 24](#) in Chapter 7 of this manual for a complete list.
- **Message Type Identifier** describes each message class and function. Refer to “[Message Type Identifier](#)” in Chapter 7 for a comprehensive list of MTIs that the clearing system uses.

Position	General Description			Example
	Value		Description	
First	ISO version	1	ISO 8583–1993 (The version on which the clearing system IPM formats is based)	1644
Second	message class	2	Financial (12xx) messages	1240
		4	Chargeback (14xx) messages	1442
		6	Administrative (16xx) messages	1644
		7	Fee Collection (17xx) messages	1740
Third	message function	4	notification	1644
Fourth	transaction originator	0	acquirer ¹	1240
		2	issuer ¹	1442
		4	other ¹	1644

Most IPM messages also require DE 25 (Message Reason Code). This is a four-digit data element that indicates the reason for sending a message. Refer to [DE 25](#) in Chapter 7 for a complete list of DE 25 values.

The MTI and both bit maps are fixed-location data elements. The remaining data elements in a message must be presented in ascending sequence by data element number and are not

¹ Fee Collection messages can be sent by acquirer, issuer, or other. The IPM format convention is that the fourth position of the MTI always contains a ‘0’ in all Fee Collection messages.

located in a certain fixed position. The location of each of these data elements is dependent on the presence of the data elements that precede it. For example, if DE 2 (Primary Account Number), DE 3 (Processing Code), and DE 4 (Amount, Transaction) are all present in a message, DE 4 may be located in positions 45–56. In another message, DE 2 and DE 3 may not be present; therefore, DE 4 may be located in positions 21–32. The following table depicts sample data element positioning in a message.

Positions	Description
1–4	MTI (<i>always present</i>)
5–12	Bit Map, Primary (<i>always present</i>)
13–20	Bit Map, Secondary (DE 1) (<i>always present</i>)
The following two fields are repeated until all the data elements in the bit maps are presented.	
21–xx	Field indicating length of first data element, in numeric order, in message after DE 1, if corresponding data field is variable length
xx–yy	Field containing actual data in first data element after DE 1

As shown in the previous table, the data field of a variable-length data element is preceded by a two- or three-digit length indicator field, represented throughout this manual as the LL portion of LLVAR or LLL portion of LLLVAR. (Refer to the beginning of [Chapter 7](#) for explanations of this and other labeling conventions used throughout this manual.)

The indicator in the length field is right-justified with leading ZEROS, as follows.

Representation	Data Field Length	Length Field Contents
LLVAR	two bytes	02
LLLVAR	three bytes	002

The contents of fixed-length data elements are not preceded by a length field.

Assume a customer wants to present the following data elements.

DE/PD S	Description	Length h	Value
2	Primary Account Number (PAN)	16	5412347890123456
3	Processing Code	6	000000 (retail purchase)

DE/PD S	Description	Length h	Value
4	Amount, Transaction	12	000000025000 (USD 250.00)
12	Date and Time, Local Transaction	12	970228000000 (YYMMDDhhmmss)
p0148	Currency Exponents	4	8402 (currency code plus exponent for USD)
49	Currency Code, Transaction	3	840 (represents USD)
71	Message Number	8	00000002 (correct sequential number)
94	Transaction Originator Institution ID Code	6	005678 (originated by ICA 5678)

DE 2, PDS 0148 (Currency Exponents), and DE 94 (Transaction Originator Institution ID Codes) are all variable-length fields. The other data elements in this example are fixed length and, therefore, do not require a length indicator field. Following is the layout of the IPM message that incorporates the data elements in the previous table.

Position s	DE/PDS	Description	Value
1–4	-	MTI	1240
5–12	-	Bit Map, Primary ²	
13–20	1	Bit Map, Secondary ²	
21–22		length of DE 2	16
23–38	2	Primary Account Number (PAN)	54123478901234 56
39–44	3	Processing Code	000000

² The actual values in this message are character representations of bit maps; in binary format, each bit map is constructed of eight bytes, 64 bits. Refer to the following example and the beginning of [Chapter 7](#) for more information.

Position	DE/PDS	Description	Value
45–56	4	Amount, Transaction	000000025000
57–68	12	Date and Time, Local Transaction	970228000000
69–71		length of DE 48	011
72–75	48/ p0148	tag for PDS 0148	0148
76–78	48/ p0148	length of PDS 0148	004
79–82	48/ p0148	contents of PDS 0148	8402
83–85	49	Currency Code, Transaction	840
86–93	71	Message Number	00000002
94–95		length of DE 94	06
96–101	94	Transaction Originator Institution ID Code	005678

Set in binary format, the Primary Bit Map consists of the following arrangement of bits in the previous example.

1111100000 000100000 000000000 000000000 000000000 000000001 100000000 000000000
~~~~~ ^ ~~~~~ ^ ^

Bit one indicates DE 1 is present, bit two indicates DE 2 is present, bit three indicates DE 3 is present, bit four indicates DE 4 is present, bit 12 indicates DE 12 is present, bit 48 indicates DE 48 is present, and bit 49 indicates DE 49 is present.

Set in binary format, DE 1 (Secondary Bit Map) consists of the following arrangement of bits in the previous example.

000000010 000000000 000000000 00000100 000000000 000000000 000000000 000000000  
  ^                        ^

Bit seven indicates that DE 71 is present. (Because the second bit map indicates the presence of DE 65–DE 128, the seventh bit is equivalent to  $64+7=71$ , therefore indicating the presence of DE 71.)

Bit 30 indicates that DE 94 is present. (Calculated by adding  $64+30=94$ .)

## IPM Offline File Structure

Offline clearing system messages are in files sent between customers and processed during clearing cycles.

The message flows in the following sections show issuer, clearing system, and acquirer requirements for processing or actions and are based on conditions at the time of the transaction event. The message flows assume that both the acquirer and issuer are using IPM offline clearing formats.

Note that the exact placement of the messages in the diagrams is not necessarily indicative of how they must appear in a file. Messages may appear in any order in a clearing file with the following exceptions:

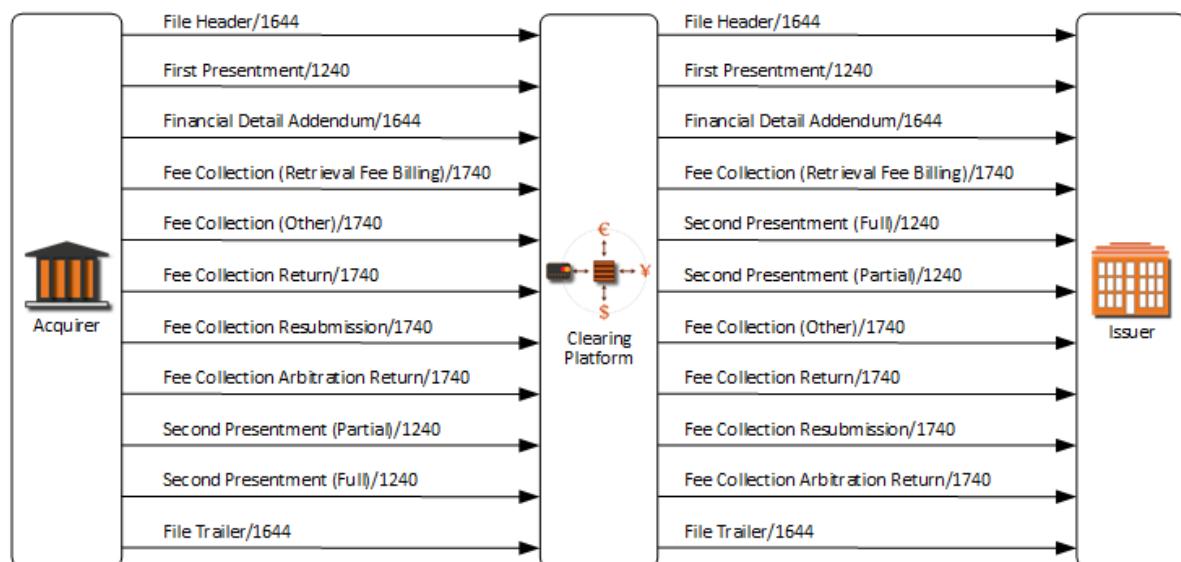
- A file must begin with a File Header/1644 and end with a File Trailer/1644.
- A Financial Detail Addendum/1644 must immediately follow the associated Financial Presentment/1240.
- Message Exception/1644 messages are immediately followed by the rejected message.

In addition, each message in a file must contain DE 71 (Message Number) with a unique value. The value in DE 71 for each message must be greater than the value in the previous message. DE 71 must be reset to 00000001 in the File Header/1644 of each logical file.

The file a customer receives from the clearing system is delivered in a specific sequence. See the *GCMS Reference Manual* for more information.

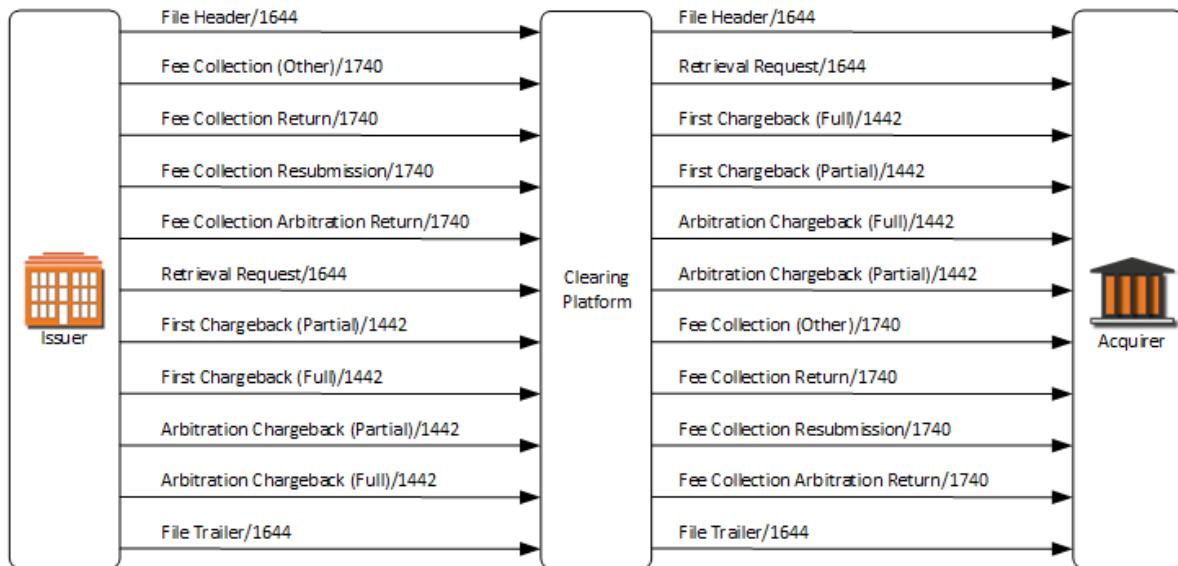
### Acquirer to Clearing System to Issuer

The following flow depicts the possible offline messages that an acquirer may send to the clearing system and that the clearing system forwards to the issuer.



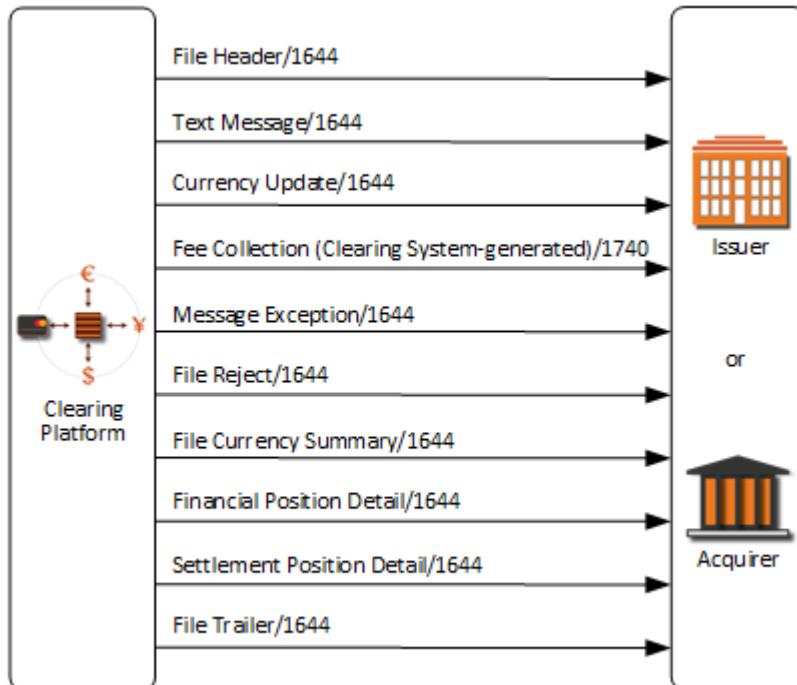
### **Issuer to Clearing System to Acquirer**

The following flow depicts the possible offline messages that an issuer may send to the clearing system and that the clearing system forwards to the acquirer.



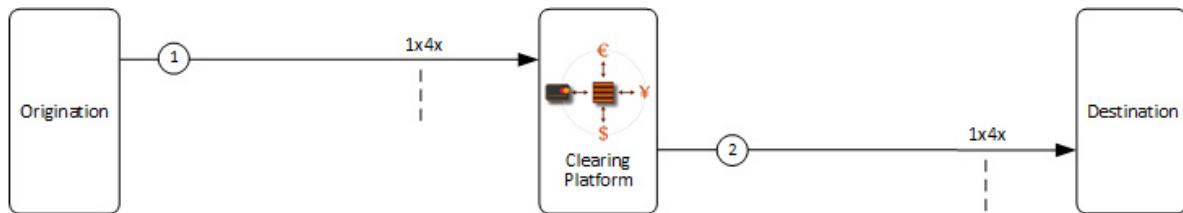
### **Clearing System to Issuer or Acquirer**

The following flow depicts the possible offline messages that the clearing system may send to the issuer or acquirer.



## Basic Clearing System Message Flow

All offline clearing system messages are Notification (1x4x) messages. The following diagram depicts a typical flow for this message type.



## IPM Data Element Information

The following sections outline specifics for Data Element flow, requirements, and usage.

### IPM Data Element Flow

Several entities may insert or modify the data elements in an IPM message as it flows from the message origin to the clearing system and from the clearing system to the message destination.

Data element flow entities typically include the customer or processor at the origin, the clearing system, and the customer or processor at the destination.

**NOTE:**

**In this and the following two tables, references to “data elements” include data elements, PDSs (“p....” in the message layouts), and subfields (“s...” in the message layouts).**

In the message format layouts, the following three columns provide information to the originator, clearing system, and destination related to the data element requirements.

| Entity | Description                                                                                                                                                                                                                                                                        |
|--------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Org    | <b>Originator Requirements.</b> The message originator must satisfy this data element's requirements before sending the message. Examples of originators include a First Presentment/1240 acquirer or a First Chargeback/1442 issuer.                                              |
| Sys    | <b>Clearing System Requirements.</b> The clearing system may insert, correct, or modify this data element while, for example, routing a message from the origin to the destination. The clearing system may overwrite the data element and thereby overwrite any previous content. |

| Entity | Description                                                                                                                                                                                                                                                                                    |
|--------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Dst    | <b>Destination Requirements.</b> The message destination must expect this data element (read it) and accept this data element (process it) if the originator requirements are satisfied. Examples of destinations include a First Presentment/1240 issuer or a First Chargeback/1442 acquirer. |

## Message Format Data Element Requirements

The following notations describe the requirements for each data element.

Notations appear in the Org, Sys, and Dst columns.

| Usage Code | Description                                                                                                                                                                                           |
|------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| M          | <b>Mandatory.</b> The data element is required in the message.                                                                                                                                        |
| C          | <b>Conditional.</b> The data element is required in the message if the conditions described in the accompanying text are applicable.                                                                  |
| O          | <b>Optional.</b> The data element is not required but may be included in the message at the message originator's option.                                                                              |
| X          | <b>Clearing System.</b> The clearing system may (or will) insert or overwrite the data element, depending on specific clearing system support services provided for individual programs and services. |
| •          | <b>Not Required or Not Applicable.</b> The data element is not required or not applicable, and the transaction originator should not include it if this symbol is present in the "Org" column.        |

## Data Element Usage in Messages

The layouts in this chapter describe how data elements are used in each message.

The following table shows all the possible usage combinations.

| Usage |     |     |                                                                                            |
|-------|-----|-----|--------------------------------------------------------------------------------------------|
| Org   | Sys | Dst | Description                                                                                |
| M     | •   | M   | Mandatory; originator must provide the data element.                                       |
| M     | X   | M   | Mandatory; originator must provide the data element; clearing system adjusts/appends data. |
| C     | •   | C   | Conditionally required; conditions are described in Comments column.                       |

| <b>Usage</b> |            |            |                                                                                                                                                              |
|--------------|------------|------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Org</b>   | <b>Sys</b> | <b>Dst</b> | <b>Description</b>                                                                                                                                           |
| C            | •          | M          | Conditionally required; clearing system does not modify the data if provided by the sender; clearing system provides the data if not provided by the sender. |
| C            | X          | M          | Conditionally required; clearing system may adjust/append data and always provides the data element.                                                         |
| C            | X          | C          | Conditionally required; clearing system adjusts/appends data.                                                                                                |
| •            | X          | C          | Clearing system provides the data element conditionally.                                                                                                     |
| •            | X          | M          | Clearing system always provides the data element.                                                                                                            |
| O            | •          | C          | Optional; originator may provide the data element.                                                                                                           |
| O            | X          | C          | Optional; originator may provide the data element; clearing system adjusts/appends data.                                                                     |
| M            | •          | •          | Mandatory; originator must provide the data element; clearing system does not forward data.                                                                  |
| C            | •          | •          | Conditionally required; clearing system does not forward data.                                                                                               |
| O            | •          | •          | Optional; clearing system does not forward data.                                                                                                             |
| •            | X          | •          | Mastercard internal use.                                                                                                                                     |
| •            | •          | •          | Not required or applicable for Originator, Clearing system, or Destination.                                                                                  |

The usage code for each of the subfields is the same as that of its parent data element or private data subelement unless specified differently in the table.

## Chapter 2 File Header and Trailer Messages

*This chapter describes the formats for all file header and trailer messages that the clearing system uses. The layouts on the following pages identify all required, conditional, optional, or clearing system-provided data elements for these messages.*

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## Message Type Identifiers and Associated Function Codes of File Header and Trailer Messages

This section describes the formats for the following messages.

| Message Type Identifier | Function Code | Description                            |
|-------------------------|---------------|----------------------------------------|
| 1644                    | 697           | File Header (Customer-generated)       |
|                         | 697           | File Header (generated by Mastercard)  |
|                         | 695           | File Trailer (Customer-generated)      |
|                         | 695           | File Trailer (generated by Mastercard) |

This section also describes the structure of offline IPM clearing files and transmissions.

## Customer-Generated Files of File Header and Trailer Messages

This manual distinguishes between “offline files” and “offline transmissions.”

### Offline Files Versus Offline Transmissions

An offline file (also referred to as a “logical file”) contains a single File Header/1644, followed by various IPM clearing messages, followed by a single File Trailer/1644. An offline file’s Private Data Subelement (PDS) 0105 (File ID) uniquely identifies each file.

An offline transmission (also referred to as a “physical file”) is a single dataset or bulk file that contains **one or more** logical files. A File Header/1644 and a File Trailer/1644 define each logical file. There are no “transmission header” or “transmission trailer” messages to enclose an offline transmission. Instead, the originator may link the logical files in the transmission by providing the same value in PDS 0110 (Transmission ID) in each logical file’s File Header/1644. The clearing system does not provide PDS 0110 in files sent to receiving customers.

The transmission originator determines whether to submit a single logical file or multiple logical files. There are **no** requirements related to the grouping of IPM messages into logical files. For example, one originator may choose to create a separate logical file for each different destination customer. Another originator may choose to create a separate logical file for Chargebacks and Retrievals as opposed to Presentments.

For customers that participate in GCMS Early Reconciliation, the limitation requires that the number of logical files within a physical file must not exceed **999**. If the allowed limit is exceeded, then customers will be impacted by not receiving early reconciliation for the physical file and could miss the desired settlement cycle.

For customers that do not participate in GCMS Early Reconciliation, the limitation requires that the number of logical files within a physical file must not exceed **20,000**. If the allowed limit is exceeded, then customers will be impacted by Mastercard actions to split the logical files between multiple physical files, not receiving reconciliation as expected, and could miss the desired settlement cycle.

### **Structure of a Customer-Generated Offline Transmission Containing One Logical File**

File Header/1644: File ID 1, Transmission ID 1

- (individual clearing messages)
- (individual clearing messages)
- (individual clearing messages)
- File Trailer/1644: File ID 1

### **Structure of a Customer-Generated Offline Transmission Containing More than One Logical File**

File Header/1644: File ID 1, Transmission ID 1

- (individual clearing messages)
- (individual clearing messages)
- (individual clearing messages)
- File Trailer/1644: File ID 1

File Header/1644: File ID 2, Transmission ID 1

- (individual clearing messages)
- (individual clearing messages)
- (individual clearing messages)
- File Trailer/1644: File ID 2

File Header/1644–697: File ID 3, Transmission ID 1

- (individual clearing messages)
- (individual clearing messages)
- (individual clearing messages)
- File Trailer/1644: File ID 3

### **Customer-Generated Offline File Structure**

Following are the file sequencing requirements for customer-generated files:

- Each offline file (logical file) must begin with one File Header/1644 and end with one File Trailer/1644.
- The File Header/1644 and File Trailer/1644 for each logical file must contain the same value in PDS 0105.
- The file must contain at least one message in addition to the File Header/1644 and File Trailer/1644.

- Multiple logical files may be present in a transmission (physical file). Each logical file within a physical transmission is processed independently.
- DE 71 (Message Number) must always contain 00000001 in the File Header/1644. For each subsequent message in the logical file, the value in DE 71 must be greater than the value in the previous message.
- All other clearing messages (such as First Presentment/1240, First Chargeback/1442, and Retrieval Request/1644, Retrieval Request Acknowledgement/1644 messages) must follow the File Header/1644 and precede the corresponding File Trailer/1644.
- Financial Detail Addendum/1644 messages must immediately follow their related First Presentment/1240 messages.
- No other requirements exist for the sequencing of messages within a logical file. Customers may choose to submit messages from several different sending customer IDs in the same logical file.

### File ID

File originators must create a unique PDS 0105 (File ID) value for each logical file. PDS 0105 includes the following:

- **File Type**—Indicates whether Mastercard or the customers generate the file. This includes clearing files or Early Reconciliation files generated by Mastercard.
- **File Reference Date**—Indicates the date the originator processed or created the file.
- **Processor ID**—For customer-generated files, indicates the customer ID of the customer or processor sending the file. For files generated by Mastercard, the Processor ID indicates the customer ID of the customer or processor receiving the file.
- **File Sequence Number**—A five-digit number the file originator assigns that must be unique within each File Reference Date for each File Type and Processor ID for files sent to Mastercard.

### Processing Mode

File originators must indicate each logical file's PDS 0122 (Processing Mode) value. PDS 0122 indicates the following.

- Production file
- Test file

The PDS 0122 value in the File Header/1644 applies to all transactions in the logical file.

### Trailer Total Reconciliation

Offline file receivers may use trailer totals to verify that all financial and non-financial messages the sender intended to include in a logical file actually were received.

Each File Trailer/1644 contains logical file totals as follows:

- PDS 0301 (File Amount, Checksum) provides a hash total or checksum of DE 4 (Amount, Transaction) for all messages in the file that contain DE 4.
- PDS 0306 (File Message Counts) in the File Trailer/1644 contains the total number of messages (financial and non-financial) in the logical file, including the File Header/1644 and File Trailer/1644.

Offline file receivers can accumulate a count and checksum as they process each file. These accumulated totals can be used for reconciliation with the File Trailer/1644 totals.

## Files Generated by Mastercard

---

The following sections describe the sequence of files generated by Mastercard.

### Sequence of the Files Generated by Mastercard

The Global Clearing Management System (GCMS) has six clearing cutoffs per processing day.

GCMS generates data for customers at each of the six clearing cutoffs. Customers and processors may choose to receive clearing data four, five, or six times per day. However, the choice to receive data fewer than six times per day results in the customer's clearing activity being merged across cycle boundaries.

The sequence of the individual messages in a merged clearing file remains identical to the sequencing of messages in a file containing data from a single clearing cycle.

Within a given Mastercard destination (a combination of endpoint and Destination ID [DE 93]), GCMS sequences files generated by Mastercard as shown in the following table.

**Table 1: Sequence of Files Generated by Mastercard**

| MTI-Function Code  | Message Type                            |
|--------------------|-----------------------------------------|
| 1644-697           | File Header                             |
| 1644-693           | Text Messages                           |
| 1644-640           | Currency Updates                        |
| 1240-200           | First Presentments                      |
| 1644-696           | Financial Detail Addendum (if required) |
| 1644-603           | Retrieval Requests                      |
| 1740-700           | Fee Collections (Retrieval Fee Billing) |
| 1442-450, 1442-453 | First Chargebacks, Full and Partial     |
| 1240-205, 1240-282 | Second Presentments, Full and Partial   |

| <b>MTI-Function Code</b>                               | <b>Message Type</b>                                                                                                                            |
|--------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|
| 1442-451, 1442-454                                     | Arbitration Chargebacks, Full and Partial                                                                                                      |
| 1740-700, 1740-780,<br>1740-781, 1740-782,<br>1740-783 | Fee Collections (non-Retrieval Fee Billing)—Customer-generated, Returns, Resubmissions, Arbitration Returns, and those generated by Mastercard |
| 1644-691, 1644-699                                     | Message Exception and File Reject                                                                                                              |
| 1644-680, 1644-685,<br>1644-688                        | File Currency Summary, Financial Position Detail, and Settlement Position Detail                                                               |
| 1644-695                                               | File Trailer                                                                                                                                   |

When there are multiple message types (for example, multiple first presentations) for multiple receiving customer IDs, the clearing system sequences them as follows:

- All message types except 1644-693 (Text Message) and 1644-640 (Currency Update): first by receiving customer ID and then by message type
- 1644-693 (Text Message) and 1644-640 (Currency Update) messages: once per processor by the first occurring (lowest) customer ID and then by message type

If a customer or processor processes for multiple customer IDs, GCMS constructs the file generated by Mastercard as shown in the following table. For example, suppose that customer (processor) ID 004444, endpoint 1, processes for customer ID 002222 and customer ID 003333. When processing for multiple customer IDs, GCMS would construct the receiver's file as shown below.

**Table 2: Sequencing of Customer or Processor Files Generated by Mastercard**

| <b>MTI-Function Code</b> | <b>Description</b>            | <b>Endpoint 1, to Customer ID (ICA)</b> |
|--------------------------|-------------------------------|-----------------------------------------|
| 1644-697                 | File Header                   | 004444                                  |
| 1644-693                 | Text Message                  | 002222                                  |
| 1644-640                 | Currency Update               | 002222                                  |
| 1240-200                 | First Presentation            | 002222                                  |
| 1644-696                 | Financial Detail Addendum     | 002222                                  |
| 1240-282                 | Second Presentation (Partial) | 002222                                  |
| 1644-685                 | Financial Position Detail     | 002222                                  |
| 1240-200                 | First Presentation            | 003333                                  |

| <b>MTI-Function Code</b> | <b>Description</b>                         | <b>Endpoint 1, to Customer ID (ICA)</b> |
|--------------------------|--------------------------------------------|-----------------------------------------|
| 1644-603                 | Retrieval Request                          | 003333                                  |
| 1740-700                 | Fee Collection (Retrieval Fee Billing)     | 003333                                  |
| 1442-450                 | First Chargeback—Full Amount               | 003333                                  |
| 1240-205                 | Second Presentment                         | 003333                                  |
| 1442-451                 | Arbitration Chargeback—Full Amount         | 003333                                  |
| 1740-700                 | Fee Collection (non-Retrieval Fee Billing) | 003333                                  |
| 1644-685                 | Financial Position Detail                  | 003333                                  |
| 1644-695                 | File Trailer                               | 004444                                  |

### **Sequence of the Early Reconciliation File**

Customers electing to receive Early Reconciliation files generated by Mastercard will receive one physical file for each physical file sent to Mastercard for processing.

If the customer sends a physical file containing two logical files, GCMS will return one Early Reconciliation file. The Acknowledgement Reconciliation messages for the two logical files contained in the file sent to Mastercard will be contained in two logical files within the single Early Reconciliation physical file.

The sequence of an IPM Early Reconciliation physical file generated by Mastercard is similar to the sequence in the following table. Suppose that customer (processor) ID 004444, endpoint 1, processes for customer IDs 002222, 003333, 005555, and 006666. When processing for multiple customer IDs, GCMS would construct the receiver's file as shown below.

**Table 3: Sequencing of Customer or Processor Files Generated by MasterCardEarly Reconciliation**

| <b>MTI-Function Code</b> | <b>Description</b>        | <b>Endpoint 1, to Customer ID (ICA)</b> |
|--------------------------|---------------------------|-----------------------------------------|
| 1644-697                 | File Header               | 004444                                  |
| 1644-680                 | File Currency Summary     | 002222                                  |
| 1644-685                 | Financial Position Detail | 003333                                  |
| 1644-691                 | Message Exception         | 005555                                  |
| 1644-685                 | Financial Position Detail | 005555                                  |

---

| <b>MTI-Function<br/>Code</b> | <b>Description</b>        | <b>Endpoint 1, to<br/>Customer ID<br/>(ICA)</b> |
|------------------------------|---------------------------|-------------------------------------------------|
| 1644-691                     | Message Exception         | 006666                                          |
| 1644-685                     | Financial Position Detail | 006666                                          |
| 1644-695                     | File Trailer              | 004444                                          |

**NOTE:**

This example assumes that data for all customers was received in two logical files. Each logical file contains a file header, followed by various IPM clearing messages, followed by a file trailer. For additional information, refer to the *GCMS Reference Manual*.

## File Header/1644 Messages

A File Header/1644 is each file's first message.

A File Header/1644 message provides information such as the following.

- Originating customer ID or processor ID
- File ID
- Transmission ID (optionally provided by customers, processors, or both)
- File direction (incoming [generated by Mastercard] or outgoing [Customer-generated])
- Processing Mode (production or test)
- Reversal Indicator
- Originating Message Format

The message must contain 1644 in the Message Type Identifier (MTI) and 697 in Data Element (DE) 24 (Function Code) to identify it as a File Header/1644.

---

### File Header (Customer-generated)/1644 Message Layout

| No. | Data Element Name       | Org | Sys | Dst |
|-----|-------------------------|-----|-----|-----|
|     | Message Type Identifier | M   | •   | •   |
|     | Bit Map, Primary        | M   | •   | •   |
| 1   | Bit Map, Secondary      | M   | •   | •   |
| 24  | Function Code           | M   | •   | •   |
| 48  | Additional Data         | M   | •   | •   |

---

**File Header (Customer-generated)/1644 Message Layout**

| No.   | Data Element Name          | Org | Sys | Dst |
|-------|----------------------------|-----|-----|-----|
| p0026 | File Reversal Indicator    | C   | •   | •   |
| p0105 | File ID                    | M   | •   | •   |
| p0110 | Transmission ID            | O   | •   | •   |
| p0122 | Processing Mode            | M   | •   | •   |
| p0191 | Originating Message Format | O   | •   | •   |
| 71    | Message Number             | M   | •   | •   |

---

**File Header (Generated by Mastercard)/1644 Message Layout**

| No.   | Data Element Name       | Org | Sys | Dst |
|-------|-------------------------|-----|-----|-----|
|       | Message Type Identifier | •   | X   | M   |
|       | Bit Map, Primary        | •   | X   | M   |
| 1     | Bit Map, Secondary      | •   | X   | M   |
| 24    | Function Code           | •   | X   | M   |
| 48    | Additional Data         | •   | X   | M   |
| p0105 | File ID                 | •   | X   | M   |
| p0122 | Processing Mode         | •   | X   | M   |
| 71    | Message Number          | •   | X   | M   |

---

## File Trailer/1644 Messages

A File Trailer/1644 is each file's last message.

A File Trailer/1644 message provides information such as the following.

- The File ID that links the File Trailer/1644 with the File Header/1644
- Hash totals used to validate the file's integrity

The message must contain 1644 in the MTI and 695 in DE 24 to identify it as a File Trailer/1644.

---

**File Trailer (Customer-generated)/1644 Message Layout**

| No.   | Data Element Name          | Org | Sys | Dst |
|-------|----------------------------|-----|-----|-----|
|       | Message Type Identifier    | M   | •   | •   |
|       | Bit Map, Primary           | M   | •   | •   |
| 1     | Bit Map, Secondary         | M   | •   | •   |
| 24    | Function Code              | M   | •   | •   |
| 48    | Additional Data            | M   | •   | •   |
| p0105 | File ID                    | M   | •   | •   |
| p0191 | Originating Message Format | O   | •   | •   |
| p0301 | File Amount, Checksum      | M   | •   | •   |
| p0306 | File Message Counts        | M   | •   | •   |
| 71    | Message Number             | M   | •   | •   |

---

**File Trailer (Generated by Mastercard)/1644 Message Layout**

| No.   | Data Element Name       | Org | Sys | Dst |
|-------|-------------------------|-----|-----|-----|
|       | Message Type Identifier | •   | X   | M   |
|       | Bit Map, Primary        | •   | X   | M   |
| 1     | Bit Map, Secondary      | •   | X   | M   |
| 24    | Function Code           | •   | X   | M   |
| 48    | Additional Data         | •   | X   | M   |
| p0105 | File ID                 | •   | X   | M   |
| p0301 | File Amount, Checksum   | •   | X   | C   |
| p0306 | File Message Counts     | •   | X   | M   |
| 71    | Message Number          | •   | X   | M   |

## Chapter 3 Presentment, Addendum, and Chargeback Messages

*This chapter describes the formats for all presentment, addendum, and chargeback messages that the clearing system uses. The layouts on the following pages identify all required, conditional, optional, or clearing system-provided data elements for these messages.*

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## Message Type Identifiers and Associated Function Codes of Presentment, Addendum, and Chargeback Messages

---

This section describes the formats for the following messages.

| Message Type Identifier | Function Code | Description                      |
|-------------------------|---------------|----------------------------------|
| 1240                    | 200           | First Presentment                |
| 1644                    | 696           | Financial Detail Addendum        |
| 1442                    | 450           | First Chargeback (Full)          |
|                         | 451           | Arbitration Chargeback (Full)    |
|                         | 453           | First Chargeback (Partial)       |
|                         | 454           | Arbitration Chargeback (Partial) |
| 1240                    | 205           | Second Presentment (Full)        |
|                         | 282           | Second Presentment (Partial)     |

---

The Data Element (DE) 24 (Function Code) in each message indicates the transaction's primary type or function, and the DE 25 (Message Reason Code) indicates the primary reason for the transaction.

### First Presentment/1240 Messages

---

An acquirer may initiate a First Presentment/1240 to advise the issuer or its agent that a financial transaction was completed on its behalf.

The First Presentment/1240 message must contain 1240 in the Message Type Identifier (MTI) and 200 in DE 24 to identify it as a First Presentment/1240.

---

#### First Presentment/1240 Message Layout

---

| No. | Data Element Name       | Org | Sys | Dst |
|-----|-------------------------|-----|-----|-----|
|     | Message Type Identifier | M   | •   | M   |
|     | Bit Map, Primary        | M   | X   | M   |
| 1   | Bit Map, Secondary      | M   | X   | M   |

---

### **First Presentment/1240 Message Layout**

| <b>No.</b> | <b>Data Element Name</b>            | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|------------|-------------------------------------|------------|------------|------------|
| 2          | Primary Account Number (PAN)        | M          | •          | M          |
| 3          | Processing Code                     | M          | •          | M          |
| 4          | Amount, Transaction                 | M          | •          | M          |
| 5          | Amount, Reconciliation              | C          | X          | M          |
| 6          | Amount, Cardholder Billing          | O          | X          | C          |
| 9          | Conversion Rate, Reconciliation     | •          | X          | M          |
| 10         | Conversion Rate, Cardholder Billing | •          | X          | C          |
| 12         | Date and Time, Local Transaction    | M          | •          | M          |
|            | s2 Time                             | C          | •          | C          |
| 14         | Date, Expiration                    | O          | •          | C          |
| 22         | Point of Service Data Code          | M          | •          | M          |
|            | s7 Card Data: Input Mode            | M          | X          | M          |
| 23         | Card Sequence Number                | O          | •          | C          |
| 24         | Function Code                       | M          | •          | M          |
| 25         | Message Reason Code                 | O          | •          | C          |
| 26         | Card Acceptor Business Code         | M          | •          | M          |
| 30         | Amounts, Original                   | O          | •          | C          |
| 31         | Acquirer Reference Data             | M          | •          | M          |
| 32         | Acquiring Institution ID Code       | O          | •          | C          |
| 33         | Forwarding Institution ID Code      | M          | X          | M          |
| 37         | Retrieval Reference Number          | C          | •          | C          |
| 38         | Approval Code                       | C          | •          | C          |
| 40         | Service Code                        | C          | •          | C          |
| 41         | Card Acceptor Terminal ID           | C          | •          | C          |
| 42         | Card Acceptor ID Code               | C          | •          | C          |
| 43         | Card Acceptor Name/Location         | M          | •          | M          |

### **First Presentment/1240 Message Layout**

| <b>No.</b> | <b>Data Element Name</b>                                      | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|------------|---------------------------------------------------------------|------------|------------|------------|
|            | s2 Card Acceptor Street Address                               | C          | •          | C          |
|            | s3 Card Acceptor City                                         | C          | •          | C          |
| 48         | Additional Data                                               | M          | X          | M          |
| p0001      | Mastercard® Mapping Service Account Number                    | •          | X          | C          |
| p0002      | GCMS Product Identifier                                       | •          | X          | M          |
| p0003      | Licensed Product Identifier                                   | •          | X          | M          |
| p0004      | Funding Account Information                                   | C          | •          | C          |
| p0005      | Message Error Indicator                                       | •          | X          | C          |
| p0014      | Digital Account Reference Number                              | O          | X          | C          |
| p0017      | Transaction Integrity Class                                   | O          | •          | O          |
| p0018      | Acceptance Data                                               | C          | •          | C          |
| p0021      | Transaction Type Indicator                                    | C          | •          | C          |
| p0022      | Additional Terminal Operating Environments                    | C          | •          | C          |
| p0023      | Terminal Type                                                 | C          | •          | C          |
| p0025      | Message Reversal Indicator                                    | O          | •          | C          |
| p0028      | Mastercard Merchant Presented (MPQR) Receiving Account Number | O          | •          | C          |
| p0029      | QR Dynamic Code Data                                          | O          | •          | C          |
| p0043      | Program Registration ID                                       | C          | •          | C          |
| p0044      | Program Participation Indicator                               | •          | X          | C          |
| p0045      | Mastercard Generated Installment Identifier                   | •          | C          | C          |
| p0046      | Japan Common Merchant Code                                    | O          | •          | C          |
| p0052      | Electronic Commerce Security Level Indicator                  | C          | •          | C          |
| p0056      | Mastercard Electronic Card Indicator                          | •          | X          | C          |
| p0057      | Transaction Category Indicator                                | C          | X          | C          |
| p0058      | Token Assurance Level                                         | O          | X          | C          |
| p0059      | Token Requestor ID                                            | C          | X          | C          |
| p0071      | Chip-to-Magnetic Stripe Conversion Service Indicator          | •          | X          | C          |

**First Presentment/1240 Message Layout**

| No.   | Data Element Name                                  | Org | Sys | Dst |
|-------|----------------------------------------------------|-----|-----|-----|
| p0072 | Authentication Indicator                           | •   | X   | C   |
| p0080 | Amount, Tax                                        | C   | X   | C   |
| p0140 | Amount, Cardholder Billing Amounts (USD)           | •   | X   | C   |
|       | s1 Amount, Cardholder Billing USD                  | •   | X   | C   |
|       | s2 Amount, Currency Conversion Assessment USD      | •   | X   | C   |
| p0141 | Customer Currency Conversion Revenue Data          | •   | X   | C   |
| p0145 | Amount, Alternate Transaction Fee                  | C   | X   | C   |
| p0146 | Amounts, Transaction Fee                           | C   | X   | C   |
| p0147 | Extended Precision Amounts                         | •   | X   | C   |
| p0148 | Currency Exponents                                 | M   | X   | M   |
| p0149 | Currency Codes, Amounts, Original                  | C   | •   | C   |
| p0157 | Alternate Processor Indicator                      | C   | •   | C   |
| p0158 | Business Activity                                  | C   | X   | M   |
|       | s5 Central Site Business Date                      | •   | X   | M   |
|       | s6 Business Cycle                                  | •   | X   | M   |
|       | s7 Card Acceptor Classification Override Indicator | •   | X   | M   |
|       | s8 Product Override Indicator                      | •   | X   | M   |
|       | s9 Corporate Incentive Rates Apply Indicator       | •   | X   | M   |
|       | s10 Special Conditions Indicator                   | •   | X   | M   |
|       | s11 Mastercard Assigned ID Override Indicator      | •   | X   | M   |
|       | s12 Account Level Management Account Category Code | •   | X   | M   |
|       | s13 Rate Indicator                                 | •   | X   | M   |
| p0159 | Settlement Data                                    | C   | X   | C   |
| p0160 | Settlement Data, Multiple                          | •   | X   | C   |
| p0165 | Settlement Indicator                               | M   | •   | M   |
|       | s2 Settlement Information                          | O   | •   | C   |

**First Presentment/1240 Message Layout**

| No.   | Data Element Name                                              | Org | Sys | Dst |
|-------|----------------------------------------------------------------|-----|-----|-----|
| p0170 | Card Acceptor Inquiry Information                              | C   | •   | C   |
|       | s1 Customer Service Phone Number                               | O   | •   | C   |
|       | s2 Card Acceptor Phone Number                                  | O   | •   | C   |
|       | s3 Additional Contact Information                              | O   | •   | C   |
| p0171 | Alternate Card Acceptor Description                            | O   | •   | C   |
| p0172 | Sole Proprietor Name                                           | O   | •   | C   |
| p0173 | Legal Corporate Name                                           | C   | •   | C   |
| p0174 | Dun & Bradstreet Number                                        | O   | •   | C   |
| p0175 | Card Acceptor URL                                              | O   | •   | C   |
| p0176 | Mastercard Assigned ID                                         | C   | •   | C   |
| p0177 | Cross-border                                                   | C   | X   | M   |
| p0178 | Alternate Card Acceptor Description Data 2                     | O   | •   | C   |
| p0179 | Long Running Transaction (LRT) Indicator                       | C   | •   | C   |
| p0180 | Domestic Card Acceptor Tax ID                                  | C   | •   | C   |
| p0181 | Installment Payment Data                                       | C   | X   | C   |
| p0182 | Installment Payment Cardholder Statement Data                  | •   | C   | C   |
| p0183 | Brazil Post-Dated Transaction Data                             | C   | •   | C   |
| p0184 | Directory Server Transaction ID                                | C   | •   | C   |
| p0185 | Accountholder Authentication Value                             | C   | •   | C   |
| p0186 | Program Protocol                                               | C   | •   | C   |
| p0188 | Private Data—Proprietary In Control Data (for future use only) | •   | X   | C   |
| p0189 | Point-of-Interaction (POI) Phone Data                          | O   | •   | C   |
| p0190 | Partner ID Code                                                | O   | •   | C   |
| p0191 | Originating Message Format                                     | O   | X   | M   |
| P0192 | Payment Transaction Initiator                                  | •   | X   | C   |
| p0194 | Remote Payment Program Date                                    | C   | •   | C   |

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#### First Presentment/1240 Message Layout

| No.   | Data Element Name                                      | Org | Sys | Dst |
|-------|--------------------------------------------------------|-----|-----|-----|
| p0195 | Installment Data                                       | C   | •   | C   |
| p0196 | Mobile Phone Reload Data                               | O   | •   | C   |
| p0197 | National Use Tax Data                                  | O   | •   | C   |
| p0198 | Device Type                                            | O   | •   | C   |
| p0199 | Funding Transaction Information                        | C   | •   | C   |
| p0202 | Primary Account Number (PAN) Syntax Error              | C   | •   | C   |
| p0204 | Amount, Syntax Error                                   | C   | •   | C   |
| p0205 | Syntax Return, Message Error Indicator                 | C   | •   | C   |
| p0206 | Late Presentment Indicator                             | •   | X   | C   |
| p0207 | Wallet Identifier <b>(for Masterpass transactions)</b> | C   | •   | C   |
|       | Wallet Identifier <b>(for MDES transactions)</b>       | •   | X   | C   |
| p0208 | Additional Merchant Data                               | C   | •   | C   |
| p0209 | Independent Sales Organization ID                      | C   | •   | C   |
| p0210 | Transit Program                                        | C   | •   | C   |
| p0211 | Terminal Compliant Indicator                           | C   | •   | C   |
| p0212 | Merchant Data Services                                 | •   | X   | C   |
| p0213 | Original Merchant Data                                 | •   | X   | C   |
| p0214 | Merchant Data Cleansing Plus                           | •   | X   | C   |
| p0215 | Mastercard Merchant Data Advance                       | •   | X   | C   |
| p0220 | Brazil Merchant Tax ID                                 | C   | •   | C   |
| p0225 | Syntax Return, Original Message Reason Code            | C   | •   | C   |
| p0261 | Risk Management Approval Code (Rejected by Mastercard) | C   | X   | •   |
| p0375 | Member Reconciliation Indicator 1                      | O   | •   | •   |
| p0446 | Transaction Fee Amount, Syntax Error                   | C   | X   | C   |
| p0502 | Custom Identifier                                      | C   | X   | C   |
| p0596 | Card Acceptor Tax ID                                   | C   | •   | C   |
| p0597 | Total Tax Amount                                       | O   | •   | C   |
| p0623 | Motor Fuel Information                                 | O   | •   | C   |

**First Presentment/1240 Message Layout**

| No.   | Data Element Name                                       | Org | Sys | Dst |
|-------|---------------------------------------------------------|-----|-----|-----|
| p0629 | Odometer Reading                                        | O   | •   | C   |
| p0674 | Additional Trace/Reference Number Used by Card Acceptor | C   | •   | C   |
| p0799 | Test Case Traceability Identifiers                      | O   | •   | C   |
| p10XX | Member-to-Member Proprietary Data (p1000 through p1099) | O   | •   | C   |
| 49    | Currency Code, Transaction                              | M   | •   | M   |
| 50    | Currency Code, Reconciliation                           | C   | X   | M   |
| 51    | Currency Code, Cardholder Billing                       | C   | X   | C   |
| 54    | Amounts, Additional                                     | C   | •   | C   |
| 55    | Integrated Circuit Card (ICC) System Related Data       | C   | •   | C   |
| 62    | Additional Data 2                                       | C   | X   | C   |
| 63    | Transaction Life Cycle ID                               | C   | •   | C   |
| 71    | Message Number                                          | M   | X   | M   |
| 93    | Transaction Destination Institution ID Code             | •   | X   | M   |
| 94    | Transaction Originator Institution ID Code              | M   | X   | M   |
| 100   | Receiving Institution ID Code                           | •   | X   | M   |
| 111   | Amount, Currency Conversion Assessment                  | •   | X   | C   |
| 123   | Additional Data 3                                       | C   | X   | C   |
| 124   | Additional Data 4                                       | C   | X   | C   |
| 125   | Additional Data 5                                       | C   | X   | C   |

## Financial Detail Addendum/1644 Messages

A Financial Detail Addendum/1644 provides additional program, service, or industry data to supplement the First Presentment/1240. This message must contain 1644 in the MTI and 696 in DE 24 to identify it as a Financial Detail Addendum/1644.

### Financial Detail Addendum/1644 Messages Listed by Usage Code

The following is a listing of each type of addendum message by usage code.

| Usage Code | Financial Detail Addendum/1644 Messages               |
|------------|-------------------------------------------------------|
| 01         | Passenger Transport Detail—General Ticket Information |
| 01         | Passenger Transport Detail—Rail Data                  |
| 01         | Passenger Transport Detail—Trip Leg Data              |
| 05         | Vehicle Rental Detail                                 |
| 06         | Lodging Summary                                       |
| 07         | Temporary Services                                    |
| 08         | Shipping/Courier Services                             |
| 09         | Electronic Invoices                                   |
| 10         | Payment Transaction Detail                            |
| 11         | Telephony Billing Services                            |
| 12         | Travel Agency Detail                                  |
| 13         | Lodged Account Detail                                 |
| 14         | Private Label Common Data                             |
| 14         | Private Label Line Item Detail                        |
| 15         | Healthcare                                            |
| 98         | Corporate Card Common Data Requirements               |
| 98         | Corporate Fleet Transaction Information               |
| 98         | Corporate Line Item Detail                            |
| 99         | Generic Detail                                        |

The following are descriptions for each type of addendum message.

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## **Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644**

This message supports ticketing transactions for airline, railway, and travel agency transactions to provide passenger ticket information for the cardholder. Acquirers may submit one occurrence of this message for each airline, railway, or travel agency transaction to provide general ticket information.

When this message is used, the information in Private Data Subelement (PDS) 0501 (Transaction Description), subfields 1–3, must be the following values:

- Usage Code: 01
- Industry Record Number: 000
- Occurrence Indicator: 001

Acquirers should also submit one or more occurrences of the Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 message (Usage Code 01, Industry Record Number 001) or the Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 Message (Usage Code 01, Industry Record Number 002) or both. Each trip leg message occurrence provides detailed information regarding one trip leg associated with the ticket.

One occurrence of this addendum message must be provided if the associated First Presentment/1240 message contains an airline card acceptor business code (MCC) or a Passenger Railway MCC and is submitted for one of the following U.S. region incentive interchange rate programs.

| <b>IRD</b> | <b>Incentive Interchange Rate Program</b> |
|------------|-------------------------------------------|
| 10         | Merit III Tier 1                          |
| 11         | Merit III Tier 2                          |
| 12         | Merit III Tier 3                          |
| 16         | Warehouse Tier I                          |
| 24         | Merchant UCAF                             |
| 60         | Commercial Face-to-Face                   |
| 62         | Commercial Large Ticket I                 |
| 65         | Commercial Standard                       |
| 66         | Commercial Data Rate II                   |
| 67         | Commercial Data Rate II                   |
| 68         | Commercial Data Rate I                    |
| 69         | Commercial T&E Rate II                    |

| <b>IRD</b> | <b>Incentive Interchange Rate Program</b> |
|------------|-------------------------------------------|
| 70/80      | Merit III                                 |
| 76/86      | Commercial T&E Rate I                     |
| 78/88/98   | Merit I                                   |
| 79         | Full UCAF                                 |
| 89         | Commercial T&E Rate III                   |
| 91         | Warehouse Base                            |
| 93         | Passenger Transport                       |
| 94         | Commercial Large Ticket II                |
| 96         | World T&E                                 |
| 99         | Commercial Large Ticket III               |
| E1         | Commercial Large Ticket Rate 1 MPG        |
| E2         | Commercial Large Ticket Rate 2 MPG        |
| E3         | Commercial Large Ticket Rate 3 MPG        |
| RA         | Enhanced Merit III Base                   |
| RB         | Enhanced Merit III Tier 1                 |
| RC         | Enhanced Merit III Tier 2                 |
| RD         | Enhanced Merit III Tier 3                 |
| RN         | Enhanced Merchant UCAF                    |
| RO         | Enhanced Full UCAF                        |
| RP         | Enhanced Merit I                          |
| RR         | Enhanced Passenger Transport              |
| WR         | World Elite T&E                           |
| WU         | World Airline Elite                       |
| WZ         | World Elite T&E Large Ticket              |

One occurrence of this addendum message may be provided if the associated First Presentment/1240 message contains a travel agency MCC and is submitted for one of the following U.S. region incentive interchange rate programs.

| <b>IRD</b> | <b>Incentive Interchange Rate Program</b> |
|------------|-------------------------------------------|
| 10         | Merit III Tier 1                          |
| 11         | Merit III Tier 2                          |
| 12         | Merit III Tier 3                          |
| 24         | Merchant UCAF                             |
| 70/80      | Merit III                                 |
| 78/88/98   | Merit I                                   |
| 79         | Full UCAF                                 |
| 96         | World T&E                                 |
| RA         | Enhanced Merit III Base                   |
| RB         | Enhanced Merit III Tier 1                 |
| RC         | Enhanced Merit III Tier 2                 |
| RD         | Enhanced Merit III Tier 3                 |
| RN         | Enhanced Merchant UCAF                    |
| RO         | Enhanced Full UCAF                        |
| RP         | Enhanced Merit I                          |

This addendum message may be provided only if the associated First Presentment/1240 contains an airline, railway, or travel agency MCC in DE 26 (Card Acceptor Business Code).

If the First Presentment/1240 message associated with this addendum is submitted for an incentive interchange program that requires only this addendum, and the associated First Presentment/1240 message is submitted for a railway or travel agent MCC in DE 26, the Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 message can be used in addition to this addendum message.

For specific corporate transactions occurring in the U.S. region, Corporate Card Common Data is also required.

The clearing system always will reject this Financial Detail Addendum/1644 message if it contains invalid data. The associated First Presentment/1240 message also will be rejected if it is submitted for a U.S. region or international interchange program, unless it is submitted as one of the following.

- Credit—DE 3 (Processing Code), subfield 1 = 20
- Reversal—PDS 0025 (Message Reversal Indicator), subfield 1 = R

- Collection Only transaction—PDS 0165 (Settlement Indicator), subfield 1 = C
- A transaction submitted for Standard interchange program (U.S. region and international IRDs 01, 61, 63, 65, 75, 85, 95, RU, or WA) as defined by Mastercard

For information about the individual PDS requirements for this addendum and for the specific incentive interchange programs listed above, please refer to Chapter 8 of this manual, or to the applicable chapters of the *Interchange Manual*.

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**Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644**  
**Message Layout**

| No.   | Data Element Name              | Org | Sys | Dst |
|-------|--------------------------------|-----|-----|-----|
|       | Message Type Identifier        | M   | •   | M   |
|       | Bit Map, Primary               | M   | X   | M   |
| 1     | Bit Map, Secondary             | M   | X   | M   |
| 24    | Function Code                  | M   | •   | M   |
| 32    | Acquiring Institution ID Code  | O   | •   | C   |
| 33    | Forwarding Institution ID Code | M   | •   | M   |
| 48    | Additional Data                | M   | X   | M   |
| p0191 | Originating Message Format     | O   | X   | M   |
| p0501 | Transaction Description        | M   | •   | M   |
| p0505 | Passenger Name                 | C   | •   | C   |
| p0506 | Ticket Number                  | C   | •   | C   |
| p0507 | Issuing Carrier                | C   | •   | C   |
| p0508 | Customer Code                  | C   | •   | C   |
| p0509 | Issue Date                     | O   | •   | C   |
| p0510 | Travel Agency Code             | O   | •   | C   |
| p0511 | Travel Agency Name             | O   | •   | C   |
| p0512 | Total Fare                     | C   | •   | C   |
| p0513 | Total Fees                     | O   | •   | C   |
| p0514 | Total Taxes                    | O   | •   | C   |
| p0597 | Total Tax Amount               | O   | •   | C   |

**Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644**  
**Message Layout**

| No.   | Data Element Name                                       | Org | Sys | Dst |
|-------|---------------------------------------------------------|-----|-----|-----|
| p0598 | Total Tax Collected Indicator                           | O   | •   | C   |
| p0679 | Commodity Code                                          | O   | •   | C   |
| p0682 | Detail Tax Amount 1                                     | O   | •   | C   |
| p0683 | Detail Tax Amount 2                                     | O   | •   | C   |
| p0684 | Detail Tax Amount 3                                     | O   | •   | C   |
| p0686 | Tax Exempt Indicator                                    | O   | •   | C   |
| p0713 | Restricted Ticket Indicator                             | O   | •   | C   |
| p0714 | Exchange Ticket Amount                                  | O   | •   | C   |
| p0715 | Ancillary Service Charges                               | O   | •   | C   |
| p0716 | Travel Authorization Code                               | O   | •   | C   |
| p0717 | IATA Client Code                                        | O   | •   | C   |
| p0751 | Detail Tax Amount 4                                     | O   | •   | C   |
| p0752 | Detail Tax Amount 5                                     | O   | •   | C   |
| p0753 | Detail Tax Amount 6                                     | O   | •   | C   |
| p10XX | Member-to-Member Proprietary Data (p1000 through p1099) | O   | •   | C   |
| 62    | Additional Data 2                                       | C   | X   | C   |
| 63    | Transaction Life Cycle ID                               | C   | •   | C   |
| 71    | Message Number                                          | M   | X   | M   |
| 93    | Transaction Destination Institution ID Code             | •   | X   | M   |
| 94    | Transaction Originator Institution ID Code              | M   | •   | M   |
| 100   | Receiving Institution ID Code                           | •   | X   | M   |
| 123   | Additional Data 3                                       | C   | X   | C   |
| 124   | Additional Data 4                                       | C   | X   | C   |
| 125   | Additional Data 5                                       | C   | X   | C   |

## Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644

This message supports ticketing information for railway transactions to provide detailed itinerary information for the cardholder. Acquirers may submit 1–999 occurrences of this message. **Each** occurrence provides detailed itinerary data associated with a railway transaction.

When this message is used, the information in PDS 0501, subfields 1–3, must be the following values:

- Usage Code: 01
- Industry Record Number: 002
- Occurrence Indicator: 002–999

The submission of this addendum message is optional. Acquirers may provide a Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 message for First Presentment transactions where the MCC value is 4112—Railway or 4722—Travel Agency under the following circumstances:

- For U.S. region or international incentive interchange rate programs that require a Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 and a Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644, the acquirer may submit the Rail Data addendum in place of the Trip Leg Data addendum.
- For U.S. region or international incentive interchange rate programs that require a Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 and a Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644, the acquirer may submit the Rail Data addendum in addition to the General Ticket and Trip Leg Data addenda.

Acquirers **must** provide a single occurrence of the Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 message (Usage Code 01, Industry Record Number 000) before the first occurrence of rail detail data for railway transactions.

When the Financial Detail Addendum (Passenger Transport Detail—General Ticket Information) is provided, the occurrence indicator (PDS 0501, subfield 3) submitted for the first Rail Data addendum should equal 002. Otherwise, it should equal 001.

This new message supports rail transaction information. Acquirers may submit 1–999 occurrences of this message. Each occurrence provides detailed data for one trip leg of the associated rail transaction.

When using this message, the information in PDS 0501, subfields 1–3, must be the following values:

- Usage Code: 01
- Industry Record Number: 002
- Occurrence Indicator: 001–999

This addendum message may be provided only if the associated First Presentment/1240 contains a rail or travel agency MCC in DE 26 (Card Acceptor Business Code).

The submission of this addendum is optional. Acquirers may provide a Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 message (Usage Code 01, Industry Record Number 002,) under the following circumstances:

- For U.S. region incentive interchange rate programs that require a Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 and a Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644, the acquirer may submit the Rail Data addendum in place of the Trip Leg Data addendum.
- For U.S. region incentive interchange rate programs that require a Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 and a Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644, the acquirer may submit the Rail Data addendum in addition to the Trip Leg Data addendum.

The following table lists U.S. region interchange programs requiring a General Ticket addendum and Trip Leg Data or Rail Data addendum.

| <b>IRD</b> | <b>Incentive Interchange Rate Program</b> |
|------------|-------------------------------------------|
| 10         | Merit III Tier 1                          |
| 11         | Merit III Tier 2                          |
| 12         | Merit III Tier 3                          |
| 16         | Warehouse Tier I                          |
| 24         | Merchant UCAF                             |
| 60         | Commercial Face-to-Face                   |
| 62         | Commercial Large Ticket I                 |
| 65         | Commercial Standard                       |
| 66         | Commercial Data Rate II                   |
| 67         | Commercial Data Rate II                   |
| 68         | Commercial Data Rate I                    |
| 69         | Commercial T&E Rate II                    |
| 70/80      | Merit III                                 |
| 76/86      | Commercial T&E Rate I                     |
| 78/88/98   | Merit I                                   |
| 79         | Full UCAF                                 |
| 89         | Commercial T&E Rate III                   |

| <b>IRD</b> | <b>Incentive Interchange Rate Program</b> |
|------------|-------------------------------------------|
| 91         | Warehouse Base                            |
| 93         | Passenger Transport                       |
| 94         | Commercial Large Ticket II                |
| 96         | World T&E                                 |
| 99         | Commercial Large Ticket III               |
| E1         | Commercial Large Ticket Rate 1 MPG        |
| E2         | Commercial Large Ticket Rate 2 MPG        |
| E3         | Commercial Large Ticket Rate 3 MPG        |
| RA         | Enhanced Merit III Base                   |
| RB         | Enhanced Merit III Tier 1                 |
| RC         | Enhanced Merit III Tier 2                 |
| RD         | Enhanced Merit III Tier 3                 |
| RN         | Enhanced Merchant UCAF                    |
| RO         | Enhanced Full UCAF                        |
| RP         | Enhanced Merit I                          |
| RR         | Enhanced Passenger Transport              |
| WR         | World Elite T&E                           |
| WU         | World Airline Elite                       |
| WZ         | World Elite T&E Large Ticket              |

For other incentive interchange rate programs that do not require an addendum, the Rail Data addendum may be submitted by itself, or in addition to any other applicable addendum.

When the Financial Detail Addendum (Passenger Transport Detail—General Ticket Information) is provided, the occurrence indicator (PDS 0501, subfield 3) submitted for the first Rail Data addendum should equal 002. Otherwise, it should equal 001.

For specific corporate transactions occurring in the U.S. region, Corporate Card Common Data is also required.

**Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 Message Layout**

| No.   | Data Element Name              | Org | Sys | Dst |
|-------|--------------------------------|-----|-----|-----|
|       | Message Type Identifier        | M   | •   | M   |
|       | Bit Map, Primary               | M   | X   | M   |
| 1     | Bit Map, Secondary             | M   | X   | M   |
| 24    | Function Code                  | M   | •   | M   |
| 32    | Acquiring Institution ID Code  | O   | •   | C   |
| 33    | Forwarding Institution ID Code | M   | •   | M   |
| 48    | Additional Data                | M   | X   | M   |
| p0191 | Originating Message Format     | O   | X   | M   |
| p0501 | Transaction Description        | M   | •   | M   |
| P0505 | Passenger Name                 | C   | •   | C   |
| P0506 | Ticket Number                  | C   | •   | C   |
| P0510 | Travel Agency Code             | O   | •   | C   |
| P0511 | Travel Agency Name             | O   | •   | C   |
| p0520 | Travel Date                    | C   | •   | C   |
| p0611 | Sequence Number                | O   | •   | C   |
| p0651 | Procedure ID                   | O   | •   | C   |
| p0652 | Service Type                   | C   | •   | C   |
| p0653 | Service Amount                 | O   | •   | C   |
| p0656 | Full VAT Amounts               | O   | •   | C   |
| p0657 | Half VAT Amounts               | O   | •   | C   |
| p0661 | Traffic Code                   | O   | •   | C   |
| p0662 | Sample Number                  | O   | •   | C   |
| p0664 | Start Station                  | C   | •   | C   |
| p0665 | Destination Station            | C   | •   | C   |
| p0667 | Generic Data                   | O   | •   | C   |

**Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 Message Layout**

| No.   | Data Element Name                           | Org | Sys | Dst |
|-------|---------------------------------------------|-----|-----|-----|
| p0668 | Reduction Data                              | O   | •   | C   |
| p0669 | Transportation Other Code                   | O   | •   | C   |
| p0756 | Passenger Description                       | O   | •   | C   |
| p0757 | Transportation Service Provider             | O   | •   | C   |
| p0758 | Transportation Services Offered             | O   | •   | C   |
| 62    | Additional Data 2                           | C   | X   | C   |
| 63    | Transaction Life Cycle ID                   | C   | •   | C   |
| 71    | Message Number                              | M   | X   | M   |
| 93    | Transaction Destination Institution ID Code | •   | X   | M   |
| 94    | Transaction Originator Institution ID Code  | M   | •   | M   |
| 100   | Receiving Institution ID Code               | •   | X   | M   |
| 123   | Additional Data 3                           | C   | X   | C   |
| 124   | Additional Data 4                           | C   | X   | C   |
| 125   | Additional Data 5                           | C   | X   | C   |

**Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644**

This message supports ticketing transactions for airline, railway, and travel agency transactions to provide detailed itinerary information for the cardholder. Acquirers may submit 1–998 occurrences of this message. **Each** occurrence provides detailed itinerary data for **one** trip leg associated with an airline, railway, or travel agency transaction.

When this message is used, the information in PDS 0501, subfields 1–3, must be the following values:

- Usage Code: 01
- Industry Record Number: 001
- Occurrence Indicator: 002–999

If this addendum detail describes an airline itinerary, the “City of Origin/Airport Code” and “City of Destination/Airport Code” for each trip leg should contain an Airport Code from the *Official Airline Guide (OAG)*, which contains a list of standard airport and airline service abbreviations.

Acquirers **must** include all trip legs of a transaction in the Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 message (Usage Code 01, Industry Record Number 000) if they include at least one trip leg.

For railway transactions, acquirers may submit a Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 message in addition to or in place of the Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 message. One occurrence of this addendum message must be provided if the associated First Presentment/1240 message contains an airline or railway MCC and is submitted for one of the following U.S. region incentive interchange rate programs. Rail Data addendum message may be used instead of or in addition to the Trip Leg data when a rail MCC is submitted.

| IRD   | Incentive Interchange Rate Program |
|-------|------------------------------------|
| 10    | Merit III Tier 1                   |
| 11    | Merit III Tier 2                   |
| 12    | Merit III Tier 3                   |
| 16    | Warehouse Tier I                   |
| 24    | Merchant UCAF                      |
| 60    | Commercial Face-to-Face            |
| 62    | Commercial Large Ticket I          |
| 65    | Commercial Standard                |
| 66    | Commercial Data Rate II            |
| 67    | Commercial Data Rate II            |
| 68    | Commercial Data Rate I             |
| 69    | Commercial T&E Rate II             |
| 70/80 | Merit III                          |
| 79    | Full UCAF                          |
| 89    | Commercial T&E Rate III            |
| 91    | Warehouse Base                     |
| 93    | Passenger Transport                |
| 94    | Commercial Large Ticket II         |
| 96    | World T&E                          |

| <b>IRD</b> | <b>Incentive Interchange Rate Program</b> |
|------------|-------------------------------------------|
| 99         | Commercial Large Ticket III               |
| E1         | Commercial Large Ticket Rate 1 MPG        |
| E2         | Commercial Large Ticket Rate 2 MPG        |
| E3         | Commercial Large Ticket Rate 3 MPG        |
| RA         | Enhanced Merit III Base                   |
| RB         | Enhanced Merit III Tier 1                 |
| RC         | Enhanced Merit III Tier 2                 |
| RD         | Enhanced Merit III Tier 3                 |
| RN         | Enhanced Merchant UCAF                    |
| RO         | Enhanced Full UCAF                        |
| RR         | Enhanced Passenger Transport              |
| WR         | World Elite T&E                           |
| WU         | World Airline Elite                       |
| WZ         | World Elite T&E Large Ticket              |
| 3L         | Business Level 3 T&E Rate I               |

One occurrence of this addendum message may be provided if the associated First Presentment/1240 message contains a travel agency MCC and is submitted for one of the following U.S. region incentive interchange rate programs.

| <b>IRD</b> | <b>Incentive Interchange Rate Program</b> |
|------------|-------------------------------------------|
| 10         | Merit III Tier 1                          |
| 11         | Merit III Tier 2                          |
| 12         | Merit III Tier 3                          |
| 24         | Merchant UCAF                             |
| 70/80      | Merit III                                 |
| 79         | Full UCAF                                 |
| 96         | World T&E                                 |

| <b>IRD</b> | <b>Incentive Interchange Rate Program</b> |
|------------|-------------------------------------------|
| RA         | Enhanced Merit III Base                   |
| RB         | Enhanced Merit III Tier 1                 |
| RC         | Enhanced Merit III Tier 2                 |
| RD         | Enhanced Merit III Tier 3                 |
| RN         | Enhanced Merchant UCAF                    |
| RO         | Enhanced Full UCAF                        |
| RP         | Enhanced Merit I                          |

This addendum message may be provided only if the associated First Presentment/1240 contains an airline, railway, or travel agency MCC in DE 26 (Card Acceptor Business Code).

If the U.S. region or international First Presentment/1240 message associated with the addendum contains a railway or travel agent MCC in DE 26, the Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 message can be used in place of or in addition to this addendum.

For specific corporate transactions occurring in the U.S. region, Corporate Card Common Data is also required.

The clearing system always will reject this Financial Detail Addendum/1644 message if it contains invalid data. The associated First Presentment/1240 message also will be rejected if it is submitted for a U.S. region or international interchange program, unless it is submitted as one of the following.

- Credit—DE 3 (Processing Code), subfield 1 = 20
- Reversal—PDS 0025 (Message Reversal Indicator), subfield 1 = R
- Collection Only transaction—PDS 0165 (Settlement Indicator), subfield 1 = C
- A transaction submitted for a Standard interchange program (U.S. region and international IRDs 01, 61, 63, 65, 75, 85, 95, RU, or WA) as defined by Mastercard.

For information about the individual PDS requirements for this addendum and for the specific incentive interchange programs listed above, please refer to Chapter 8 of this manual or to applicable chapters of the *Interchange Manual*.

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#### **Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 Message Layout**

| <b>No.</b> | <b>Data Element Name</b> | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|------------|--------------------------|------------|------------|------------|
|            | Message Type Identifier  | M          | •          | M          |
|            | Bit Map, Primary         | M          | X          | M          |

**Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 Message Layout**

| No.   | Data Element Name                | Org | Sys | Dst |
|-------|----------------------------------|-----|-----|-----|
| 1     | Bit Map, Secondary               | M   | X   | M   |
| 24    | Function Code                    | M   | •   | M   |
| 32    | Acquiring Institution ID Code    | O   | •   | C   |
| 33    | Forwarding Institution ID Code   | M   | •   | M   |
| 48    | Additional Data                  | M   | X   | M   |
| p0191 | Originating Message Format       | O   | X   | M   |
| p0501 | Transaction Description          | M   | •   | M   |
| p0520 | Travel Date                      | C   | •   | C   |
| p0521 | Carrier Code                     | C   | •   | C   |
| p0522 | Service Class Code               | C   | •   | C   |
| p0523 | City of Origin/Airport Code      | C   | •   | C   |
| p0524 | City of Destination/Airport Code | C   | •   | C   |
| p0525 | Stop Over Code                   | C   | •   | C   |
| p0526 | Conjunction Ticket               | O   | •   | C   |
| p0527 | Exchange Ticket                  | O   | •   | C   |
| p0528 | Coupon Number                    | O   | •   | C   |
| p0529 | Fare Basis Code                  | C   | •   | C   |
| p0530 | Flight Number                    | C   | •   | C   |
| p0531 | Departure Time                   | C   | •   | C   |
| p0533 | Arrival Time                     | O   | •   | C   |
| p0535 | Fare                             | O   | •   | C   |
| p0536 | Fee                              | O   | •   | C   |
| p0537 | Taxes                            | O   | •   | C   |
| p0538 | Endorsements/Restrictions        | O   | •   | C   |
| p0597 | Total Tax Amount                 | O   | •   | C   |

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**Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 Message Layout**

| No.   | Data Element Name                                       | Org | Sys | Dst |
|-------|---------------------------------------------------------|-----|-----|-----|
| p0598 | Total Tax Collected Indicator                           | O   | •   | C   |
| p0682 | Detail Tax Amount 1                                     | O   | •   | C   |
| p0683 | Detail Tax Amount 2                                     | O   | •   | C   |
| p0684 | Detail Tax Amount 3                                     | O   | •   | C   |
| p0751 | Detail Tax Amount 4                                     | O   | •   | C   |
| p0752 | Detail Tax Amount 5                                     | O   | •   | C   |
| p0753 | Detail Tax Amount 6                                     | O   | •   | C   |
| p10XX | Member-to-Member Proprietary Data (p1000 through p1099) | O   | •   | C   |
| 62    | Additional Data 2                                       | C   | X   | C   |
| 63    | Transaction Life Cycle ID                               | C   | •   | C   |
| 71    | Message Number                                          | M   | X   | M   |
| 93    | Transaction Destination Institution ID Code             | •   | X   | M   |
| 94    | Transaction Originator Institution ID Code              | M   | •   | M   |
| 100   | Receiving Institution ID Code                           | •   | X   | M   |
| 123   | Additional Data 3                                       | C   | X   | C   |
| 124   | Additional Data 4                                       | C   | X   | C   |
| 125   | Additional Data 5                                       | C   | X   | C   |

**Financial Detail Addendum (Vehicle Rental Detail)/1644**

This message provides detailed vehicle rental information for the cardholder. One occurrence of this message provides rental agreement data reporting for a single vehicle rental transaction.

When this message is used, the information in PDS 0501, subfields 1–3, must be the following values:

- Usage Code: 05
- Industry Record Number: 000
- Occurrence Indicator: 001–999

This message may be provided in a single occurrence (such as a single transaction for a single vehicle rental) or in multiple occurrences (a single transaction for the rental of multiple vehicles).

At least one occurrence of this addendum message must be provided if the associated First Presentment/1240 contains a Vehicle Rental card acceptor business code (MCC) and is submitted for one of the following U.S. region incentive interchange rate programs.

| <b>IRD</b> | <b>Incentive Interchange Rate Programs</b> |
|------------|--------------------------------------------|
| 24         | Merchant UCAF                              |
| 69         | Commercial T&E Rate II                     |
| 79         | Full UCAF                                  |
| 89         | Commercial T&E Rate III                    |
| 96         | World T&E                                  |
| 97         | Lodging and Auto Rental                    |
| RS         | Enhanced Lodging and Auto Rental           |
| WR         | World Elite T&E                            |
| WZ         | World Elite T&E Large Ticket               |

This addendum message may be provided only if the associated First Presentment/1240 contains a vehicle MCC in DE 26 (Card Acceptor Business Code).

For specific corporate transactions occurring in the U.S. region, Corporate Card Common Data is also required.

The clearing system always will reject this Financial Detail Addendum/1644 message if it contains invalid data. The associated First Presentment/1240 message also will be rejected if it is submitted for a U.S. region or international interchange program, unless it is submitted as one of the following.

- Credit—DE 3 (Processing Code), subfield 1 = 20
- Reversal—PDS 0025 (Message Reversal Indicator), subfield 1 = R
- Collection Only transaction—PDS 0165 ((Settlement Indicator), subfield 1 = C
- A transaction submitted for a Standard interchange program (U.S. region and international IRDs 01, 61, 63, 65, 75, 85, 95, or RU, or WA) as defined by Mastercard

For information about the individual PDS requirements for this addendum and for the specific incentive interchange programs listed above, please refer to Chapter 8 of this manual or to applicable chapters of the *Interchange Manual*.

**Financial Detail Addendum (Vehicle Rental Detail)/1644 Message Layout**

| No.   | Data Element Name                       | Org | Sys | Dst |
|-------|-----------------------------------------|-----|-----|-----|
|       | Message Type Identifier                 | M   | •   | M   |
|       | Bit Map, Primary                        | M   | X   | M   |
| 1     | Bit Map, Secondary                      | M   | X   | M   |
| 24    | Function Code                           | M   | •   | M   |
| 32    | Acquiring Institution ID Code           | O   | •   | C   |
| 33    | Forwarding Institution ID Code          | M   | •   | M   |
| 48    | Additional Data                         | M   | X   | M   |
| p0191 | Originating Message Format              | O   | X   | M   |
| p0501 | Transaction Description                 | M   | •   | M   |
| p0544 | Rental Agreement Number                 | C   | •   | C   |
| p0545 | Renter Name                             | C   | •   | C   |
| p0546 | Rental Return City                      | C   | •   | C   |
| p0547 | Rental Return State/Province            | C   | •   | C   |
| p0548 | Rental Return Country                   | C   | •   | C   |
| p0549 | Rental Return Location ID               | C   | •   | C   |
| p0550 | Rental Return Date                      | C   | •   | C   |
| p0551 | Rental Checkout Date                    | C   | •   | C   |
| p0552 | Customer Service Toll-Free (800) Number | C   | •   | C   |
| p0553 | Rental Rate                             | C   | •   | C   |
| p0555 | Rate per Mile (or Per Kilometer)        | O   | •   | C   |
| p0556 | Total Miles (or Kilometers)             | O   | •   | C   |
| p0557 | Maximum Free Miles (or Kilometers)      | O   | •   | C   |
| p0558 | Miles/Kilometer Indicator               | O   | •   | C   |
| p0559 | Vehicle Insurance                       | O   | •   | C   |
| p0561 | Adjusted Amount                         | O   | •   | C   |

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**Financial Detail Addendum (Vehicle Rental Detail)/1644 Message Layout**

| No.   | Data Element Name              | Org | Sys | Dst |
|-------|--------------------------------|-----|-----|-----|
| p0563 | Program Code                   | O   | •   | C   |
| p0564 | Rental Location City           | C   | •   | C   |
| p0565 | Rental Location State/Province | C   | •   | C   |
| p0566 | Rental Location Country        | C   | •   | C   |
| p0567 | Rental Location ID             | O   | •   | C   |
| p0568 | Rental Class ID                | C   | •   | C   |
| p0597 | Total Tax Amount               | O   | •   | C   |
| p0598 | Total Tax Collected Indicator  | O   | •   | C   |
| p0679 | Commodity Code                 | O   | •   | C   |
| p0682 | Detail Tax Amount 1            | O   | •   | C   |
| p0683 | Detail Tax Amount 2            | O   | •   | C   |
| p0684 | Detail Tax Amount 3            | O   | •   | C   |
| p0686 | Tax Exempt Indicator           | C   | •   | C   |
| p0689 | Corporate Identifier           | O   | •   | C   |
| p0690 | No Show Indicator              | O   | •   | C   |
| p0691 | Days Rented                    | C   | •   | C   |
| p0692 | Weekly Rental Amount           | O   | •   | C   |
| p0693 | Total Authorized Amount        | O   | •   | C   |
| p0694 | One Way Drop Off Charge        | O   | •   | C   |
| p0695 | Regular Mileage Charge         | O   | •   | C   |
| p0696 | Extra Mileage Charge           | O   | •   | C   |
| p0697 | Late Charge                    | O   | •   | C   |
| p0698 | Fuel Charge                    | O   | •   | C   |
| p0700 | Towing Charges                 | O   | •   | C   |
| p0701 | Extra Charges                  | O   | •   | C   |
| p0702 | Other Charges                  | O   | •   | C   |

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**Financial Detail Addendum (Vehicle Rental Detail)/1644 Message Layout**

| No.   | Data Element Name                                       | Org | Sys | Dst |
|-------|---------------------------------------------------------|-----|-----|-----|
| p0751 | Detail Tax Amount 4                                     | O   | •   | C   |
| p0752 | Detail Tax Amount 5                                     | O   | •   | C   |
| p0753 | Detail Tax Amount 6                                     | O   | •   | C   |
| p10XX | Member-to-Member Proprietary Data (p1000 through p1099) | O   | •   | C   |
| 62    | Additional Data 2                                       | C   | X   | C   |
| 63    | Transaction Life Cycle ID                               | C   | •   | C   |
| 71    | Message Number                                          | M   | X   | M   |
| 93    | Transaction Destination Institution ID Code             | •   | X   | M   |
| 94    | Transaction Originator Institution ID Code              | M   | •   | M   |
| 100   | Receiving Institution ID Code                           | •   | X   | M   |
| 123   | Additional Data 3                                       | C   | X   | C   |
| 124   | Additional Data 4                                       | C   | X   | C   |
| 125   | Additional Data 5                                       | C   | X   | C   |

**Financial Detail Addendum (Lodging Summary)/1644**

This message provides detailed information about lodging accommodations and related expenses for the cardholder. One occurrence of this message provides lodging accommodation reporting for a single lodging folio, such as a single stay at a lodging facility with one check-in and one check-out.

When this message is used, the information in PDS 0501, subfields 1–3, must be the following values:

- Usage Code: 06
- Industry Record Number: 000
- Occurrence Indicator: 001–999

This message may be provided in a single occurrence (such as a single transaction for a single room rental) or in multiple occurrences (a single transaction for the rental of several rooms).

This message must be provided if the associated First Presentment/1240 contains a valid Lodging card acceptor business code (MCC) and is submitted for one of the following U.S. region incentive interchange rate programs.

| <b>IRD</b> | <b>Incentive Interchange Rate Programs</b> |
|------------|--------------------------------------------|
| 24         | Merchant UCAF                              |
| 69         | Commercial T&E Rate II                     |
| 79         | Full UCAF                                  |
| 89         | Commercial T&E Rate III                    |
| 96         | World T&E                                  |
| 97         | Lodging and Auto Rental                    |
| RS         | Enhanced Lodging and Auto Rental           |
| WR         | World Elite T&E                            |
| WZ         | World Elite T&E Large Ticket               |

This addendum message may be provided only if the associated First Presentment/1240 contains a lodging MCC in DE 26 Card Acceptor Business Code. The clearing system always will reject a Financial Detail Addendum (Lodging Summary)/1644 message if it contains invalid data.

The associated First Presentment/1240 message also will be rejected if it is submitted for a U.S. region or international interchange program, unless it is submitted as one of the following.

- Credit—DE 3 (Processing Code), subfield 1 = 20
- Reversal—PDS 0025 (Message Reversal Indicator), subfield 1 = R
- Collection Only transaction—PDS 0165 (Settlement Indicator), subfield 1 = C
- A transaction submitted for a Standard interchange program (U.S. region and international IRDs 01, 61, 63, 65, 75, 85, 95, RU, or WA) as defined by Mastercard

Whenever the Financial Detail Addendum (Lodging Summary)/1644 message is present, and the transaction involves one of the Mastercard Corporate Cards, the following addendum messages optionally may be provided:

- Corporate Card Common Data Requirement, usage code 98, industry record number 000
- Corporate Card Line Item Detail, usage code 98, industry record number 950

For specific corporate transactions occurring in the United States, Corporate Card Common Data is also required.

For information about the individual PDS requirements for this addendum and for the specific incentive interchange programs listed above, please refer to Chapter 8 of this manual or to applicable chapters of the *Interchange Manual*.

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**Financial Detail Addendum (Lodging Summary)/1644 Message Layout**

| No.   | Data Element Name                       | Org | Sys | Dst |
|-------|-----------------------------------------|-----|-----|-----|
|       | Message Type Identifier                 | M   | •   | M   |
|       | Bit Map, Primary                        | M   | X   | M   |
| 1     | Bit Map, Secondary                      | M   | X   | M   |
| 24    | Function Code                           | M   | •   | M   |
| 32    | Acquiring Institution ID Code           | O   | •   | C   |
| 33    | Forwarding Institution ID Code          | M   | •   | M   |
| 48    | Additional Data                         | M   | X   | M   |
| p0191 | Originating Message Format              | O   | X   | M   |
| p0501 | Transaction Description                 | M   | •   | M   |
| p0502 | Custom Identifier                       | C   | X   | C   |
| p0521 | Carrier Code                            | O   | •   | C   |
| p0530 | Flight Number                           | O   | •   | C   |
| p0532 | Total Charges                           | O   | •   | C   |
| p0534 | Total Non-Room Charges                  | O   | •   | C   |
| p0539 | Total Amount Charged on Credit Card     | O   | •   | C   |
| p0540 | Room Service Charges                    | O   | •   | C   |
| p0541 | Lounge/Bar Charges                      | O   | •   | C   |
| p0542 | Transportation Charges                  | O   | •   | C   |
| p0543 | Gratuity Charges                        | O   | •   | C   |
| p0552 | Customer Service Toll-Free (800) Number | C   | •   | C   |
| p0554 | Conference Room Charges                 | O   | •   | C   |
| p0560 | Audio Visual Charges                    | O   | •   | C   |
| p0562 | Banquet Charges                         | O   | •   | C   |
| p0569 | Internet Access Charges                 | O   | •   | C   |
| p0570 | Early Departure Charges                 | O   | •   | C   |

**Financial Detail Addendum (Lodging Summary)/1644 Message Layout**

| No.   | Data Element Name                | Org | Sys | Dst |
|-------|----------------------------------|-----|-----|-----|
| p0571 | Guest Name                       | O   | •   | O   |
| p0572 | Guest Number                     | O   | •   | C   |
| p0574 | Arrival Date                     | C   | •   | C   |
| p0575 | Departure Date                   | C   | •   | C   |
| p0576 | Folio Number                     | C   | •   | C   |
| p0577 | Property Phone Number            | C   | •   | C   |
| p0578 | Billing Adjustment               | O   | •   | C   |
| p0580 | Room Rate                        | C   | •   | C   |
| p0581 | Total Room Tax                   | C   | •   | C   |
| p0582 | Program Code                     | O   | •   | C   |
| p0583 | Phone Charges                    | O   | •   | C   |
| p0584 | Restaurant Charges               | O   | •   | C   |
| p0585 | Mini-Bar Charges                 | O   | •   | C   |
| p0586 | Gift Shop Charges                | O   | •   | C   |
| p0587 | Laundry and Dry Cleaning Charges | O   | •   | C   |
| p0588 | Other Services                   | O   | •   | C   |
| p0597 | Total Tax Amount                 | O   | •   | C   |
| p0598 | Total Tax Collected Indicator    | O   | •   | C   |
| p0679 | Commodity Code                   | O   | •   | C   |
| p0682 | Detail Tax Amount 1              | O   | •   | C   |
| p0683 | Detail Tax Amount 2              | O   | •   | C   |
| p0684 | Detail Tax Amount 3              | O   | •   | C   |
| p0686 | Tax Exempt Indicator             | O   | •   | C   |
| p0690 | No Show Indicator                | O   | •   | C   |
| p0693 | Total Authorized Amount          | O   | •   | C   |
| p0699 | Total Tax Amount                 | O   | •   | C   |

**Financial Detail Addendum (Lodging Summary)/1644 Message Layout**

| No.   | Data Element Name                                       | Org | Sys | Dst |
|-------|---------------------------------------------------------|-----|-----|-----|
| p0703 | Total Room Nights                                       | C   | •   | C   |
| p0704 | Prepaid Expenses                                        | O   | •   | C   |
| p0705 | Total Non-Room Tax Amount                               | O   | •   | C   |
| p0706 | Cash Advances                                           | O   | •   | C   |
| p0707 | Valet Charges                                           | O   | •   | C   |
| p0708 | Movie Charges                                           | O   | •   | C   |
| p0709 | Business Center Charges                                 | O   | •   | C   |
| p0710 | Health Club Charges                                     | O   | •   | C   |
| p0711 | Fire Safety Act Indicator                               | C   | •   | C   |
| p0751 | Detail Tax Amount 4                                     | O   | •   | C   |
| p0752 | Detail Tax Amount 5                                     | O   | •   | C   |
| p0753 | Detail Tax Amount 6                                     | O   | •   | C   |
| p10XX | Member-to-Member Proprietary Data (p1000 through p1099) | O   | •   | C   |
| 62    | Additional Data 2                                       | C   | X   | C   |
| 63    | Transaction Life Cycle ID                               | C   | •   | C   |
| 71    | Message Number                                          | M   | X   | M   |
| 93    | Transaction Destination Institution ID Code             | •   | X   | M   |
| 94    | Transaction Originator Institution ID Code              | M   | •   | M   |
| 100   | Receiving Institution ID Code                           | •   | X   | M   |
| 123   | Additional Data 3                                       | C   | X   | C   |
| 124   | Additional Data 4                                       | C   | X   | C   |
| 125   | Additional Data 5                                       | C   | X   | C   |

## Financial Detail Addendum (Temporary Services)/1644

The Temporary Services detail addendum provides detailed information regarding the billing for services rendered on a temporary or contract basis. The message layout provides information such as the employee job performed, timekeeping, and billing rates.

- Usage Code: 07
- Industry Record Number: 000
- Occurrence Indicator: 001–999 (incremented by 1 for each occurrence)
- Message Number: DE 71 (Message Number) from the First Presentment/1240 message

This message is optional; however if this addendum is submitted with a First Presentment/1240 message for an incentive interchange rate program, and the addendum is rejected because of invalid data, the First Presentment/1240 message will also be rejected.

The Financial Detail Addendum (Temporary Services Detail)/1644 message provides detailed information regarding the billing for services rendered on a temporary or contract basis. The message layout provides information such as the employee job performed, timekeeping, and billing rates.

The clearing system always will reject this Financial Detail Addendum/1644 message if it contains invalid data. The associated First Presentment/1240 message also will be rejected if it is submitted for a U.S. region or international interchange program, unless it is submitted as one of the following.

- Credit—DE 3 (Processing Code), subfield 1 = 20
- Reversal—PDS 0025 (Message Reversal Indicator), subfield 1 = R
- Collection Only transaction—PDS 0165 (Settlement Indicator), subfield 1 = C
- A transaction submitted for a Standard interchange program (U.S. region and international IRDs 01, 61, 63, 65, 75, 85, 95, RU, or WA) as defined by Mastercard

This addendum message is required for transactions when the associated First Presentment/1240 message contains a DE 26 (Card Acceptor Business Code) value of 7361—Employment Agencies, Temporary Help Services.

| <b>IRD</b> | <b>Incentive Interchange Rate Programs</b> |
|------------|--------------------------------------------|
| 62         | Commercial Large Ticket I                  |
| 66         | Commercial Data Rate III                   |
| 94         | Commercial Large Ticket II                 |
| 99         | Commercial Large Ticket III                |

For specific corporate transactions occurring in the U.S. region, Corporate Card Common Data is also required.

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**Financial Detail Addendum (Temporary Services)/1644 Message Layout**

| No.   | Data Element Name                     | Org | Sys | Dst |
|-------|---------------------------------------|-----|-----|-----|
|       | Message Type Identifier               | M   | •   | M   |
|       | Bit Map, Primary                      | M   | X   | M   |
| 1     | Bit Map, Secondary                    | M   | X   | M   |
| 24    | Function Code                         | M   | •   | M   |
| 32    | Acquiring Institution ID Code         | O   | •   | C   |
| 33    | Forwarding Institution ID Code        | M   | •   | M   |
| 48    | Additional Data                       | M   | X   | M   |
| p0191 | Originating Message Format            | O   | X   | M   |
| p0501 | Transaction Description               | M   | •   | M   |
| p0508 | Customer Code                         | C   | •   | C   |
| p0597 | Total Tax Amount                      | O   | •   | C   |
| p0598 | Total Tax Collected Indicator         | O   | •   | C   |
| p0679 | Commodity Code                        | O   | •   | C   |
| p0682 | Detail Tax Amount 1                   | O   | •   | C   |
| p0683 | Detail Tax Amount 2                   | O   | •   | C   |
| p0684 | Detail Tax Amount 3                   | O   | •   | C   |
| p0686 | Tax Exempt Indicator                  | O   | •   | C   |
| p0718 | Employee/Temp Name/ID                 | C   | •   | C   |
| p0719 | Employee Social Security Number or ID | O   | •   | C   |
| p0720 | Job Description                       | C   | •   | C   |
| p0721 | Job Code                              | O   | •   | C   |
| p0722 | Flat Rate Indicator                   | O   | •   | C   |
| p0723 | Regular Hours Worked                  | C   | •   | C   |
| p0724 | Regular Hours Rate                    | C   | •   | C   |
| p0725 | Overtime Hours Worked                 | C   | •   | C   |

**Financial Detail Addendum (Temporary Services)/1644 Message Layout**

| No.   | Data Element Name                                       | Org | Sys | Dst |
|-------|---------------------------------------------------------|-----|-----|-----|
| p0726 | Overtime Hours Rate                                     | C   | •   | C   |
| p0727 | Temp Start Date                                         | C   | •   | C   |
| p0728 | Temp Week Ending                                        | C   | •   | C   |
| p0729 | Requestor Name or ID                                    | C   | •   | C   |
| p0730 | Supervisor/Reports To                                   | O   | •   | C   |
| p0731 | Time Sheet Number                                       | O   | •   | C   |
| p0732 | Discount Amount                                         | O   | •   | C   |
| p0733 | Subtotal Amount                                         | O   | •   | C   |
| p0734 | Miscellaneous Expenses                                  | C   | •   | C   |
| p0751 | Detail Tax Amount 4                                     | O   | •   | C   |
| p0752 | Detail Tax Amount 5                                     | O   | •   | C   |
| p0753 | Detail Tax Amount 6                                     | O   | •   | C   |
| p10XX | Member-to-Member Proprietary Data (p1000 through p1099) | O   | •   | C   |
| 62    | Additional Data 2                                       | C   | X   | C   |
| 63    | Transaction Life Cycle ID                               | C   | •   | C   |
| 71    | Message Number                                          | M   | X   | M   |
| 93    | Transaction Destination Institution ID Code             | •   | X   | M   |
| 94    | Transaction Originator Institution ID Code              | M   | •   | M   |
| 100   | Receiving Institution ID Code                           | •   | X   | M   |
| 123   | Additional Data 3                                       | C   | X   | C   |
| 124   | Additional Data 4                                       | C   | X   | C   |
| 125   | Additional Data 5                                       | C   | X   | C   |

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## Financial Detail Addendum (Shipping/Courier Services)/1644

The Shipping/Courier Service detail addendum provides detailed information regarding delivery or courier services. The message layout supports the shipping and delivery tracking information.

When this message is used, the information in PDS 0501, subfields 1–4, must be the following values:

- Usage Code: 08
- Industry Record Number: 000
- Occurrence Indicator: 001–999 (incremented by 1 for each occurrence)
- Message Number: DE 71 from the First Presentment/1240 message

This message is optional; however if this addendum is submitted with a First Presentment/1240 message for an incentive interchange rate program, and the addendum is rejected due to invalid data, the First Presentment/1240 message also will be rejected.

The Financial Detail Addendum (Shipping/Courier Services)/1644 message provides detailed information regarding delivery or courier services. The message layout supports the shipping and delivery tracking information.

The clearing system always will reject this Financial Detail Addendum/1644 message if it contains invalid data. The associated First Presentment/1240 message also will be rejected if it is submitted for a U.S. region or international interchange program, unless it is submitted as one of the following.

- Credit—DE 3 (Processing Code), subfield 1 = 20
- Reversal—PDS 0025 (Message Reversal Indicator), subfield 1 = R
- Collection Only transaction—PDS 0165 (Settlement Indicator), subfield 1 = C
- A transaction submitted for a Standard interchange program (U.S. region and international IRDs 01, 61, 63, 65, 75, 85, 95, RU, or WA) as defined by Mastercard
- A Shipping/Courier MCC (MCC 4214 or 4215) is present in DE 26 (Card Acceptor Business Code) of the First Presentment/1240 message, **and**
- A Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.
- For specific corporate transactions occurring in the U.S. region, Corporate Card Common Data is also required.

This addendum message is required for First Presentment/1240 messages under the following conditions.

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| IRD | Incentive Interchange Rate Programs |
|-----|-------------------------------------|
| 62  | Commercial Large Ticket I           |
| 66  | Commercial Data Rate III            |
| 94  | Commercial Large Ticket II          |

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| IRD | Incentive Interchange Rate Programs |
|-----|-------------------------------------|
|-----|-------------------------------------|

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|    |                             |
|----|-----------------------------|
| 99 | Commercial Large Ticket III |
|----|-----------------------------|

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| Financial Detail Addendum (Shipping/Courier Services)/1644 Message Layout |                   |     |     |
|---------------------------------------------------------------------------|-------------------|-----|-----|
| No.                                                                       | Data Element Name | Org | Sys |

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| No.   | Data Element Name                | Org | Sys | Dst |
|-------|----------------------------------|-----|-----|-----|
|       | Message Type Identifier          | M   | •   | M   |
|       | Bit Map, Primary                 | M   | X   | M   |
| 1     | Bit Map, Secondary               | M   | X   | M   |
| 24    | Function Code                    | M   | •   | M   |
| 32    | Acquiring Institution ID Code    | O   | •   | C   |
| 33    | Forwarding Institution ID Code   | M   | •   | M   |
| 48    | Additional Data                  | M   | X   | M   |
| p0191 | Originating Message Format       | O   | X   | M   |
| p0501 | Transaction Description          | M   | •   | M   |
| p0508 | Customer Code                    | C   | •   | C   |
| p0597 | Total Tax Amount                 | C   | •   | C   |
| p0598 | Total Tax Collected Indicator    | O   | •   | C   |
| p0679 | Commodity Code                   | O   | •   | C   |
| p0682 | Detail Tax Amount 1              | O   | •   | C   |
| p0683 | Detail Tax Amount 2              | O   | •   | C   |
| p0684 | Detail Tax Amount 3              | O   | •   | C   |
| p0686 | Tax Exempt Indicator             | O   | •   | C   |
| p0734 | Miscellaneous Expenses           | O   | •   | C   |
| p0735 | Service Descriptor Code          | C   | •   | C   |
| p0736 | Tracking Number or Pickup Number | C   | •   | C   |
| p0737 | Shipping Net Amount              | C   | •   | C   |
| p0738 | Incentive Amount                 | O   | •   | C   |
| p0739 | Pickup Date                      | C   | •   | C   |

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**Financial Detail Addendum (Shipping/Courier Services)/1644 Message Layout**

| No.   | Data Element Name                                      | Org | Sys | Dst |
|-------|--------------------------------------------------------|-----|-----|-----|
| p0740 | Delivery Date                                          | O   | •   | C   |
| p0741 | Number of Packages                                     | C   | •   | C   |
| p0742 | Package Weight                                         | C   | •   | C   |
| p0743 | Unit of Measure                                        | C   | •   | C   |
| p0744 | Shipping Party Information                             | C   | •   | C   |
| p0745 | Shipping Party Address                                 | C   | •   | C   |
| p0746 | Shipping Party Postal Information                      | C   | •   | C   |
| p0747 | Shipping Party Contact                                 | C   | •   | C   |
| p0748 | Delivery Party Information                             | C   | •   | C   |
| p0749 | Delivery Party Address Information                     | C   | •   | C   |
| p0750 | Delivery Party Postal Information                      | C   | •   | C   |
| p0751 | Detail Tax Amount 4                                    | O   | •   | C   |
| p0752 | Detail Tax Amount 5                                    | O   | •   | C   |
| p0753 | Detail Tax Amount 6                                    | O   | •   | C   |
| p0754 | Delivery Party Contact                                 | C   | •   | C   |
| p10XX | Member-to-Member Proprietary Data(p1000 through p1099) | O   | •   | C   |
| 62    | Additional Data 2                                      | C   | X   | C   |
| 63    | Transaction Life Cycle ID                              | C   | •   | C   |
| 71    | Message Number                                         | M   | X   | M   |
| 93    | Transaction Destination Institution ID Code            | •   | X   | M   |
| 94    | Transaction Originator Institution ID Code             | M   | •   | M   |
| 100   | Receiving Institution ID Code                          | •   | X   | M   |
| 123   | Additional Data 3                                      | C   | X   | C   |
| 124   | Additional Data 4                                      | C   | X   | C   |
| 125   | Additional Data 5                                      | C   | X   | C   |

## **Financial Detail Addendum (Electronic Invoices)/1644**

The Electronic Invoice detail addendum messages are designed to carry electronic invoice data that is not present in other addendum messages, and to allow issuers to supply more transaction information to their corporate clients.

These addendum messages provide additional information passed between buyer and seller in business-to-business (B2B) and electronic-business-to-business (eB2B) transactions.

The information in PDS 0501, subfields 1–4, must be the following values when submitted for Electronic Invoice—Party Information:

- Usage Code: 09
- Industry Record Number: 001
- Occurrence Indicator: 002–999 (The total number of occurrences for both the Electronic Invoice—Transaction Data and the Electronic Invoice—Party Information cannot be greater than 999. There is a minimum of one occurrence and a maximum of six occurrences of Electronic Invoice—Party Information.)
- Message Number: DE 71 from the First Presentment/1240 message

This message is optional; however, GCMS will reject both Financial Detail Addendum (Electronic Invoice—Transaction Data and Electronic Invoice—Party Information)/1644 messages, and any other addendum messages, submitted with a First Presentment/1240 message for an incentive interchange rate program if any of the addenda contain invalid data.

The associated First Presentment/1240 message also will be rejected unless it was submitted in one of the following ways:

- Credit—DE 3 (Processing Code), subfield 1 = 20
- Reversal—PDS 0025 (Message Reversal Indicator), subfield 1 = R
- Collection Only transaction—PDS 0165 (Settlement Indicator), subfield 1 = C

These addendum messages are designed to carry electronic invoice data that is not present in other addendum messages, and to enable issuers to supply more transaction information to their corporate clients. These addendum messages provide additional information passed between buyer and seller in business-to-business (B2B) and electronic-business-to-business (eB2B) transactions.

These are the electronic invoice addendum messages:

- Electronic Invoice—Transaction Data (multiple occurrences permitted)
- Electronic Invoice—Party Information (one to six occurrences permitted)

There can be a combined total of 999 occurrences of the two electronic invoice addendum messages.

Following is general information about the optional Financial Detail Addendum (Electronic Invoice—Transaction Data and Electronic Invoice—Party Information)/1644 messages:

- The new electronic invoice information is contained in two addendum messages.
- The electronic invoice addendum messages must be sent with the Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 message to provide the

tax information needed to comply with the various tax reporting laws that exist in the global marketplace.

- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message optionally may be sent.
- Two addendum messages contain electronic invoice data.
  - The Electronic Invoice—Transaction Data addendum message contains detail about the items listed in the invoice. The Electronic Invoice—Transaction Data addendum must precede the Electronic Invoice—Party Information.
  - The Electronic Invoice—Party Information addendum message contains information about the buyer, the supplier, the invoice recipient, the payee, the delivery party, and the “ship from” party. A minimum of one occurrence of the Electronic Invoice—Party Information addendum message must be present when the Electronic Invoice—Transaction Data addendum message is present.
- There can be a combined total of 999 occurrences of the two Electronic Invoice messages:
  - The number of occurrences (provided in PDS 0501 [Transaction Indicator], subfield 3 [Occurrence Indicator]) of the Electronic Invoice—Transaction Data addendum is variable.
  - The number of occurrences (provided in PDS 0501, subfield 3) of the Electronic Invoice—Party Information addendum is also variable. Electronic Invoice—Party Information addendum must have a minimum occurrence of one and can have a maximum occurrence of six.
  - Each successive PDS 0501, subfield 3 with the same usage code must be greater than the previous occurrence indicator. No edits are defined to validate the value in Occurrence Indicator because both the Electronic Invoice—Transaction Data addendum and the Electronic Invoice—Party Information addendum may have variable occurrences.
- GCMS will reject both Financial Detail Addendum (Electronic Invoice—Transaction Data and Electronic Invoice—Party Information)/1644 messages and any other addendum messages submitted with a First Presentment/1240 message for an incentive interchange rate program if any of the addenda contain invalid data. The associated First Presentment/1240 message also will be rejected unless it was submitted as one of the following.
  - Credit—DE 3 (Processing Code), subfield 1 = 20
  - Reversal—PDS 0025 (Message Reversal Indicator), subfield 1 = R
  - Collection Only transaction—PDS 0165 (Settlement Indicator), subfield 1 = C
  - A transaction submitted for a Standard interchange program (U.S. region and international 01, 61, 63, 65, 75, 85, 95, RU, or WA) as defined by Mastercard

### **Use of the Electronic Invoice Addendum Messages with Other Addendum Messages**

Following are the rules for using the electronic invoice addendum messages with other addendum messages.

- The Financial Detail Addendum (Electronic Invoice—Transaction Data)/1644 and Financial Detail Addendum (Electronic Invoice—Party Information)/1644 messages optionally may accompany **any** First Presentment/1240 message submitted with a Mastercard Corporate Card.

- If one or more occurrences of the Financial Detail Addendum (Electronic Invoice—Transaction Data)/1644 message is provided, then:  
At least one occurrence of the Financial Detail Addendum (Electronic Invoice—Party Information)/1644 message also must be provided, and must follow the Electronic Invoice—Transaction Data addendum messages.
- The Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 message also must be provided.
- One or more occurrences of the Financial Detail Addendum (Corporate Card Line Item Detail)/1644 message optionally may be provided.
- One or more occurrences of the Financial Detail Addendum (Generic Detail)/1644 message optionally may be provided.
- Other industry-specific Financial Detail Addendum/1644 messages may be provided if they are appropriate for the transaction, such as Lodging Summary, Vehicle Rental, Passenger Transport, Temporary Services, and Shipping/Courier Services.

The table below provides the layout for the Financial Detail Addendum (Electronic Invoice—Transaction Data)/1644 message.

### **Message Layout for Financial Detail Addendum (Electronic Invoice—Transaction Data)/1644 Message**

The Electronic Invoice—Transaction Data addendum provides information about each transaction.

| <b>Financial Detail Addendum (Electronic Invoice—Transaction Data)/1644 Message Layout</b> |                                |            |            |            |
|--------------------------------------------------------------------------------------------|--------------------------------|------------|------------|------------|
| <b>No.</b>                                                                                 | <b>Description</b>             | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|                                                                                            | Message Type Identifier        | M          | •          | M          |
|                                                                                            | Bit Map Primary                | M          | X          | M          |
| 1                                                                                          | Bit Map Secondary              | M          | X          | M          |
| 24                                                                                         | Function Code                  | M          | •          | M          |
| 32                                                                                         | Acquiring Institution ID       | O          | •          | C          |
| 33                                                                                         | Forwarding Institution ID Code | M          | •          | M          |
| 48                                                                                         | Additional Data                | M          | X          | M          |
| p0191                                                                                      | Originating Message Format     | O          | X          | M          |
| p0501                                                                                      | Transaction Description        | M          | •          | M          |
| p0573                                                                                      | Invoice Number                 | C          | X          | C          |
| p0579                                                                                      | Invoice Date                   | O          | •          | C          |
| p0589                                                                                      | Invoice Creation Date and Time | O          | •          | C          |

**Financial Detail Addendum (Electronic Invoice—Transaction Data)/1644 Message Layout**

| No.   | Description                                             | Org | Sys | Dst |
|-------|---------------------------------------------------------|-----|-----|-----|
| p0604 | Transaction Supplemental Data 1                         | O   | •   | C   |
| p0605 | Transaction Supplemental Data 2                         | O   | •   | C   |
| p10XX | Member-to-Member Proprietary Data (p1000 through p1099) | O   | •   | C   |
| 62    | Additional Data 2                                       | C   | X   | C   |
| 63    | Transaction Life Cycle ID                               | C   | •   | C   |
| 71    | Message Number                                          | M   | X   | M   |
| 93    | Transaction Destination Institution ID Code             | •   | X   | M   |
| 94    | Transaction Originator Institution ID Code              | M   | •   | M   |
| 100   | Receiving Institution ID Code                           | •   | X   | M   |
| 123   | Additional Data 3                                       | C   | X   | C   |
| 124   | Additional Data 4                                       | C   | X   | C   |
| 125   | Additional Data 5                                       | C   | X   | C   |

**Message Layout for Financial Detail Addendum (Electronic Invoice—Party Information)/1644 Message**

The Electronic Invoice—Party Information addendum provides information about each entity, or party, involved in the transaction.

PDS 0590 Party Identification indicates the entity to which the information in the addendum applies. There is a minimum of one occurrence and a maximum of six occurrences of Electronic Invoice—Party Information. There is no specific sequence in which the party information should be presented.

The table below provides the layout for the Financial Detail Addendum (Electronic Invoice—Party Information)/1644 message.

**Financial Detail Addendum (Electronic Invoice—Party Information)/1644 Message Layout**

| No. | Description             | Org | Sys | Dst |
|-----|-------------------------|-----|-----|-----|
|     | Message Type Identifier | M   | •   | M   |
|     | Bit Map Primary         | M   | X   | M   |
| 1   | Bit Map Secondary       | M   | X   | M   |

| <b>Financial Detail Addendum (Electronic Invoice—Party Information)/1644 Message Layout</b> |                                                         |            |            |            |
|---------------------------------------------------------------------------------------------|---------------------------------------------------------|------------|------------|------------|
| <b>No.</b>                                                                                  | <b>Description</b>                                      | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
| 24                                                                                          | Function Code                                           | M          | •          | M          |
| 32                                                                                          | Acquiring Institution ID                                | O          | •          | C          |
| 33                                                                                          | Forwarding Institution ID Code                          | M          | •          | M          |
| 48                                                                                          | Additional Data                                         | M          | X          | M          |
| p0191                                                                                       | Originating Message Format                              | O          | X          | M          |
| p0501                                                                                       | Transaction Description                                 | M          | •          | M          |
| p0590                                                                                       | Party Identification                                    | O          | •          | C          |
| p0591                                                                                       | Party Name                                              | O          | •          | C          |
| p0592                                                                                       | Party Address                                           | O          | •          | C          |
| p0593                                                                                       | Party Postal Information                                | O          | •          | C          |
| p0594                                                                                       | Party Contact                                           | O          | •          | C          |
| p0601                                                                                       | Party Nature of Filing                                  | O          | •          | C          |
| p0602                                                                                       | Party Supplemental Data 1                               | O          | •          | C          |
| p0603                                                                                       | Party Supplemental Data 2                               | O          | •          | C          |
| p10XX                                                                                       | Member-to-Member Proprietary Data (p1000 through p1099) | O          | •          | C          |
| 62                                                                                          | Additional Data 2                                       | C          | X          | C          |
| 63                                                                                          | Transaction Life Cycle ID                               | C          | •          | C          |
| 71                                                                                          | Message Number                                          | M          | X          | M          |
| 93                                                                                          | Transaction Destination Institution ID Code             | •          | X          | M          |
| 94                                                                                          | Transaction Originator Institution ID Code              | M          | •          | M          |
| 100                                                                                         | Receiving Institution ID Code                           | •          | X          | M          |
| 123                                                                                         | Additional Data 3                                       | C          | X          | C          |
| 124                                                                                         | Additional Data 4                                       | C          | X          | C          |
| 125                                                                                         | Additional Data 5                                       | C          | X          | C          |

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## Financial Detail Addendum (Payment Transaction Detail)/1644

This message supports data related to a program permitting Mastercard cardholders to receive payments from a money transfer agent or a financial institution. Within this program, the cardholder's issuer posts the credit to the cardholder's Mastercard account.

When this message is used, the information in PDS 0501 (Transaction Description), subfields 1–3 must be the following values:

- Usage code: 10
- Industry Record Number: 000
- Occurrence Indicator: 001

This message occurs only once per transaction. It is optional, unless the associated First Presentment/1240 message is a Mastercard® MoneySend™ payment transaction with PDS 0043 (Program Registration ID) equal to C07, C52, C53, C54, C55, C56, or C57 if this addendum is submitted with a First Presentment/1240 message for an incentive interchange rate program, and the addendum is rejected because of invalid data, the First Presentment/1240 message also will be rejected.

This addendum message can optionally be submitted with First Presentment/1240 messages for Payment Transactions, unless the PDS 0043 is equal to C07, C52, C53, C54, C55, C56, or C57, in which the addendum message is mandatory. The Payment Transaction Detail addendum provides the issuer and cardholder with enhanced data about the card acceptor, recipient of funds, and other transaction details.

This message must be provided if the associated First Presentment/1240 message is a MoneySend payment transaction with PDS 0043 equal to C07, C52, C53, C54, C55, C56, or C57. All acquirers of MoneySend payment transactions are required to submit PDS 0670 (Payer/User Information), PDS 0671 (Date of Funds Requested), and PDS 0674 (Additional Trace/Reference Number used by Card Acceptor).

The clearing system always will reject this Financial Detail Addendum/1644 message if it contains invalid data. The associated First Presentment/1240 message also will be rejected if it is submitted for a U.S. region or international interchange program, unless it is submitted as one of the following.

- Credit—DE 3 (Processing Code), subfield 1 = 20
- Reversal—PDS 0025 (Message Reversal Indicator), subfield 1 = R
- Collection Only transaction—PDS 0165 (Settlement Indicator), subfield 1 = C
- A transaction submitted for a Standard interchange program (U.S. region and international IRDs 01, 61, 63, 65, 75, 85, 95, RU, or WA) as defined by Mastercard

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### Financial Detail Addendum (Payment Transaction Detail)/1644 Message Layout

| No. | Data Element Name       | Org | Sys | Ds |
|-----|-------------------------|-----|-----|----|
|     | Message Type Identifier | M   | •   | M  |

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**Financial Detail Addendum (Payment Transaction Detail)/1644 Message Layout**

| No.   | Data Element Name                           | Ds | Org | Sys | t |
|-------|---------------------------------------------|----|-----|-----|---|
|       | Bit Map, Primary                            |    | M   | X   | M |
| 1     | Bit Map, Secondary                          |    | M   | X   | M |
| 24    | Function Code                               |    | M   | •   | M |
| 32    | Acquiring Institution ID Code               |    | O   | •   | C |
| 33    | Forwarding Institution ID Code              |    | M   | •   | M |
| 48    | Additional Data                             |    | M   | X   | M |
| 62    | Additional Data 2                           |    | C   | X   | C |
| 63    | Transaction Life Cycle ID                   |    | C   | •   | C |
| 71    | Message Number                              |    | M   | X   | M |
| 93    | Transaction Destination Institution ID Code |    | •   | X   | M |
| 94    | Transaction Originator Institution ID Code  |    | M   | •   | M |
| 100   | Receiving Institution ID Code               |    | •   | X   | M |
| 123   | Additional Data 3                           |    | C   | X   | C |
| 124   | Additional Data 4                           |    | C   | X   | C |
| 125   | Additional Data 5                           |    | C   | X   | C |
| p0191 | Originating Message Format                  |    | O   | X   | M |
| p0501 | Transaction Description                     |    | M   | •   | M |
| p0670 | Payer Name or User ID                       |    | C   | •   | C |
|       | s1 Payer Name/User ID                       |    | C   | •   | C |
|       | s2 Payer Address                            |    | C   | •   | C |
|       | s3 Payer City                               |    | C   | •   | C |
|       | s4 Payer State/Province Code                |    | C   | •   | C |
|       | s5 Payer Country Code                       |    | C   | •   | C |
|       | s6 Payer Postal Code                        |    | C   | •   | C |
|       | s7 Payer Date of Birth                      |    | O   | •   | C |

#### **Financial Detail Addendum (Payment Transaction Detail)/1644 Message Layout**

| No.   | Data Element Name                                       | Ds | Org | Sys | t |
|-------|---------------------------------------------------------|----|-----|-----|---|
| p0671 | Date of Funds Requested                                 | C  | •   | C   |   |
| p0673 | Date of Anticipated Receipt of Funds                    | O  | •   | C   |   |
| p0674 | Additional Trace/Reference Number Used by Card Acceptor | C  | •   | C   |   |
| p0675 | Additional Transaction Description Data                 | O  | •   | C   |   |
| p0765 | MoneySend Receiver Data                                 | C  | •   | C   |   |
| p10XX | Member-to-Member Proprietary Data (p1000 through p1099) | O  | •   | C   |   |

#### **Financial Detail Addendum (Telephony Billing Services)/1644**

The Telephony Billing Service detail addendum is designed to carry telephony billing data and to enable issuers to supply more transaction information to their consumer and corporate clients.

These addendum messages are intended to encourage companies to pay for telephony services using a Mastercard Corporate Purchasing Card™.

The enhanced data in the addendum messages will provide information normally received on monthly statements generated by the service provider.

The information in Transaction Description, PDS 0501, subfields 1–4, must be the following values for Telephony Billing—Summary:

- Usage Code: 11
- Industry Record Number: 000
- Occurrence Indicator: 001
- Message Number: DE 71 (Message Number), from the First Presentment/1240 message

The information in PDS 0501, subfields 1–4, must be the following values for Telephony Billing—Details:

- Usage Code: 11
- Industry Record Number: 001
- Occurrence Indicator: 002–999
- Message Number: (DE 71) from the First Presentment/1240 message

An associated First Presentment/1240 message can have a combined total of 999 occurrences of the two telephony Billing addendum messages.

This message is optional; however, GCMS will reject both Financial Detail Addendum (Telephony Billing—Summary and Telephony Billing—Detail)/1644 messages submitted with a First Presentment/1240 message for an incentive interchange rate program if either

addendum contains invalid data. The associated First Presentment/1240 message will also be rejected unless it was submitted in one of the following ways:

- Credit—DE 3 (Processing Code)
- Reversal—PDS 0025 (Message Reversal Indicator), subfield 1 (Message Reversal Indicator) = R
- Collection Only transaction—PDS 0165 (Settlement Indicator), subfield 1 = C

This addendum message is designed to carry telephony billing data and allow issuers the opportunity to supply more transaction information to their consumer and corporate clients. This addendum message is intended to encourage companies to pay for telephony services using a Mastercard Corporate Purchasing Card. The enhanced data in this addendum will provide information normally received on monthly statements generated by the service provider.

Telephony services include corporate conference call provider services and usage as well as corporate mobile phone usage.

An associated First Presentment/1240 message can have a combined total of 999 occurrences of the two Telephony Billing addendum messages.

These are the two Telephony Billing addendum messages:

- Telephony Billing—Summary (one occurrence permitted; PDS 0501 [Occurrence Indicator], subfield 3 is 001). Contains summary billing information about the telephone customer and billing totals.
- Telephony Billing—Detail (1 to 998 occurrences permitted; PDS 0501 [Occurrence Indicator], subfield 3) is variable. If a Telephony Billing—Detail addendum is present, the occurrence value may be 002–999. Contains specific information about each telephone call. The Telephony Billing—Detail is optional. If one or more Telephony Billing—Detail addendum messages are present, they must follow the Telephony Billing—Summary message.

For specific corporate transactions occurring in the U.S. region, Corporate Card Common Data is also required.

GCMS will reject both Financial Detail Addendum (Telephony Billing—Summary and Telephony Billing—Detail)/1644 messages submitted with a First Presentment/1240 message for an incentive interchange rate program if either addendum contains invalid data. The associated First Presentment/1240 message also will be rejected unless it was submitted as one of the following.

- Credit—DE 3 (Processing Code), subfield 1 = 20
- Reversal—PDS 0025 (Message Reversal Indicator), subfield 1 = R
- Collection Only transaction—PDS 0165 (Settlement Indicator), subfield 1 = C
- A transaction submitted for a Standard interchange program (U.S. region and international 01, 61, 63, 65, 75, 85, 95, RU, or WA) as defined by Mastercard

### **Use of Telephony Billing Addendum Messages with Other Addendum Messages**

1. The Financial Detail Addendum (Telephony Billing—Summary)/1644 and Financial Detail Addendum (Telephony Billing—Detail)/1644 messages optionally may accompany **any** First Presentment/1240 message, although they are intended for use in corporate transactions.
2. If one occurrence of the Financial Detail Addendum (Telephony Billing—Summary)/1644 message is provided, the following messages also optionally may be provided.
  - One or more occurrences of the Financial Detail Addendum (Telephony Billing—Detail)/1644 message.
  - The Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 message (in transactions involving a Mastercard Corporate Card).
  - One or more occurrences of the Financial Detail Addendum (Generic Detail)/1644 message.
  - One or more occurrences of the Financial Detail Addendum (Corporate Card Line Item Detail)/1644 messages.
  - Other industry-specific Financial Detail Addendum/1644 messages (if they are appropriate for the transaction, such as Lodging Summary, Vehicle Rental, Passenger Transport, Temporary Services, and Shipping/Courier Services).

The table below provides the layout for the Financial Detail Addendum (Telephony Billing—Summary)/1644 message.

#### **Financial Detail Addendum (Telephony Billing—Summary)/1644 Message Layout**

| No.   | Data Element                   | Org | Sys | Dst |
|-------|--------------------------------|-----|-----|-----|
|       | Message Type Identifier        | M   | •   | M   |
|       | Bit Map Primary                | M   | X   | M   |
| 1     | Bit Map Secondary              | M   | X   | M   |
| 24    | Function Code                  | M   | •   | M   |
| 32    | Acquiring Institution ID       | O   | •   | C   |
| 33    | Forwarding Institution ID Code | M   | •   | M   |
| 48    | Additional Data                | M   | X   | M   |
| p0191 | Originating Message Format     | O   | X   | M   |
| p0501 | Transaction Description        | M   | •   | M   |
| p0597 | Total Tax Amount               | O   | •   | C   |
| p0598 | Total Tax Collected Indicator  | O   | •   | C   |
| p0619 | User Name                      | O   | •   | C   |

**Financial Detail Addendum (Telephony Billing—Summary)/1644 Message Layout**

| No.   | Data Element                                            | Org | Sys | Dst |
|-------|---------------------------------------------------------|-----|-----|-----|
| p0624 | User Account Number                                     | O   | •   | C   |
| p0625 | User Telephone Number                                   | O   | •   | C   |
| p0626 | Billing Statement Period                                | O   | •   | C   |
| p0627 | Billing Event 1                                         | O   | •   | C   |
| p0628 | Billing Event 2                                         | O   | •   | C   |
| p0682 | Detail Tax Amount 1                                     | O   | •   | C   |
| p0683 | Detail Tax Amount 2                                     | O   | •   | C   |
| p0684 | Detail Tax Amount 3                                     | O   | •   | C   |
| p0751 | Detail Tax Amount 4                                     | O   | •   | C   |
| p0752 | Detail Tax Amount 5                                     | O   | •   | C   |
| p0753 | Detail Tax Amount 6                                     | O   | •   | C   |
| p0755 | Line Item Total Amount                                  | O   | •   | C   |
| p10XX | Member-to-Member Proprietary Data (p1000 through p1099) | O   | •   | C   |
| 62    | Additional Data 2                                       | C   | X   | C   |
| 63    | Transaction Life Cycle ID                               | C   | •   | C   |
| 71    | Message Number                                          | M   | X   | M   |
| 93    | Transaction Destination Institution ID Code             | •   | X   | M   |
| 94    | Transaction Originator Institution ID Code              | M   | •   | M   |
| 100   | Receiving Institution ID Code                           | •   | X   | M   |
| 123   | Additional Data 3                                       | C   | X   | C   |
| 124   | Additional Data 4                                       | C   | X   | C   |
| 125   | Additional Data 5                                       | C   | X   | C   |

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## Message Layout for Financial Detail Addendum (Telephony Billing—Detail)/1644 Message

The Telephony Billing—Detail addendum contains the call detail information that is summarized in the Telephony Billing—Summary addendum message.

The Telephony Billing—Detail addendum message is optional and if sent must follow the Telephony Billing—Summary addendum.

The table below provides the layout for the Financial Detail Addendum (Telephony Billing—Detail)/1644 message.

| Financial Detail Addendum (Telephony Billing—Detail)/1644 Message |                                |     |     |
|-------------------------------------------------------------------|--------------------------------|-----|-----|
| No.                                                               | Data Element                   | Org | Sys |
|                                                                   | Message Type Identifier        | M   | • M |
|                                                                   | Bit Map Primary                | M   | X M |
| 1                                                                 | Bit Map Secondary              | M   | X M |
| 24                                                                | Function Code                  | M   | • M |
| 32                                                                | Acquiring Institution Id       | O   | • C |
| 33                                                                | Forwarding Institution ID Code | M   | • M |
| 48                                                                | Additional Data                | M   | X M |
| p0191                                                             | Originating Message Format     | O   | X M |
| p0501                                                             | Transaction Description        | M   | • M |
| p0597                                                             | Total Tax Amount               | O   | • C |
| p0636                                                             | Call Date                      | O   | • C |
| p0637                                                             | Call Time                      | O   | • C |
| p0638                                                             | Call To Information            | O   | • C |
| p0639                                                             | Call Duration                  | O   | • C |
| p0640                                                             | Call Time Period               | O   | • C |
| p0644                                                             | Call From Information          | O   | • C |
| p0649                                                             | Call Usage Amount              | O   | • C |
| p0655                                                             | Call Long Distance Amount      | O   | • C |
| p0658                                                             | Call Connect Amount            | O   | • C |

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**Financial Detail Addendum (Telephony Billing—Detail)/1644 Message**

| No.   | Data Element                                            | Org | Sys | Dst |
|-------|---------------------------------------------------------|-----|-----|-----|
| p0659 | Other Description                                       | O   | •   | C   |
| p0682 | Detail Tax Amount 1                                     | O   | •   | C   |
| p0683 | Detail Tax Amount 2                                     | O   | •   | C   |
| p0684 | Detail Tax Amount 3                                     | O   | •   | C   |
| p0734 | Miscellaneous Expense                                   | O   | •   | C   |
| p0751 | Detail Tax Amount 4                                     | O   | •   | C   |
| p0752 | Detail Tax Amount 5                                     | O   | •   | C   |
| p0753 | Detail Tax Amount 6                                     | O   | •   | C   |
| p0755 | Line Item Total Amount                                  | O   | •   | C   |
| p10XX | Member-to-Member Proprietary Data (p1000 through p1099) | O   | •   | C   |
| 62    | Additional Data 2                                       | C   | X   | C   |
| 63    | Transaction Life Cycle ID                               | C   | •   | C   |
| 71    | Message Number                                          | M   | X   | M   |
| 93    | Transaction Destination Institution ID Code             | •   | X   | M   |
| 94    | Transaction Originator Institution ID Code              | M   | •   | M   |
| 100   | Receiving Institution ID Code                           | •   | X   | M   |
| 123   | Additional Data 3                                       | C   | X   | C   |
| 124   | Additional Data 4                                       | C   | X   | C   |
| 125   | Additional Data 5                                       | C   | X   | C   |

**Financial Detail Addendum (Travel Agency Detail)/1644**

This message supports corporate transactions for travel agency, airline, or railway transactions. Acquirers may submit 1–999 occurrences of this message. **Each** occurrence provides detailed travel agency fee data associated with a travel agency, airline, or railway transaction.

When this message is used, the information in PDS 0501, subfields 1–3, must be the following values:

- Usage Code: 12

- Industry Record Number: 000
- Occurrence Indicator: 001–999

The submission of this addendum message is optional.

This message supports travel agency transaction information. Acquirers may submit 1–999 occurrences of this message. Each occurrence provides detailed data for one portion of the associated travel agency transaction.

When using this message, the information in PDS 0501, subfields 1–3, must be the following values:

- Usage Code: 12
- Industry Record Number: 000
- Occurrence Indicator: 001–999

This addendum is optional and is restricted for use with financial transactions where the Card Acceptor Business Code (MCC) is a Travel Agency (MCC 4722), Railway (MCC 4112), or Airline (MCC 3000–3299, 4511).

Acquirers may provide a Financial Detail Addendum (Travel Agency Detail)/1644 message (Usage Code 12, Industry Record Number 000) along with any other addendum message, or it may be submitted by itself based on the restrictions for the submitted interchange program.

For specific corporate transactions occurring in the U.S. region, Corporate Card Common Data is also required.

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#### Financial Detail Addendum (Travel Agency Detail)/1644 Message Format

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| No.   | Data Element Name              | Org | Sys | Dst |
|-------|--------------------------------|-----|-----|-----|
|       | Message Type Identifier        | M   | •   | M   |
|       | Bit Map, Primary               | M   | X   | M   |
| 1     | Bit Map, Secondary             | M   | X   | M   |
| 24    | Function Code                  | M   | •   | M   |
| 32    | Acquiring Institution ID Code  | O   | •   | C   |
| 33    | Forwarding Institution ID Code | M   | •   | M   |
| 48    | Additional Data                | M   | X   | M   |
| p0191 | Originating Message Format     | O   | X   | M   |
| p0501 | Transaction Description        | M   | •   | M   |
| p0502 | Custom Identifier              | C   | X   | C   |
| p0503 | Travel Agency Sequence Number  | O   | •   | C   |

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**Financial Detail Addendum (Travel Agency Detail)/1644 Message Format**

| No.   | Data Element Name                           | Org | Sys | Dst |
|-------|---------------------------------------------|-----|-----|-----|
| p0504 | Travel Agency Fee                           | O   | •   | C   |
| 62    | Additional Data 2                           | C   | X   | C   |
| 63    | Transaction Life Cycle ID                   | C   | •   | C   |
| 71    | Message Number                              | M   | X   | M   |
| 93    | Transaction Destination Institution ID Code | •   | X   | M   |
| 94    | Transaction Originator Institution ID Code  | M   | •   | M   |
| 100   | Receiving Institution ID Code               | •   | X   | M   |
| 123   | Additional Data 3                           | C   | X   | C   |
| 124   | Additional Data 4                           | C   | X   | C   |
| 125   | Additional Data 5                           | C   | X   | C   |

**Financial Detail Addendum (Lodged Account Detail)/1644**

A lodged account is defined as a corporate card account used by a travel agency for multiple individuals within the same corporate client.

Travel costs for all individuals are supplemented with the client-specific information requested by the corporation. This may include things such as cost accounting, project designation, company/division, and so on.

The Financial Detail Addendum (Lodged Account Detail)/1644 message enables acquirers to submit pertinent information on lodged account transactions. Acquirers may submit 1–999 occurrences of this message. **Each** occurrence provides detailed itinerary data for **one** trip leg associated with a travel agency, airline, or railway transaction.

When this message is used, the information in PDS 0501, subfields 1–3, must be the following values:

- Usage Code: 13
- Industry Record Number: 000
- Occurrence Indicator: 001–999

The submission of this addendum message is optional.

This message supports Lodged Account transactions information for corporate cardholders. Acquirers may submit 1–999 occurrences of this message. Each occurrence provides detailed data for one portion of the associated lodged account transaction.

When using this message, the information in PDS 0501, subfields 1–3, must be the following values:

- Usage Code: 13
- Industry Record Number: 000
- Occurrence Indicator: 001–999

This addendum is optional and is available to be used along with a financial transaction where MCC is travel agency (4722), airline (3000–3299, 4511), or railway (4112).

Acquirers may provide a Financial Detail Addendum (Lodged Account Detail)/1644 message (Usage Code 13, Industry Record Number 000) along with any other addendum message, or it may be submitted by itself.

For specific corporate transactions occurring in the U.S. region, Corporate Card Common Data is also required.

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**Financial Detail Addendum (Lodged Account Detail)/1644 Message Format**

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| No.   | Data Element Name              | Org | Sys | Dst |
|-------|--------------------------------|-----|-----|-----|
|       | Message Type Identifier        | M   | •   | M   |
|       | Bit Map, Primary               | M   | X   | M   |
| 1     | Bit Map, Secondary             | M   | X   | M   |
| 24    | Function Code                  | M   | •   | M   |
| 32    | Acquiring Institution ID Code  | O   | •   | C   |
| 33    | Forwarding Institution ID Code | M   | •   | M   |
| 48    | Additional Data                | M   | X   | M   |
| p0191 | Originating Message Format     | O   | X   | M   |
| p0501 | Transaction Description        | M   | •   | M   |
| p0502 | Custom Identifier              | C   | •   | C   |
| p0660 | Customer Reference             | O   | •   | C   |
| p0759 | Delivery Order Number          | O   | •   | C   |
| p0760 | Credit Card Slip Number        | O   | •   | C   |
| p0761 | Travel Agency ID               | O   | •   | C   |
| p0762 | Data Source                    | O   | •   | C   |
| p0763 | VAT Suppression Indicator      | O   | •   | C   |

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#### **Financial Detail Addendum (Lodged Account Detail)/1644 Message Format**

| <b>No.</b> | <b>Data Element Name</b>                    | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|------------|---------------------------------------------|------------|------------|------------|
| 62         | Additional Data 2                           | C          | X          | C          |
| 63         | Transaction Life Cycle ID                   | C          | •          | C          |
| 71         | Message Number                              | M          | X          | M          |
| 93         | Transaction Destination Institution ID Code | •          | X          | M          |
| 94         | Transaction Originator Institution ID Code  | M          | •          | M          |
| 100        | Receiving Institution ID Code               | •          | X          | M          |
| 123        | Additional Data 3                           | C          | X          | C          |
| 124        | Additional Data 4                           | C          | X          | C          |
| 125        | Additional Data 5                           | C          | X          | C          |

#### **Financial Detail Addendum (Private Label Common Data)/1644**

The Financial Detail Addendum (Private Label Common Data)/1644 message (Usage Code 14, Industry Record Number 000) may be provided with a transaction in which a private label card is used.

This addendum message occurs only once per transaction and includes information relevant to private label transactions for participants in the Mastercard Private Label Program.

When this message is used, the information in PDS 0501 (Transaction Description), subfields 1–3, must be the following values:

- Usage code: 14
- Industry Record Number: 000
- Occurrence Indicator: 001

This addendum message is conditionally required. This message must be provided if the transaction contains the Financial Detail Addendum (Private Label Line Item Detail)/1644 data. The Private Label Common Data addendum must precede the Private Label Line Item Detail addendum.

The clearing system will always reject this Financial Detail Addendum/1644 message if it contains invalid data. If this addendum message is rejected for invalid data, the First Presentment/1240 message will **not** be rejected.

The table below provides the layout for the Financial Detail Addendum (Private Label Common Data)/1644 message.

**Financial Detail Addendum (Private Label Common Data)/1644 Message Layout**

| No.   | Data Element Name                                       | Org | Sys | Dst |
|-------|---------------------------------------------------------|-----|-----|-----|
|       | Message Type Identifier                                 | M   | •   | M   |
|       | Bit Map Primary                                         | M   | X   | M   |
| 1     | Bit Map Secondary                                       | M   | X   | M   |
| 24    | Function Code                                           | M   | •   | M   |
| 32    | Acquiring Institution ID                                | O   | •   | C   |
| 33    | Forwarding Institution ID                               | M   | •   | M   |
| 48    | Additional Data                                         | M   | X   | M   |
| p0191 | Originating Message Format                              | O   | X   | M   |
| p0501 | Transaction Description                                 | M   | •   | M   |
| p0508 | Customer Code                                           | O   | •   | C   |
| p0515 | Additional Card Acceptor Information                    | O   | •   | C   |
| p0597 | Total Tax Amount                                        | O   | •   | C   |
| p0600 | Card Acceptor Reference Number                          | O   | •   | C   |
| p0614 | Order Date                                              | O   | •   | C   |
| p0623 | Motor Fuel Information                                  | O   | •   | C   |
| p0629 | Odometer Reading                                        | C   | •   | C   |
| p0631 | Driver Number/ID number                                 | O   | •   | C   |
| p0634 | Tax Amount 1                                            | O   | •   | C   |
| p0635 | Tax Amount 2                                            | O   | •   | C   |
| p0674 | Additional Trace/Reference Number Used by Card Acceptor | O   | •   | C   |
| p0678 | Unique Invoice Number                                   | O   | •   | C   |
| p0680 | Authorized Contact Name                                 | O   | •   | C   |
| p0682 | Detail Tax Amount 1                                     | O   | •   | C   |
| p0683 | Detail Tax Amount 2                                     | O   | •   | C   |
| p0684 | Detail Tax Amount 3                                     | O   | •   | C   |

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**Financial Detail Addendum (Private Label Common Data)/1644 Message Layout**

| No.   | Data Element Name                            | Org | Sys | Dst |
|-------|----------------------------------------------|-----|-----|-----|
| p0720 | Job Description                              | O   | •   | C   |
| p0751 | Detail Tax Amount 4                          | O   | •   | C   |
| p0752 | Detail Tax Amount 5                          | O   | •   | C   |
| p0753 | Detail Tax Amount 6                          | O   | •   | C   |
| p0770 | Additional Card Acceptor Inquiry Information | O   | •   | C   |
| p0771 | Cost Center Information                      | O   | •   | C   |
| p0772 | Driver License/State Issued ID Information   | O   | •   | C   |
| p0773 | Payment Method Information                   | O   | •   | C   |
| p0775 | Department Code                              | O   | •   | C   |
| p0776 | Alternate Custom Identifier                  | O   | •   | C   |
| p10XX | Member-to-Member Proprietary Data            | O   | •   | C   |
| 62    | Additional Data 2                            | C   | X   | C   |
| 63    | Transaction Life Cycle ID                    | C   | •   | C   |
| 71    | Message Number                               | M   | X   | M   |
| 93    | Transaction Destination Institution ID Code  | •   | X   | M   |
| 94    | Transaction Originator Institution ID Code   | M   | •   | M   |
| 100   | Receiving Institution ID Code                | •   | X   | M   |
| 123   | Additional Data 3                            | C   | X   | C   |
| 124   | Additional Data 4                            | C   | X   | C   |
| 125   | Additional Data 5                            | C   | X   | C   |

**Financial Detail Addendum (Private Label Line Item Detail)/1644**

The Financial Detail Addendum (Private Label Line Item Detail)/1644 message (Usage Code 14, Industry Record Number 001) may be provided with a transaction in which a private label card is used, and it includes information relevant to private label transactions for participants in the Mastercard Private Label Program.

When this message is used, the information in PDS 0501 (Transaction Description), subfields 1–3, must be the following values:

- Usage code: 14
- Industry Record Number: 001
- Occurrence Indicator: 002–999

This addendum message supports a single private label card transaction with multiple line item details. This message may be repeated from 1 to 998 times for each private label card transaction. Each occurrence represents a single line item for a private label card transaction.

This addendum message is optional. However, submission of the Private Label Line Item Detail addendum message requires the submission of the Financial Detail Addendum (Private Label Common Data)/1644 message. The Private Label Common Data addendum must precede the Private Label Line Item Detail addendum.

The clearing system will always reject this Financial Detail Addendum/1644 message if it contains invalid data. If this addendum message is rejected for invalid data, the First Presentment/1240 message will **not** be rejected.

The table below provides the layout for the Financial Detail Addendum (Private Label Line Item Detail)/1644 message.

#### **Financial Detail Addendum (Private Label Line Item Detail)/1644 Message Layout**

| No.   | Data Element Name          | Org | Sys | Dst |
|-------|----------------------------|-----|-----|-----|
|       | Message Type Identifier    | M   | •   | M   |
|       | Bit Map Primary            | M   | X   | M   |
| 1     | Bit Map Secondary          | M   | X   | M   |
| 24    | Function Code              | M   | •   | M   |
| 32    | Acquiring Institution ID   | O   | •   | C   |
| 33    | Forwarding Institution ID  | M   | •   | M   |
| 48    | Additional Data            | M   | X   | M   |
| p0191 | Originating Message Format | O   | X   | M   |
| p0501 | Transaction Description    | M   | •   | M   |
| p0508 | Customer Code              | O   | •   | C   |
| p0597 | Total Tax Amount           | O   | •   | C   |
| p0612 | Ship Date                  | O   | •   | C   |
| p0614 | Order Date                 | O   | •   | C   |
| p0634 | Tax Amount 1               | O   | •   | C   |

**Financial Detail Addendum (Private Label Line Item Detail)/1644 Message Layout**

| No.   | Data Element Name                    | Org | Sys | Dst |
|-------|--------------------------------------|-----|-----|-----|
| p0635 | Tax Amount 2                         | O   | •   | C   |
| p0641 | Product Code                         | O   | •   | C   |
| p0642 | Item Description                     | O   | •   | C   |
| p0643 | Item Quantity                        | O   | •   | C   |
| p0645 | Item Unit of Measure                 | O   | •   | C   |
| p0646 | Unit Price                           | O   | •   | C   |
| p0647 | Extended Item Amount                 | O   | •   | C   |
| p0682 | Detail Tax Amount 1                  | O   | •   | C   |
| p0683 | Detail Tax Amount 2                  | O   | •   | C   |
| p0684 | Detail Tax Amount 3                  | O   | •   | C   |
| p0737 | Shipping Net Amounts                 | O   | •   | C   |
| p0741 | Number of Packages                   | O   | •   | C   |
| p0742 | Package Weight                       | O   | •   | C   |
| p0743 | Unit of Measure                      | O   | •   | C   |
| p0745 | Shipping Party Address               | O   | •   | C   |
| p0747 | Shipping Party Contact               | O   | •   | C   |
| p0748 | Delivery Party Information           | O   | •   | C   |
| p0749 | Delivery Party Address Information   | O   | •   | C   |
| p0750 | Delivery Party Postal Information    | O   | •   | C   |
| p0751 | Detail Tax Amount 4                  | O   | •   | C   |
| p0752 | Detail Tax Amount 5                  | O   | •   | C   |
| p0753 | Detail Tax Amount 6                  | O   | •   | C   |
| p0771 | Cost Center Information              | O   | •   | C   |
| p0774 | Stock Keeping Unit (SKU) Description | O   | •   | C   |
| p0775 | Department Code                      | O   | •   | C   |
| p0776 | Alternate Custom Identifier          | O   | •   | C   |

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**Financial Detail Addendum (Private Label Line Item Detail)/1644 Message Layout**

| No.   | Data Element Name                           | Org | Sys | Dst |
|-------|---------------------------------------------|-----|-----|-----|
| p0777 | Promotion Code                              | O   | •   | C   |
| p10XX | Member-to-Member Proprietary Data           | O   | •   | C   |
| 62    | Additional Data 2                           | C   | X   | C   |
| 63    | Transaction Life Cycle ID                   | C   | •   | C   |
| 71    | Message Number                              | M   | X   | M   |
| 93    | Transaction Destination Institution ID Code | •   | X   | M   |
| 94    | Transaction Originator Institution ID Code  | M   | •   | M   |
| 100   | Receiving Institution ID Code               | •   | X   | M   |
| 123   | Additional Data 3                           | C   | X   | C   |
| 124   | Additional Data 4                           | C   | X   | C   |
| 125   | Additional Data 5                           | C   | X   | C   |

### **Financial Detail Addendum (Healthcare)/1644**

The Financial Detail Addendum (Healthcare) provides a detailed description of the item purchased. Line Item detail related to the purchase is presented via 1–999 occurrences of the Financial Detail Addendum (Healthcare)/1644 message (Usage Code 15, Industry Record Number 000).

One of these messages is submitted for each occurrence of the line item data in the transaction.

When this message is used, the information in PDS 0501 (Transaction Description), subfields 1–4, must be the following values:

- Usage Code: 15
- Industry Record Number: 000
- Occurrence Indicator: 001–999 (incremented by 1 for each occurrence)
- Message Number: DE 71 from the First Presentment/1240 message

This message is optional. If this addendum is submitted with a First Presentment/1240 message and the addendum is rejected due to invalid data, the First Presentment/1240 message will continue to be processed.

PDS 1046 (Member-to-Member Proprietary Data) is the suggested element to house information for the Real-time Substantiation Audit Retrieval Fulfillment that is sent directly to the requestor. Issuers can provide instructions to the acquirer for fulfilling this request via the

use of PDS 1046 (Member-to-Member Proprietary Data) to be sent in the Retrieval Request/1644, Retrieval Request Acknowledgement/1644 message.

**Financial Detail Addendum (Healthcare)/1644 Message Layout**

| No.   | Data Element Name                           | Org | Sys | Dst |
|-------|---------------------------------------------|-----|-----|-----|
|       | Message Type Identifier                     | M   | •   | M   |
|       | Bit Map, Primary                            | M   | X   | M   |
| 1     | Bit Map, Secondary                          | M   | X   | M   |
| 24    | Function Code                               | M   | •   | M   |
| 32    | Acquirer Institution ID                     | O   | •   | C   |
| 33    | Forwarding Institution ID Code              | M   | •   | M   |
| 48    | Additional Data                             | M   | X   | M   |
| p0191 | Origination Message Format                  | O   | X   | M   |
| p0501 | Transaction Description                     | M   | •   | M   |
| p0642 | Item Description                            | M   | •   | M   |
| p0643 | Item Quantity                               | M   | •   | M   |
| p0646 | Unit Price                                  | M   | •   | M   |
| p0764 | Healthcare Eligible Status Indicator        | M   | •   | M   |
| p10XX | Member-to-Member Proprietary Data           | O   | •   | C   |
| 62    | Additional Data 2                           | C   | X   | C   |
| 63    | Transaction Life Cycle ID                   | C   | •   | C   |
| 71    | Message Number                              | M   | X   | M   |
| 93    | Transaction Destination Institution ID Code | •   | X   | M   |
| 94    | Transaction Originator Institution ID Code  | M   | •   | M   |
| 100   | Receiving Institution ID Code               | •   | X   | M   |
| 123   | Additional Data 3                           | C   | X   | C   |
| 124   | Additional Data 4                           | C   | X   | C   |
| 125   | Additional Data 5                           | C   | X   | C   |

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## Financial Detail Addendum (Corporate Card Common Data Requirements)/1644

The Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 message (Usage Code 98, Industry Record Number 000) may be provided with any transaction in which one of the corporate cards is used.

This addendum is required for specific corporate transactions occurring in the United States and conditionally required for specific interchange programs outside the U.S. region.

If a Mastercard Corporate Purchasing Card™ or other corporate program or service is used for airline, railway, lodging, or vehicle rental, those industry-specific addendum messages may be submitted in addition to the Corporate Card Common Data Requirements message.

If the transaction is a business-to-business purchase, customers may provide up to 998 occurrences of the Financial Detail Addendum (Corporate Line Item Detail)/1644 message in addition to the Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 message.

The card acceptor location, state/province, postal code, and country code should be provided in DE 43 (Card Acceptor Name/Location) of the related First Presentment/1240 message (not in this addendum message). In addition, the card acceptor location phone number should be provided in subfield 1 of PDS 0170 (Merchant Inquiry Information) of the related First Presentment/1240 message instead of in this addendum message.

When using this message, the information in PDS 0501, subfields 1–3, must be the following values:

- Usage Code: 98
- Industry Record Number: 000
- Occurrence Indicator: 001

This message occurs only once per transaction and includes information relevant to any transaction involving a corporate card.

This addendum message optionally may be provided with the following transactions:

- **Any** First Presentment/1240 transaction that was completed with one of the Mastercard Corporate Cards
- When a Financial Detail)/1240 message involves a Corporate Card and includes the Financial Detail Addendum (Lodging Summary)/1644 message

This addendum message may be provided only if the associated First Presentment/1240 is for a transaction that was completed with one of the Mastercard Corporate cards.

The clearing system always will reject this Financial Detail Addendum/1644 message if it contains invalid data. The associated First Presentment/1240 message will also be rejected if it is submitted for a U.S. region or international interchange program, unless it is submitted as one of the following.

- Credit—DE 3 (Processing Code), subfield 1 = 20
- Reversal—PDS 0025 (Message Reversal Indicator), subfield 1 = R

Acquirers are required to submit PDS 0595 (Card Acceptor Type) and PDS 0596 (Card Acceptor Tax ID) within the Financial Detail Addendum (Corporate Card Common Data)/1644 message, for United States acquired Mastercard Commercial Fleet Card transactions occurring at fuel locations.

Acquirers should provide the Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 message containing PDS 0608 (Destination Postal Code), PDS 0609 (Destination State/Province Code), PDS 0610 (Destination Country Code), and PDS 0613 (Ship-From Postal Code) from U.S. card acceptors for all commercial card transactions in which goods were shipped. All goods in a transaction must be shipped from one location and received at one location.

For information about the individual PDS requirements for this addendum and for the specific incentive interchange programs listed above, please refer to Chapter 8 of this manual or to applicable chapters of the *Interchange Manual*.

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**Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 Message Layout**

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| No.   | Data Element Name                    | Org | Sys | Dst |
|-------|--------------------------------------|-----|-----|-----|
|       | Message Type Identifier              | M   | •   | M   |
|       | Bit Map, Primary                     | M   | X   | M   |
| 1     | Bit Map, Secondary                   | M   | X   | M   |
| 24    | Function Code                        | M   | •   | M   |
| 32    | Acquiring Institution ID Code        | O   | •   | C   |
| 33    | Forwarding Institution ID Code       | M   | •   | M   |
| 48    | Additional Data                      | M   | X   | M   |
| p0191 | Originating Message Format           | O   | X   | M   |
| p0501 | Transaction Description              | M   | •   | M   |
| p0508 | Customer Code                        | C   | •   | C   |
| p0515 | Additional Card Acceptor Information | O   | •   | C   |
| p0516 | Austin-Tetra Number                  | O   | •   | C   |
| p0517 | NAICS Code                           | O   | •   | C   |
| p0595 | Card Acceptor Type                   | C   | •   | C   |
| p0596 | Card Acceptor Tax ID                 | C   | •   | C   |
| p0597 | Tax Amount                           | C   | •   | C   |

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**Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 Message Layout**

| No.   | Data Element Name                    | Org | Sys | Dst |
|-------|--------------------------------------|-----|-----|-----|
| p0598 | Tax Collected Indicator              | O   | •   | C   |
| p0599 | Corporation VAT Number               | O   | •   | C   |
| p0600 | Card Acceptor Reference Number       | C   | •   | C   |
| p0606 | Freight Amount                       | O   | •   | C   |
| p0607 | Duty Amount                          | O   | •   | C   |
| p0608 | Destination Postal Code              | O   | •   | C   |
| p0609 | Destination State/Province Code      | O   | •   | C   |
| p0610 | Destination Country Code             | O   | •   | C   |
| p0613 | Ship-From Postal Code                | O   | •   | C   |
| p0614 | Order Date                           | O   | •   | C   |
| p0676 | Card Acceptor VAT Number             | O   | •   | C   |
| p0677 | Customer VAT Number                  | O   | •   | C   |
| p0678 | Unique Invoice Number                | O   | •   | C   |
| p0679 | Commodity Code                       | O   | •   | C   |
| p0680 | Authorized Contact Name              | O   | •   | C   |
| p0681 | Authorized Contact Phone             | O   | •   | C   |
| p0682 | Detail Tax Amount 1                  | C   | •   | C   |
| p0683 | Detail Tax Amount 2                  | O   | •   | C   |
| p0684 | Detail Tax Amount 3                  | O   | •   | C   |
| p0686 | Tax Exempt Indicator                 | O   | •   | C   |
| P0688 | Card Acceptor Contact E-mail Address | O   | •   | C   |
| p0732 | Discount Amount                      | O   | •   | C   |
| p0751 | Detail Tax Amount 4                  | O   | •   | C   |
| p0752 | Detail Tax Amount 5                  | O   | •   | C   |
| p0753 | Detail Tax Amount 6                  | O   | •   | C   |

**Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 Message Layout**

| No.   | Data Element Name                                       | Org | Sys | Dst |
|-------|---------------------------------------------------------|-----|-----|-----|
| p10XX | Member-to-Member Proprietary Data (p1000 through p1099) | O   | •   | C   |
| 62    | Additional Data 2                                       | C   | X   | C   |
| 63    | Transaction Life Cycle ID                               | C   | •   | C   |
| 71    | Message Number                                          | M   | X   | M   |
| 93    | Transaction Destination Institution ID Code             | •   | X   | M   |
| 94    | Transaction Originator Institution ID Code              | M   | •   | M   |
| 100   | Receiving Institution ID Code                           | •   | X   | M   |
| 123   | Additional Data 3                                       | C   | X   | C   |
| 124   | Additional Data 4                                       | C   | X   | C   |
| 125   | Additional Data 5                                       | C   | X   | C   |

**For Transactions Occurring at United States Locations**

This addendum must be provided if the associated First Presentment/1240 message meets all of the following conditions:

- The product is any corporate product.
- The Card Acceptor Country Code (DE 43, subfield 6) equals USA.
- The Cardholder Transaction Type (DE 3, subfield 1) equals 00—Purchase or 18—Unique.
- The transaction is not a reversal.

**For Interregional Transactions**

This addendum message must be provided if the associated First Presentment/1240 message is for a transaction that meets the following conditions:

- It is a Mastercard Corporate Card
- The transaction is submitted for one of the following incentive interchange rate programs

| IRD | Incentive Interchange Rate Programs   |
|-----|---------------------------------------|
| 16  | Warehouse Tier 1                      |
| 67  | Interregional Commercial Data Rate II |
| 68  | Commercial Data Rate 1                |

| <b>IRD</b> | <b>Incentive Interchange Rate Programs</b> |
|------------|--------------------------------------------|
| 91         | Warehouse Base                             |
| 94         | Commercial Large Ticket II                 |
| 99         | Commercial Large Ticket III                |
| E1         | Commercial Large Ticket Rate 1 MPG         |
| E2         | Commercial Large Ticket Rate 2 MPG         |
| E3         | Commercial Large Ticket Rate 3 MPG         |

### **For Transactions Occurring at European Locations**

This addendum message must be provided if the associated First Presentment/1240 message is for a transaction that meets the following conditions:

- It is a Mastercard Fleet Card or Mastercard Purchasing Card
- The transaction is submitted for one of the following incentive interchange rate programs

| <b>IRD</b> | <b>Incentive Interchange Rate Programs</b>    |
|------------|-----------------------------------------------|
| 26         | Europe Region Purchasing Large Ticket Level 1 |
| 27         | Europe Region Purchasing Large Ticket Level 2 |

### **Financial Detail Addendum (Corporate Fleet Transaction Information)/1644**

Customers must ensure that the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 message precedes the Financial Detail Addendum (Corporate Line Item Detail)/1644 message.

If the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 messages are not received in the order noted, the First Presentment/1240 message and any associated Addendum messages will be rejected.

When a Mastercard Corporate Fleet Card® is used at a fuel location, the Corporate Fleet Transaction Information message (Usage Code 98, Industry Record Number 002) may be submitted to provide information related to the purchase as a whole, such as motor fuel service type, product code, unit of measure, or quantity.

In addition to this message, customers must provide line item detail related to non-fuel products purchased using a Mastercard Corporate Fleet Card at fuel locations via 1–98 occurrences of the Corporate Program Line Item Detail message (Usage Code 98, Industry Record Number 950 when the Motor Fuel Type (PDS 0622 = 3) is for Non fuel items being

purchased). One “line item detail” message is submitted for each occurrence of line item data in the transaction.

When this message is used, the information in PDS 0501, subfields 1–3, must be the following values:

- Usage Code: 98
- Industry Record Number: 002
- Occurrence Indicator: 001

This message occurs only once per transaction and includes the “common” information related to the total fuel purchase.

This message must be provided if the associated First Presentment/1240 message is a Mastercard Corporate Fleet Card transaction for a fuel or non fuel purchase and it is submitted for the following incentive interchange rate programs.

| <b>IRD</b> | <b>Incentive Interchange Rate Programs</b> |
|------------|--------------------------------------------|
| 16         | Warehouse Tier 1                           |
| 62         | Commercial Large Ticket I                  |
| 67         | Commercial Data Rate II                    |
| 68         | Commercial Data Rate I                     |
| 91         | Warehouse Base                             |
| 94         | Commercial Large Ticket II                 |
| 99         | Commercial Large Ticket III                |

This addendum message may be provided only if the associated First Presentment/1240 message is for a transaction that was completed with a Mastercard Corporate Fleet Card at a fuel location.

The clearing system always will reject this Financial Detail Addendum/1644 message if it contains invalid data. The associated First Presentment/1240 message will also be rejected if it is submitted for a U.S. region or international interchange program, unless it is submitted as one of the following.

- Credit—DE 3 (Processing Code), subfield 1 = 20
- Reversal—PDS 0025 (Message Reversal Indicator), subfield 1 = R
- Collection Only transaction—PDS 0165 (Settlement Indicator), subfield 1 = C
- A transaction submitted for a Standard interchange program (U.S. region and international IRDs 61, 63, or 65) as defined by Mastercard

For U.S. region card acceptors, the submission of this addendum requires the submission of a Financial Detail Addendum (Corporate Card Common Data)/1644 message.

For information about the individual PDS requirements for this addendum and for specific incentive interchange programs listed above, please refer to Chapter 8 of this manual, or to applicable chapters of the *Interchange Manual*.

**Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 Message Layout**

| No.   | Data Element                         | Org | Sys | Dst |
|-------|--------------------------------------|-----|-----|-----|
|       | Message Type Identifier              | M   | •   | M   |
|       | Bit Map, Primary                     | M   | X   | M   |
| 1     | Bit Map, Secondary                   | M   | X   | M   |
| 24    | Function Code                        | M   | •   | M   |
| 32    | Acquiring Institution ID Code        | O   | •   | C   |
| 33    | Forwarding Institution ID Code       | M   | •   | M   |
| 48    | Additional Data                      | M   | X   | M   |
| p0191 | Originating Message Format           | O   | X   | M   |
| p0501 | Transaction Description              | M   | •   | M   |
| p0519 | Additional Fuel Location Information | O   | •   | C   |
| p0597 | Total Tax Amount                     | O   | •   | C   |
| p0598 | Total Tax Collected Indicator        | O   | •   | C   |
| p0620 | Oil Company Brand Name               | C   | •   | C   |
| p0621 | Purchase Time                        | C   | •   | C   |
| p0622 | Motor Fuel Service Type              | C   | •   | C   |
| p0623 | Motor Fuel Information               | C   | •   | C   |
| p0629 | Odometer Reading                     | C   | •   | C   |
| p0630 | Vehicle Number                       | C   | •   | C   |
| p0631 | Driver Number/ID Number              | C   | •   | C   |
| p0632 | Product Type Code                    | C   | •   | C   |
| p0633 | Coupon/Discount Amount               | O   | •   | C   |
| p0634 | Tax Amount 1                         | O   | •   | C   |
| p0635 | Tax Amount 2                         | O   | •   | C   |

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**Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 Message Layout**

| No.   | Data Element                                            | Org | Sys | Dst |
|-------|---------------------------------------------------------|-----|-----|-----|
| p0679 | Commodity Code                                          | O   | •   | C   |
| p0682 | Detail Tax Amount 1                                     | O   | •   | C   |
| p0683 | Detail Tax Amount 2                                     | O   | •   | C   |
| p0684 | Detail Tax Amount 3                                     | O   | •   | C   |
| p0686 | Tax Exempt Indicator                                    | O   | •   | C   |
| p0712 | Net Fuel Price                                          | O   | •   | C   |
| p0751 | Detail Tax Amount 4                                     | O   | •   | C   |
| p0752 | Detail Tax Amount 5                                     | O   | •   | C   |
| p0753 | Detail Tax Amount 6                                     | O   | •   | C   |
| p10XX | Member-to-Member Proprietary Data (p1000 through p1099) | O   | •   | C   |
| 62    | Additional Data 2                                       | C   | X   | C   |
| 63    | Transaction Life Cycle ID                               | C   | •   | C   |
| 71    | Message Number                                          | M   | X   | M   |
| 93    | Transaction Destination Institution ID Code             | •   | X   | M   |
| 94    | Transaction Originator Institution ID Code              | M   | •   | M   |
| 100   | Receiving Institution ID Code                           | •   | X   | M   |
| 123   | Additional Data 3                                       | C   | X   | C   |
| 124   | Additional Data 4                                       | C   | X   | C   |
| 125   | Additional Data 5                                       | C   | X   | C   |

**Financial Detail Addendum (Corporate Line Item Detail)/1644**

Customers must ensure that the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 message precedes the Financial Detail Addendum (Corporate Line Item Detail)/1644 message.

If the Financial Detail Addendum (Corporate Line Item Detail)/1644 messages are not received in the order noted, the First Presentment/1240 message and any associated Addendum messages will be rejected.

When a Corporate Fleet Card (MCF, MNF, MPK, MGF) is used at fuel locations (MCCs 4468, 5541, 5499, and 5983) and the Motor Fuel Information (PDS 0622) = 3:

- Only non-fuel items being purchased are present on the Fleet Transaction Information addendum
- And the transaction is submitted with an incentive interchange program (IRD16, 62, 67, 68, 91, 94, 99)
- Then the following PDSs must be provided on the Corporate Line Item Detail Addendum: PDS 0641, PDS 0642, PDS 0643, PDS 0645, PDS 0647, PDS 0654.

When a corporate card (such as Mastercard Corporate Purchasing Card™ or Mastercard Corporate Fleet Card®) is used in a business-to-business purchase, any line item detail related to the purchase is presented via 1–998 occurrences of the Financial Detail Addendum (Corporate Line Item Detail)/1644 message (Usage Code 98, Industry Record Number 950). One of these messages is submitted for each occurrence of line item data in the transaction.

When this message is used, the information in PDS 0501, subfields 1–3, must be the following values:

- Usage Code: 98
- Industry Record Number: 950
- Occurrence Indicator: 002–999

This message supports a single corporate program transaction with multiple line item details. It may be repeated from 001 to 998 times for each corporate card transaction. Each occurrence represents a single line item for a corporate card transaction or a single non-fuel item purchased with a Mastercard Fleet Card at a fuel location.

This message must be provided if any of the following conditions are met:

- The associated First Presentment/1240 is submitted for one of the above interchange programs, and it contains a shipping/courier MCC in DE 26 (Card Acceptor Business Code), in which case the acquirer must provide either the Financial Detail Addendum (Shipping/Courier Services)/1644 message or the Financial Detail Addendum (Corporate Line Item Detail)/1644 message.
- The associated First Presentment/1240 is submitted for one of the above interchange programs, and it contains a temporary services MCC in DE 26, in which case the acquirer must provide the Financial Detail Addendum (Temporary Services)/1644 message. The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not required.
- The associated First Presentment/1240 is a Mastercard Corporate Purchasing Card, Mastercard Business Card, Mastercard Corporate Card, or Mastercard Corporate Fleet Card (at a non-fuel location) transaction and is submitted for one of the following interchange programs unless the transaction is a shipping/courier or temporary services transaction:

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| IRD | Incentive Interchange Rate Programs |
|-----|-------------------------------------|
| 62  | Commercial Large Ticket I           |

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| IRD | Incentive Interchange Rate Programs |
|-----|-------------------------------------|
| 66  | Commercial Data Rate III            |
| 94  | Commercial Large Ticket II          |
| 99  | Commercial Large Ticket III         |

This message must be provided if the associated First Presentment/1240 meets all of the following criteria:

- The Product Code is MCP or MCF at a non-fuel location.
- The Business Service is equal to one of the following.

| Business Service Type Code<br>(PDS 0158, subfield 2) | Business Service ID (PDS 0158,<br>subfield 3) | Description          |
|------------------------------------------------------|-----------------------------------------------|----------------------|
| 2                                                    | 050001                                        | Europe Intraregional |
| 3                                                    | 050012                                        | Europe Intercountry  |
| 3                                                    | 050021                                        | Europe Intercountry  |
| 3                                                    | 050031                                        | Europe Intercountry  |

**NOTE:**

**This applies to additional domestic arrangements within the Europe region.**

The IRD submitted in the associated First Presentment/1240 is one of the following.

| IRD | Description                                 |
|-----|---------------------------------------------|
| 26  | Purchasing Large Ticket Level 1 Interchange |
| 27  | Purchasing Large Ticket Level 2 Interchange |

This addendum message may be provided only if the associated First Presentment/1240 is for a transaction that was completed with one of the Mastercard Corporate Cards.

The submission of this addendum requires the submission of a Financial Detail Addendum (Corporate Card Common Data)/1644 message.

The clearing system always will reject this Financial Detail Addendum/1644 message if it contains invalid data. The associated First Presentment/1240 message also will be rejected if it is submitted for a U.S. region or international interchange program, unless it is submitted as one of the following.

- Credit—DE 3 (Processing Code), subfield 1 = 20
- Reversal—PDS 0025 (Message Reversal Indicator), subfield 1 = R
- Collection Only transaction—PDS 0165 (Settlement Indicator), subfield 1 = C
- A transaction submitted for a Standard interchange program (U.S. region and international IRDs 61, 63, or 65) as defined by Mastercard

For information about the individual PDS requirements for this addendum and for specific incentive interchange programs, please refer to Chapter 8 of this manual or to applicable chapters of the *Interchange Manual*.

#### **Financial Detail Addendum (Corporate Line Item Detail)/1644 Message Layout**

| No.   | Data Element Name                               | Org | Sys | Dst |
|-------|-------------------------------------------------|-----|-----|-----|
|       | Message Type Identifier                         | M   | •   | M   |
|       | Bit Map, Primary                                | M   | X   | M   |
| 1     | Bit Map, Secondary                              | M   | X   | M   |
| 24    | Function Code                                   | M   | •   | M   |
| 32    | Acquiring Institution ID Code                   | O   | •   | C   |
| 33    | Forwarding Institution ID Code                  | M   | •   | M   |
| 48    | Additional Data                                 | M   | X   | M   |
| p0191 | Originating Message Format                      | O   | X   | M   |
| p0501 | Transaction Description                         | M   | •   | M   |
| p0508 | Customer Code                                   | O   | •   | C   |
| p0518 | Line Item Date                                  | C   | •   | C   |
| p0597 | Total Tax Amount                                | O   | •   | C   |
| p0598 | Total Tax Collected Indicator                   | O   | •   | C   |
| p0612 | Ship Date                                       | O   | •   | C   |
| p0614 | Order Date                                      | O   | •   | C   |
| p0615 | Medical Services Ship To Health Industry Number | O   | •   | C   |
| p0616 | Contract Number                                 | O   | •   | C   |
| p0617 | Medical Services Price Adjustment               | O   | •   | C   |
| p0618 | Medical Services Product Number Qualifier       | O   | •   | C   |

**Financial Detail Addendum (Corporate Line Item Detail)/1644 Message Layout**

| No.   | Data Element Name                                       | Org | Sys | Dst |
|-------|---------------------------------------------------------|-----|-----|-----|
| p0641 | Product Code                                            | C   | •   | C   |
| p0642 | Item Description                                        | C   | •   | C   |
| p0643 | Item Quantity                                           | C   | •   | C   |
| p0645 | Item Unit of Measure                                    | C   | •   | C   |
| p0646 | Unit Price                                              | C   | •   | C   |
| p0647 | Extended Item Amount                                    | C   | •   | C   |
| p0648 | Item Discount                                           | C   | •   | C   |
| p0650 | Zero Cost to Customer Indicator                         | O   | •   | C   |
| p0654 | Debit or Credit Indicator                               | C   | •   | C   |
| p0679 | Commodity Code                                          | O   | •   | C   |
| p0682 | Detail Tax Amount 1                                     | O   | •   | C   |
| p0683 | Detail Tax Amount 2                                     | O   | •   | C   |
| p0684 | Detail Tax Amount 3                                     | O   | •   | C   |
| p0685 | Type of Supply                                          | O   | •   | C   |
| p0686 | Tax Exempt Indicator                                    | O   | •   | C   |
| p0687 | Unique VAT Invoice Reference Number                     | O   | •   | C   |
| p0751 | Detail Tax Amount 4                                     | O   | •   | C   |
| p0752 | Detail Tax Amount 5                                     | O   | •   | C   |
| p0753 | Detail Tax Amount 6                                     | O   | •   | C   |
| p0755 | Line Item Total Amount                                  | O   | •   | C   |
| p10XX | Member-to-Member Proprietary Data (p1000 through p1099) | O   | •   | C   |
| 62    | Additional Data 2                                       | C   | X   | C   |
| 63    | Transaction Life Cycle ID                               | C   | •   | C   |
| 71    | Message Number                                          | M   | X   | M   |
| 93    | Transaction Destination Institution ID Code             | •   | X   | M   |
| 94    | Transaction Originator Institution ID Code              | M   | •   | M   |

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**Financial Detail Addendum (Corporate Line Item Detail)/1644 Message Layout**

| No. | Data Element Name             | Org | Sys | Dst |
|-----|-------------------------------|-----|-----|-----|
| 100 | Receiving Institution ID Code | •   | X   | M   |
| 123 | Additional Data 3             | C   | X   | C   |
| 124 | Additional Data 4             | C   | X   | C   |
| 125 | Additional Data 5             | C   | X   | C   |

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**Financial Detail Addendum (Generic Detail)/1644**

This message supports data related to new programs and services the Corporation introduces that require the presence of data not available in First Presentment/1240 messages.

This format allows the Corporation to respond to new business opportunities without waiting for the clearing system's next release.

When this message is used, the information in PDS 0501, subfields 1–3, must be the following values:

- Usage code: 99
- Industry Record Number: 000
- Occurrence indicator: 001–999

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**Financial Detail Addendum (Generic Detail)/1644 Message Layout**

| No.   | Data Element Name                                       | Org | Sys | Dst |
|-------|---------------------------------------------------------|-----|-----|-----|
|       | Message Type Identifier                                 | M   | •   | M   |
|       | Bit Map, Primary                                        | M   | X   | M   |
| 1     | Bit Map, Secondary                                      | M   | X   | M   |
| 24    | Function Code                                           | M   | •   | M   |
| 32    | Acquiring Institution ID Code                           | O   | •   | C   |
| 33    | Forwarding Institution ID Code                          | M   | •   | M   |
| 48    | Additional Data                                         | M   | X   | M   |
| p0191 | Originating Message Format                              | O   | X   | M   |
| p0501 | Transaction Description                                 | M   | •   | M   |
| p0663 | Free-Form Description                                   | M   | •   | M   |
| p10XX | Member-to-Member Proprietary Data (p1000 through p1099) | O   | •   | C   |

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**Financial Detail Addendum (Generic Detail)/1644 Message Layout**

| No. | Data Element Name                           | Org | Sys | Dst |
|-----|---------------------------------------------|-----|-----|-----|
| 62  | Additional Data 2                           | C   | X   | C   |
| 63  | Transaction Life Cycle ID                   | C   | •   | C   |
| 71  | Message Number                              | M   | X   | M   |
| 93  | Transaction Destination Institution ID Code | •   | X   | M   |
| 94  | Transaction Originator Institution ID Code  | M   | •   | M   |
| 100 | Receiving Institution ID Code               | •   | X   | M   |
| 123 | Additional Data 3                           | C   | X   | C   |
| 124 | Additional Data 4                           | C   | X   | C   |
| 125 | Additional Data 5                           | C   | X   | C   |

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## First Chargeback/1442 and Arbitration Chargeback/1442 Messages

An issuer initiates First Chargeback/1442 and Arbitration Chargeback/1442 messages to return partially or completely a previous First Presentment/1240.

Depending on program and service rules, an issuer may charge back a First Presentment/1240 or a subsequent Second Presentment/1240 that the acquirer submitted.

These messages must contain 1442 in the MTI and one of the following values in DE 24 (Function Code):

- 450 to indicate that the message is a First Chargeback (Full)/1442 for the full First Presentment/1240 amount
- 453 to indicate that the message is a First Chargeback (Partial)/1442 for part of the First Presentment/1240 amount
- 451 to indicate that the message is an Arbitration Chargeback (Full)/1442 for the full First Presentment/1240 amount
- 454 to indicate that the message is an Arbitration Chargeback (Partial)/1442 for part of the First Presentment/1240 or Second Presentment/1240 amount

The specific reason for the First Chargeback/1442 or Arbitration Chargeback/1442 is in DE 25 (Message Reason Code).

**First Chargeback/1442 and Arbitration Chargeback/1442 Message Layout**

| No. | Data Element Name                | Org | Sys | Dst |
|-----|----------------------------------|-----|-----|-----|
|     | Message Type Identifier          | M   | •   | M   |
|     | Bit Map, Primary                 | M   | X   | M   |
| 1   | Bit Map, Secondary               | M   | X   | M   |
| 2   | Primary Account Number (PAN)     | M   | •   | M   |
| 3   | Processing Code                  | M   | •   | M   |
| 4   | Amount, Transaction              | M   | •   | M   |
| 5   | Amount, Reconciliation           | •   | X   | M   |
| 9   | Conversion Rate, Reconciliation  | •   | X   | M   |
| 12  | Date and Time, Local Transaction | M   | •   | M   |
| 14  | Date, Expiration                 | O   | •   | C   |
| 22  | Point of Service Data Code       | M   | •   | M   |
|     | s7 Card Data: Input Mode         | M   | X   | M   |
| 23  | Card Sequence Number             | O   | •   | C   |
| 24  | Function Code                    | M   | •   | M   |
| 25  | Message Reason Code              | M   | •   | M   |
| 26  | Card Acceptor Business Code      | M   | •   | M   |
| 30  | Amounts, Original                | M   | •   | M   |
| 31  | Acquirer Reference Data          | M   | •   | M   |
| 32  | Acquiring Institution ID Code    | O   | •   | C   |
| 33  | Forwarding Institution ID Code   | M   | X   | M   |
| 37  | Retrieval Reference Number       | O   | •   | C   |
| 38  | Approval Code                    | C   | •   | C   |
| 40  | Service Code                     | C   | •   | C   |
| 41  | Card Acceptor Terminal ID        | O   | •   | C   |
| 42  | Card Acceptor ID Code            | C   | •   | C   |

**First Chargeback/1442 and Arbitration Chargeback/1442 Message Layout**

| No.   | Data Element Name                                                | Org | Sys | Dst |
|-------|------------------------------------------------------------------|-----|-----|-----|
| 43    | Card Acceptor Name/Location                                      | M   | •   | M   |
| 48    | Additional Data                                                  | M   | X   | M   |
| 49    | Currency Code, Transaction                                       | M   | •   | M   |
| 50    | Currency Code, Reconciliation                                    | •   | X   | M   |
| 54    | Amounts, Additional                                              | C   | •   | C   |
| 55    | Integrated Circuit Card (ICC) System Related Data                | O   | •   | C   |
| 62    | Additional Data 2                                                | C   | X   | C   |
| 63    | Transaction Life Cycle ID                                        | C   | •   | C   |
| 71    | Message Number                                                   | M   | X   | M   |
| 72    | Data Record                                                      | C   | •   | C   |
| 93    | Transaction Destination Institution ID Code                      | •   | X   | M   |
| 94    | Transaction Originator Institution ID Code                       | M   | X   | M   |
| 95    | Card Issuer Reference Data                                       | M   | •   | M   |
| 100   | Receiving Institution ID Code                                    | •   | X   | M   |
| 123   | Additional Data 3                                                | C   | X   | C   |
| 124   | Additional Data 4                                                | C   | X   | C   |
| 125   | Additional Data 5                                                | C   | X   | C   |
| p0001 | Mastercard® Mapping Service Account Number                       | •   | X   | C   |
| p0002 | GCMS Product Identifier                                          | •   | X   | M   |
| p0003 | Licensed Product Identifier                                      | •   | X   | M   |
| p0005 | Message Error Indicator                                          | •   | X   | C   |
| p0017 | Transaction Integrity Class                                      | O   | •   | O   |
| p0023 | Terminal Type                                                    | C   | •   | C   |
| p0025 | Message Reversal Indicator                                       | C   | •   | C   |
| p0028 | Mastercard Merchant Presented QR (MPQR) Receiving Account Number | O   | •   | C   |
| p0029 | QR Dynamic Code Data                                             | O   | •   | C   |

**First Chargeback/1442 and Arbitration Chargeback/1442 Message Layout**

| No.   | Data Element Name                                  | Org | Sys | Dst |
|-------|----------------------------------------------------|-----|-----|-----|
| p0043 | Program Registration ID                            | O   | •   | C   |
| p0046 | Japan Common Merchant Code                         | C   | •   | C   |
| p0052 | Electronic Commerce Security Level Indicator       | C   | •   | C   |
| p0057 | Transaction Category Indicator                     | C   | •   | C   |
| p0058 | Token Assurance Level                              | O   | X   | C   |
| p0059 | Token Requestor ID                                 | C   | X   | C   |
| p0080 | Amount, Tax                                        | C   | X   | C   |
| p0140 | Amount, Cardholder Billing Amounts (USD)           | •   | X   | C   |
|       | s1 Amount, Cardholder Billing USD                  | •   | X   | C   |
|       | s2 Amount, Currency Conversion Assessment USD      | •   | X   | C   |
| p0145 | Amount, Alternate Transaction Fee                  | O   | X   | C   |
| p0146 | Amounts, Transaction Fee                           | O   | X   | C   |
| p0147 | Extended Precision Amounts                         | •   | X   | C   |
| p0148 | Currency Exponents                                 | M   | X   | M   |
| p0149 | Currency Codes, Amounts, Original                  | M   | •   | M   |
| p0157 | Alternate Processor Indicator                      | C   | •   | C   |
| p0158 | Business Activity                                  | C   | X   | M   |
|       | s5 Central Site Business Date                      | •   | X   | M   |
|       | s6 Business Cycle                                  | •   | X   | M   |
|       | s7 Card Acceptor Classification Override Indicator | •   | X   | M   |
|       | s8 Product Override Indicator                      | •   | X   | M   |
|       | s9 Corporate Incentive Rates Apply Indicator       | •   | X   | M   |
|       | s10 Special Conditions Indicator                   | •   | X   | M   |
|       | s11 Mastercard Assigned ID Override Indicator      | •   | X   | M   |
|       | s12 Account Level Management Account Category Code | •   | X   | M   |
|       | s13 Rate Indicator                                 | •   | X   | M   |

**First Chargeback/1442 and Arbitration Chargeback/1442 Message Layout**

| No.   | Data Element Name                          | Org | Sys | Dst |
|-------|--------------------------------------------|-----|-----|-----|
|       | s14 Masterpass Incentive Indicator         | •   | X   | M   |
| p0159 | Settlement Data                            | C   | X   | C   |
| p0160 | Settlement Data, Multiple                  | •   | X   | C   |
| p0165 | Settlement Indicator                       | M   | •   | M   |
|       | s2 Settlement Information                  | O   | •   | C   |
| p0170 | Card Acceptor Inquiry Information          | O   | •   | C   |
| p0171 | Alternate Card Acceptor Description        | O   | •   | C   |
| p0172 | Sole Proprietor Name                       | O   | •   | C   |
| p0173 | Legal Corporate Name                       | O   | •   | C   |
| p0174 | Dun & Bradstreet Number                    | O   | •   | C   |
| p0175 | Card Acceptor URL                          | O   | •   | C   |
| p0176 | Mastercard Assigned ID                     | C   | •   | C   |
| p0177 | Cross-border                               | C   | X   | M   |
| p0178 | Alternate Card Acceptor Description Data 2 | O   | •   | C   |
| p0181 | Installment Payment Data                   | C   | •   | C   |
| p0183 | Brazil Post-Dated Transaction Data         | C   | •   | C   |
| p0189 | Point-of-Interaction (POI) Phone Data      | O   | •   | C   |
| p0190 | Partner ID Code                            | O   | •   | C   |
| p0191 | Originating Message Format                 | O   | X   | M   |
| p0194 | Remote Payments Program Data               | C   | •   | C   |
| p0195 | Installment Data                           | C   | •   | C   |
| p0196 | Mobile Phone Reload Data                   | O   | •   | C   |
| p0197 | National Use Tax Data                      | O   | •   | C   |
| p0200 | Fraud Notification Date                    | •   | X   | C   |
| p0202 | Primary Account Number (PAN) Syntax Error  | C   | •   | C   |
| p0204 | Amount, Syntax Error                       | C   | •   | C   |

### **First Chargeback/1442 and Arbitration Chargeback/1442 Message Layout**

| No.   | Data Element Name                                       | Org | Sys | Dst |
|-------|---------------------------------------------------------|-----|-----|-----|
| p0205 | Syntax Return, Message Error Indicator                  | C   | •   | C   |
| p0207 | Wallet Identifier <b>(for Masterpass transactions)</b>  | C   | •   | C   |
|       | Wallet Identifier <b>(for MDES transactions)</b>        | •   | X   | C   |
| p0208 | Additional Merchant Data                                | C   | •   | C   |
| p0209 | Independent Sales Organization ID                       | C   | •   | C   |
| p0210 | Transit Program                                         | C   | •   | C   |
| p0212 | Merchant Data Services                                  | •   | X   | C   |
| p0213 | Original Merchant Data                                  | •   | X   | C   |
| p0214 | Merchant Data Cleansing Plus                            | •   | X   | C   |
| p0215 | Mastercard Merchant Data Advance                        | •   | X   | C   |
| p0225 | Message Reason Code Syntax Error                        | C   | •   | C   |
| p0241 | MasterCom Control Number                                | O   | •   | C   |
| p0243 | MasterCom Retrieval Response Data                       | •   | X   | C   |
| p0244 | MasterCom Chargeback Support Documentation Dates        | •   | X   | C   |
| p0245 | MasterCom Arbitration Chargeback Sender Processing Date | •   | X   | C   |
| p0246 | MasterCom Sender Memo                                   | O   | •   | C   |
| p0247 | MasterCom Receiver Memo                                 | O   | •   | C   |
| p0249 | MasterCom Record ID                                     | O   | •   | C   |
| p0250 | MasterCom Endpoints                                     | O   | •   | C   |
| p0253 | MasterCom System Enhanced Data                          | O   | •   | C   |
| p0254 | MasterCom Member Enhanced Data                          | O   | •   | C   |
| p0255 | MasterCom Message Type                                  | O   | •   | C   |
| p0260 | Edit Exclusion Indicator                                | C   | X   | C   |
|       | s1 Exclusion Request Code                               | C   | •   | C   |
|       | s2 Exclusion Reason Code                                | •   | X   | C   |
|       | s3 Exclusion Results Code                               | •   | X   | C   |
| p0262 | Documentation Indicator                                 | M   | •   | M   |

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#### **First Chargeback/1442 and Arbitration Chargeback/1442 Message Layout**

| No.   | Data Element Name                                       | Org | Sys | Dst |
|-------|---------------------------------------------------------|-----|-----|-----|
| p0266 | First Chargeback/Fee Collection Return Data             | •   | X   | C   |
| p0267 | Second Presentment/Fee Collection Resubmission Data     | •   | X   | C   |
| p0268 | Amount, Partial Transaction                             | O   | •   | C   |
| p0375 | Member Reconciliation Indicator 1                       | O   | •   | •   |
| p0446 | Transaction Fee Amount, Syntax Error                    | O   | X   | C   |
| p0799 | Test Case Traceability Identifiers                      | O   | •   | C   |
| p10X  | Member-to-Member Proprietary Data (p1000 through p1099) | O   | •   | C   |
|       | X                                                       |     |     |     |

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#### **Second Presentment/1240 Messages**

An acquirer initiates Second Presentment/1240 messages to remedy a previous First Chargeback/1442.

These messages must contain 1240 in the MTI and one of the following values in DE 24 (Function Code):

- 205 to indicate that the Second Presentment (Full)/1240 is for the full First Presentment/1240 amount
- 282 to indicate that the message is a Second Presentment (Partial)/1240 for part of the First Presentment/1240 or First Chargeback/1442 amount

The specific reason for the Second Presentment/1240 is in DE 25 (Message Reason Code).

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#### **Second Presentment/1240 Message Layout**

| No. | Data Element Name            | Org | Sys | Dst |
|-----|------------------------------|-----|-----|-----|
|     | Message Type Identifier      | M   | •   | M   |
|     | Bit Map, Primary             | M   | X   | M   |
| 1   | Bit Map, Secondary           | M   | X   | M   |
| 2   | Primary Account Number (PAN) | M   | •   | M   |
| 3   | Processing Code              | M   | •   | M   |
| 4   | Amount, Transaction          | M   | •   | M   |

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**Second Presentment/1240 Message Layout**

| No. | Data Element Name                   | Org | Sys | Dst |
|-----|-------------------------------------|-----|-----|-----|
| 5   | Amount, Reconciliation              | •   | X   | M   |
| 6   | Amount, Cardholder Billing          | O   | X   | C   |
| 9   | Conversion Rate, Reconciliation     | •   | X   | M   |
| 10  | Conversion Rate, Cardholder Billing | •   | X   | C   |
| 12  | Date and Time, Local Transaction    | M   | •   | M   |
| 14  | Date, Expiration                    | O   | •   | C   |
| 22  | Point of Service Data Code          | M   | •   | M   |
|     | s7 Card Data: Input Mode            | M   | X   | M   |
| 23  | Card Sequence Number                | O   | •   | C   |
| 24  | Function Code                       | M   | •   | M   |
| 25  | Message Reason Code                 | M   | •   | M   |
| 26  | Card Acceptor Business Code         | M   | •   | M   |
| 30  | Amounts, Original                   | M   | •   | M   |
| 31  | Acquirer Reference Data             | M   | •   | M   |
| 32  | Acquiring Institution ID Code       | O   | •   | C   |
| 33  | Forwarding Institution ID Code      | M   | •   | M   |
| 37  | Retrieval Reference Number          | O   | X   | C   |
| 38  | Approval Code                       | C   | •   | C   |
| 40  | Service Code                        | O   | •   | C   |
| 41  | Card Acceptor Terminal ID           | O   | •   | C   |
| 42  | Card Acceptor ID Code               | C   | •   | C   |
| 43  | Card Acceptor Name/Location         | M   | •   | M   |
|     | s2 Card Acceptor Street Address     | O   | •   | C   |
|     | s3 Card Acceptor City               | C   | •   | C   |
| 48  | Additional Data                     | M   | X   | M   |
| 49  | Currency Code, Transaction          | M   | •   | M   |

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**Second Presentment/1240 Message Layout**

| No.                                                 | Data Element Name                                             | Org | Sys | Dst |
|-----------------------------------------------------|---------------------------------------------------------------|-----|-----|-----|
| 50                                                  | Currency Code, Reconciliation                                 | •   | X   | M   |
| 51                                                  | Currency Code, Cardholder Billing                             | C   | X   | C   |
| 54                                                  | Amounts, Additional                                           | C   | •   | C   |
| 55                                                  | Integrated Circuit Card (ICC) System Related Data             | O   | •   | C   |
| 62                                                  | Additional Data 2                                             | C   | X   | C   |
| 63                                                  | Transaction Life Cycle ID                                     | C   | •   | C   |
| 71                                                  | Message Number                                                | M   | X   | M   |
| 72                                                  | Data Record                                                   | C   | •   | C   |
| 93                                                  | Transaction Destination Institution ID Code                   | •   | X   | M   |
| 94                                                  | Transaction Originator Institution ID Code                    | M   | •   | M   |
| 95                                                  | Card Issuer Reference Data                                    | M   | •   | M   |
| 100                                                 | Receiving Institution ID Code                                 | •   | X   | M   |
| 123                                                 | Additional Data 3                                             | C   | X   | C   |
| 124                                                 | Additional Data 4                                             | C   | X   | C   |
| 125                                                 | Additional Data 5                                             | C   | X   | C   |
| p0001                                               | Mastercard® Mapping Service Account Number                    | •   | X   | C   |
| p0002                                               | GCMS Product Identifier                                       | •   | X   | M   |
| P0003                                               | Licensed Product Identifier                                   | •   | X   | M   |
| p0005                                               | Message Error Indicator                                       | •   | X   | C   |
| p0017                                               | Transaction Integrity Class                                   | O   | •   | O   |
| p0023                                               | Terminal Type                                                 | C   | •   | C   |
| p0025                                               | Message Reversal Indicator                                    | C   | •   | C   |
| s2 Central Site Processing Date of Original Message |                                                               | O   | •   | C   |
| p0028                                               | Mastercard Merchant Presented (MPQR) Receiving Account Number | O   | •   | C   |
| p0029                                               | QR Dynamic Code Data                                          | O   | •   | •   |
| p0043                                               | Program Registration ID                                       | O   | •   | C   |

**Second Presentment/1240 Message Layout**

| No.   | Data Element Name                                  | Org | Sys | Dst |
|-------|----------------------------------------------------|-----|-----|-----|
| p0044 | Program Participation Indicator                    | •   | X   | C   |
| p0046 | Japan Common Merchant Code                         | C   | •   | C   |
| p0052 | Electronic Commerce Security Level Indicator       | C   | •   | C   |
| p0057 | Transaction Category Indicator                     | O   | •   | C   |
| p0058 | Token Assurance Level                              | O   | X   | C   |
| p0059 | Token Requestor ID                                 | C   | X   | C   |
| p0080 | Amount, Tax                                        | C   | X   | C   |
| p0140 | Amount, Cardholder Billing Amounts (USD)           | •   | X   | C   |
|       | s1 Amount, Cardholder Billing USD                  | •   | X   | C   |
|       | s2 Amount, Currency Conversion Assessment USD      | •   | X   | C   |
| p0146 | Amounts, Transaction Fee                           | O   | X   | C   |
| p0147 | Extended Precision Amounts                         | •   | X   | C   |
| p0148 | Currency Exponents                                 | M   | X   | M   |
| p0149 | Currency Codes, Amounts, Original                  | M   | •   | M   |
| p0157 | Alternate Processor Indicator                      | C   | •   | C   |
| p0158 | Business Activity                                  | C   | X   | M   |
|       | s4 Interchange Rate Designator                     | C   | •   | M   |
|       | s5 Central Site Business Date                      | •   | X   | M   |
|       | s6 Business Cycle                                  | •   | X   | M   |
|       | s7 Card Acceptor Classification Override Indicator | •   | X   | M   |
|       | s8 Product Override Indicator                      | •   | X   | M   |
|       | s9 Corporate Incentive Rates Apply Indicator       | •   | X   | M   |
|       | s10 Special Conditions Indicator                   | •   | X   | M   |
|       | s11 Mastercard Assigned ID Override Indicator      | •   | X   | M   |
|       | s12 Account Level Management Account Category Code | •   | X   | M   |
|       | s13 Rate Indicator                                 | •   | X   | M   |

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**Second Presentment/1240 Message Layout**

| No.   | Data Element Name                                              | Org | Sys | Dst |
|-------|----------------------------------------------------------------|-----|-----|-----|
|       | s14 Masterpass Incentive Indicator                             | •   | X   | M   |
| p0159 | Settlement Data                                                | C   | X   | C   |
| p0160 | Settlement Data, Multiple                                      | •   | X   | C   |
| p0165 | Settlement Indicator                                           | M   | •   | M   |
|       | s2 Settlement Information                                      | O   | •   | C   |
| p0170 | Card Acceptor Inquiry Information                              | O   | •   | C   |
| p0171 | Alternate Card Acceptor Description                            | O   | •   | C   |
| p0172 | Sole Proprietor Name                                           | O   | •   | C   |
| p0173 | Legal Corporate Name                                           | O   | •   | C   |
| p0174 | Dun & Bradstreet Number                                        | O   | •   | C   |
| p0175 | Card Acceptor URL                                              | O   | •   | C   |
| p0176 | Mastercard Assigned ID                                         | C   | •   | C   |
| p0177 | Cross-border                                                   | C   | X   | M   |
| p0178 | Alternate Card Acceptor Description Data 2                     | O   | •   | C   |
| p0181 | Installment Payment Data                                       | C   | •   | C   |
| p0183 | Brazil Post-Dated Transaction Data                             | C   | •   | C   |
| p0188 | Private Data—Proprietary In Control Data (for future use only) | •   | X   | C   |
| p0189 | Point-of-Interaction (POI) Phone Data                          | O   | •   | C   |
| p0190 | Partner ID Code                                                | O   | •   | C   |
| p0191 | Originating Message Format                                     | O   | X   | M   |
| p0194 | Remote Payments Program Data                                   | C   | •   | C   |
| p0195 | Installment Data                                               | C   | •   | C   |
| p0196 | Mobile Phone Reload Data                                       | O   | •   | C   |
| p0197 | National Use Tax Data                                          | O   | •   | C   |
| p0202 | Primary Account Number (PAN) Syntax Error                      | C   | •   | C   |
| p0204 | Amount, Syntax Error                                           | C   | •   | C   |

**Second Presentment/1240 Message Layout**

| No.   | Data Element Name                                                                              | Org | Sys | Dst |
|-------|------------------------------------------------------------------------------------------------|-----|-----|-----|
| p0205 | Syntax Return, Message Error Indicator                                                         | C   | •   | C   |
| p0207 | Wallet Identifier <b>(for Masterpass transactions)</b>                                         | C   | •   | C   |
|       | Wallet Identifier <b>(for MDES transactions)</b>                                               | •   | X   | C   |
| p0208 | Additional Merchant Data                                                                       | C   | •   | C   |
| p0209 | Independent Sales Organization ID                                                              | C   | •   | C   |
| p0210 | Transit Program                                                                                | C   | •   | C   |
| p0212 | Merchant Data Services                                                                         | •   | X   | C   |
| p0213 | Original Merchant Data                                                                         | •   | X   | C   |
| p0214 | Merchant Data Cleansing Plus                                                                   | •   | X   | C   |
| p0215 | Mastercard Merchant Data Advance                                                               | •   | X   | C   |
| p0225 | Message Reason Code Syntax Error                                                               | C   | •   | C   |
| p0241 | MasterCom Control Number                                                                       | O   | •   | C   |
| p0243 | MasterCom Retrieval Response Data                                                              | •   | X   | C   |
| p0244 | MasterCom Chargeback Support Documentation Dates                                               | •   | X   | C   |
|       | s2 MasterCom Chargeback Support Documentation Sender Processing Date (Second Presentment/1240) | •   | •   | •   |
| p0260 | Edit Exclusion Indicator                                                                       | C   | X   | C   |
|       | s1 Exclusion Request Code                                                                      | C   | •   | C   |
|       | s2 Exclusion Reason Code                                                                       | •   | X   | C   |
|       | s3 Exclusion Results Code                                                                      | •   | X   | C   |
| p0262 | Documentation Indicator                                                                        | M   | •   | M   |
| p0266 | First Chargeback/Fee Collection Return Data                                                    | •   | X   | C   |
| p0268 | Amount, Partial Transaction                                                                    | O   | •   | C   |
| p0375 | Member Reconciliation Indicator 1                                                              | O   | •   | •   |
| p0446 | Transaction Fee Amount, Syntax Error                                                           | O   | X   | C   |
| p0674 | Additional Trace/Reference Number Used by Card Acceptor                                        | O   | •   | C   |
| p10X  | Member-to-Member Proprietary Data (p1000 through p1099)                                        | O   | •   | C   |
|       | X                                                                                              |     |     |     |

## Chapter 4 Retrieval and Fee Collection Messages

*This chapter describes the formats for all retrieval and fee collection messages that the clearing system uses. The layouts on the following pages identify all required, conditional, optional, or clearing system-provided data elements for these messages.*

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## Message Type Identifiers and Associated Function Codes of Retrieval and Fee Collection Messages

This chapter describes the formats for the following messages.

| Message Type Identifier | Function Code | Description                                                                                                 |
|-------------------------|---------------|-------------------------------------------------------------------------------------------------------------|
| 1644                    | 603           | Retrieval Request                                                                                           |
|                         | 605           | Retrieval Request Acknowledgement                                                                           |
| 1740                    | 700           | Fee Collection (Customer-generated)                                                                         |
|                         | 780           | Fee Collection Return (Customer-generated)                                                                  |
|                         | 781           | Fee Collection Resubmission (Customer-generated)                                                            |
|                         | 782           | Fee Collection Arbitration Return (Customer-generated)                                                      |
|                         | 783           | Fee Collection (Clearing System-generated)                                                                  |
|                         | 790           | Fee Collection (Funds Transfer)—applies only in the IPM Pre-edit system to UK Domestic Maestro transactions |

### Retrieval Request/1644 Messages

An issuer sends a Retrieval Request/1644 to an acquirer when it is determined that the transaction information document needs to be examined for issuer or cardholder needs.

The message must contain 1644 in the Message Type Identifier (MTI) and 603 in Data Element (DE) 24 (Function Code) to identify it as a Retrieval Request/1644.

#### Retrieval Request/1644 Message Layout

| No. | Data Element Name                | Org | Sys | Dst |
|-----|----------------------------------|-----|-----|-----|
|     | Message Type Identifier          | M   | •   | M   |
|     | Bit Map, Primary                 | M   | X   | M   |
| 1   | Bit Map, Secondary               | M   | X   | M   |
| 2   | Primary Account Number (PAN)     | M   | •   | M   |
| 3   | Processing Code                  | M   | •   | M   |
| 12  | Date and Time, Local Transaction | M   | •   | M   |

### **Retrieval Request/1644 Message Layout**

| <b>No.</b> | <b>Data Element Name</b>                    | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|------------|---------------------------------------------|------------|------------|------------|
| 14         | Date, Expiration                            | O          | •          | C          |
| 22         | Point of Service Data Code                  | M          | •          | M          |
|            | s7 Card Data: Input Mode                    | M          | X          | M          |
| 23         | Card Sequence Number                        | O          | •          | C          |
| 24         | Function Code                               | M          | •          | M          |
| 25         | Message Reason Code                         | M          | •          | M          |
| 26         | Card Acceptor Business Code                 | M          | •          | M          |
| 30         | Amounts, Original                           | M          | •          | M          |
| 31         | Acquirer Reference Data                     | M          | •          | M          |
| 32         | Acquiring Institution ID Code               | O          | •          | C          |
| 33         | Forwarding Institution ID Code              | M          | X          | M          |
| 37         | Retrieval Reference Number                  | O          | •          | C          |
| 38         | Approval Code                               | O          | •          | C          |
| 41         | Card Acceptor Terminal ID                   | O          | •          | C          |
| 42         | Card Acceptor ID Code                       | O          | •          | C          |
| 43         | Card Acceptor Name/Location                 | O          | •          | C          |
| 48         | Additional Data                             | M          | X          | M          |
| 62         | Additional Data 2                           | C          | X          | C          |
| 63         | Transaction Life Cycle ID                   | C          | •          | C          |
| 71         | Message Number                              | M          | X          | M          |
| 93         | Transaction Destination Institution ID Code | •          | X          | M          |
| 94         | Transaction Originator Institution ID Code  | M          | X          | M          |
| 95         | Card Issuer Reference Data                  | O          | •          | C          |
| 100        | Receiving Institution ID Code               | •          | X          | M          |
| 123        | Additional Data 3                           | C          | X          | C          |
| 124        | Additional Data 4                           | C          | X          | C          |

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### Retrieval Request/1644 Message Layout

| No.   | Data Element Name                                   | Org | Sys | Dst |
|-------|-----------------------------------------------------|-----|-----|-----|
| 125   | Additional Data 5                                   | C   | X   | C   |
| p0001 | Mastercard® Mapping Service Account Number          | •   | X   | C   |
| p0002 | GCMS Product Identifier                             | •   | X   | M   |
| p0003 | Licensed Product Identifier                         | •   | X   | M   |
| p0005 | Message Error Indicator                             | •   | X   | C   |
| p0025 | Message Reversal Indicator                          | C   | •   | C   |
|       | s2 Central Site Processing Date of Original Message | O   | •   | C   |
| p0043 | Program Registration                                | C   | •   | C   |
| p0059 | Token Requestor ID                                  | C   | X   | C   |
| p0148 | Currency Exponents                                  | M   | •   | M   |
| p0149 | Currency Codes, Amounts Original                    | M   | •   | M   |
| p0158 | Business Activity                                   | O   | X   | M   |
|       | s1 Card Program Identifier                          | C   | X   | M   |
|       | s2 Business Service Arrangement Type Code           | C   | X   | M   |
|       | s3 Business Service ID Code                         | C   | X   | M   |
|       | s4 Interchange Rate Designator                      | C   | X   | M   |
|       | s5 Central Site Business Date                       | •   | X   | M   |
|       | s6 Business Cycle                                   | •   | X   | M   |
|       | s7 Card Acceptor Classification Override Indicator  | •   | X   | M   |
|       | s8 Product Override Indicator                       | •   | X   | M   |
|       | s9 Corporate Incentive Rates Apply Indicator        | •   | X   | M   |
|       | s10 Special Conditions Indicator                    | •   | X   | M   |
|       | s11 Mastercard Assigned ID Override Indicator       | •   | X   | M   |
|       | s12 Account Level Management Account Category Code  | •   | X   | M   |
|       | s13 Rate Indicator                                  | •   | X   | M   |
|       | s14 Masterpass Incentive Indicator                  | •   | X   | M   |

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### Retrieval Request/1644 Message Layout

| No.   | Data Element Name                          | Org | Sys | Dst |
|-------|--------------------------------------------|-----|-----|-----|
| p0165 | Settlement Indicator                       | M   | •   | M   |
|       | s2 Settlement Information                  | O   | •   | C   |
| p0170 | Card Acceptor Inquiry Information          | O   | •   | C   |
| p0171 | Alternate Card Acceptor Description        | O   | •   | C   |
| p0172 | Sole Proprietor Name                       | O   | •   | C   |
| p0173 | Legal Corporate Name                       | O   | •   | C   |
| p0174 | Dun & Bradstreet Number                    | O   | •   | C   |
| p0175 | Card Acceptor URL                          | O   | •   | C   |
| p0178 | Alternate Card Acceptor Description Data 2 | O   | •   | C   |
| p0189 | Point-of-Interaction (POI) Phone Data      | O   | •   | C   |
| p0190 | Partner ID Code                            | O   | •   | C   |
| p0191 | Originating Message Format                 | O   | X   | M   |
| p0192 | Payment Transaction initiator              | C   | •   | C   |
| p0202 | Primary Account Number (PAN) Syntax Error  | C   | •   | C   |
| p0205 | Syntax Return, Message Error Indicator     | C   | •   | C   |
| p0225 | Message Reason Code Syntax Error           | C   | •   | C   |
| p0228 | Retrieval Document Code                    | M   | •   | M   |
| p0241 | MasterCom Control Number                   | O   | •   | C   |
| p0246 | MasterCom Sender Memo                      | O   | •   | C   |
| p0247 | MasterCom Receiver Memo                    | O   | •   | C   |
| p0248 | MasterCom Image Review Memo                | O   | •   | C   |
| p0249 | MasterCom Record ID                        | O   | •   | C   |
| p0250 | MasterCom Endpoints                        | O   | •   | C   |
| p0253 | MasterCom System Enhanced Data             | O   | •   | C   |
| p0254 | MasterCom Member Enhanced Data             | O   | •   | C   |
| p0255 | MasterCom Message Type                     | O   | •   | C   |

#### **Retrieval Request/1644 Message Layout**

| No.   | Data Element Name                                            | Org | Sys | Dst |
|-------|--------------------------------------------------------------|-----|-----|-----|
| p0375 | Member Reconciliation Indicator 1                            | O   | •   | •   |
| P0799 | Test Case Traceability Identifiers                           | O   | •   | C   |
| p10X  | Member-to-Member Proprietary Data (p1000 through p1099)<br>X | O   | •   | C   |

## **Retrieval Request Acknowledgement/1644 Messages**

An acquirer sends a Retrieval Request Acknowledgement/1644 to an issuer indicating that the acquirer has fulfilled the Retrieval Request.

The message must contain 1644 in the Message Type Identifier (MTI) and 605 in DE 24 (Function Code) to identify it as a Retrieval Request Acknowledgement/1644.

#### **Retrieval Request Acknowledgement/1644 Message Layout**

| No. | Data Element Name                | Org | Sys | Dst |
|-----|----------------------------------|-----|-----|-----|
|     | Message Type Identifier          | M   | •   | M   |
|     | Bit Map, Primary                 | M   | X   | M   |
| 1   | Bit Map, Secondary               | M   | X   | M   |
| 2   | Primary Account Number (PAN)     | M   | •   | M   |
| 3   | Processing Code                  | M   | •   | M   |
| 12  | Date and Time, Local Transaction | M   | •   | M   |
| 14  | Date, Expiration                 | O   | •   | C   |
| 22  | Point of Service Data Code       | M   | •   | M   |
|     | s7 Card Data: Input Mode         | M   | X   | M   |
| 23  | Card Sequence Number             | O   | •   | C   |
| 24  | Function Code                    | M   | •   | M   |
| 25  | Message Reason Code              | M   | •   | M   |
| 26  | Card Acceptor Business Code      | M   | •   | M   |
| 30  | Amounts, Original                | M   | •   | M   |

**Retrieval Request Acknowledgement/1644 Message Layout**

| No.   | Data Element Name                                   | Org | Sys | Dst |
|-------|-----------------------------------------------------|-----|-----|-----|
| 31    | Acquirer Reference Data                             | M   | •   | M   |
| 32    | Acquiring Institution ID Code                       | O   | •   | C   |
| 33    | Forwarding Institution ID Code                      | M   | X   | M   |
| 37    | Retrieval Reference Number                          | O   | •   | C   |
| 38    | Approval Code                                       | O   | •   | C   |
| 41    | Card Acceptor Terminal ID                           | O   | •   | C   |
| 42    | Card Acceptor ID Code                               | O   | •   | C   |
| 43    | Card Acceptor Name/Location                         | O   | •   | C   |
| 48    | Additional Data                                     | M   | X   | M   |
| 62    | Additional Data 2                                   | C   | X   | C   |
| 63    | Transaction Life Cycle ID                           | C   | •   | C   |
| 71    | Message Number                                      | M   | X   | M   |
| 93    | Transaction Destination Institution ID Code         | •   | X   | M   |
| 94    | Transaction Originator Institution ID Code          | M   | X   | M   |
| 95    | Card Issuer Reference Data                          | O   | •   | C   |
| 100   | Receiving Institution ID Code                       | •   | X   | M   |
| 123   | Additional Data 3                                   | C   | X   | C   |
| 124   | Additional Data 4                                   | C   | X   | C   |
| 125   | Additional Data 5                                   | C   | X   | C   |
| p0001 | Mastercard® Mapping Service Account Number          | •   | X   | C   |
| p0002 | GCMS Product Identifier                             | •   | X   | M   |
| p0003 | Licensed Product Identifier                         | •   | X   | M   |
| p0005 | Message Error Indicator                             | •   | X   | C   |
| p0025 | Message Reversal Indicator                          | C   | •   | C   |
|       | s2 Central Site Processing Date of Original Message | O   | •   | C   |
| p0043 | Program Registration                                | C   | •   | C   |

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**Retrieval Request Acknowledgement/1644 Message Layout**

| No.   | Data Element Name                                  | Org | Sys | Dst |
|-------|----------------------------------------------------|-----|-----|-----|
| p0059 | Token Requestor ID                                 | C   | X   | C   |
| p0148 | Currency Exponents                                 | M   | •   | M   |
| p0149 | Currency Codes, Amounts Original                   | M   | •   | M   |
| p0158 | Business Activity                                  | O   | X   | M   |
|       | s1 Card Program Identifier                         | C   | X   | M   |
|       | s2 Business Service Arrangement Type Code          | C   | X   | M   |
|       | s3 Business Service ID Code                        | C   | X   | M   |
|       | s4 Interchange Rate Designator                     | C   | X   | M   |
|       | s5 Central Site Business Date                      | •   | X   | M   |
|       | s6 Business Cycle                                  | •   | X   | M   |
|       | s7 Card Acceptor Classification Override Indicator | •   | X   | M   |
|       | s8 Product Override Indicator                      | •   | X   | M   |
|       | s9 Corporate Incentive Rates Apply Indicator       | •   | X   | M   |
|       | s10 Special Conditions Indicator                   | •   | X   | M   |
|       | s11 Mastercard Assigned ID Override Indicator      | •   | X   | M   |
|       | s12 Account Level Management Account Category Code | •   | X   | M   |
|       | s13 Rate Indicator                                 | •   | X   | M   |
|       | s14 Masterpass Incentive Indicator                 | •   | X   | M   |
| p0165 | Settlement Indicator                               | M   | •   | M   |
|       | s2 Settlement Information                          | O   | •   | C   |
| p0170 | Card Acceptor Inquiry Information                  | O   | •   | C   |
| p0171 | Alternate Card Acceptor Description                | O   | •   | C   |
| p0172 | Sole Proprietor Name                               | O   | •   | C   |
| p0173 | Legal Corporate Name                               | O   | •   | C   |
| p0174 | Dun & Bradstreet Number                            | O   | •   | C   |
| p0175 | Card Acceptor URL                                  | O   | •   | C   |

**Retrieval Request Acknowledgement/1644 Message Layout**

| No.   | Data Element Name                                       | Org | Sys | Dst |
|-------|---------------------------------------------------------|-----|-----|-----|
| p0178 | Alternate Card Acceptor Description Data 2              | O   | •   | C   |
| p0189 | Point-of-Interaction (POI) Phone Data                   | O   | •   | C   |
| p0190 | Partner ID Code                                         | O   | •   | C   |
| p0191 | Originating Message Format                              | O   | X   | M   |
| p0192 | Payment Transaction initiator                           | C   | •   | C   |
| p0202 | Primary Account Number (PAN) Syntax Error               | C   | •   | C   |
| p0205 | Syntax Return, Message Error Indicator                  | C   | •   | C   |
| p0207 | Wallet Identifier                                       | •   | X   | C   |
| p0225 | Message Reason Code Syntax Error                        | C   | •   | C   |
| p0228 | Retrieval Document Code                                 | M   | •   | M   |
| p0241 | MasterCom Control Number                                | O   | •   | C   |
| p0246 | MasterCom Sender Memo                                   | O   | •   | C   |
| p0247 | MasterCom Receiver Memo                                 | O   | •   | C   |
| p0248 | MasterCom Image Review Memo                             | O   | •   | C   |
| p0249 | MasterCom Record ID                                     | O   | •   | C   |
| p0250 | MasterCom Endpoints                                     | O   | •   | C   |
| p0253 | MasterCom System Enhanced Data                          | O   | •   | C   |
| p0254 | MasterCom Member Enhanced Data                          | O   | •   | C   |
| p0255 | MasterCom Message Type                                  | O   | •   | C   |
| p0375 | Member Reconciliation Indicator 1                       | O   | •   | •   |
| P0799 | Test Case Traceability Identifiers                      | O   | •   | C   |
| p10XX | Member-to-Member Proprietary Data (p1000 through p1099) | O   | •   | C   |

## **Fee Collection Messages**

---

Fee Collection messages are used for the collection or disbursement of fees that require funds settlement between various clearing system participants. Fee Collection messages may include fees generated between pairs of customers, and fees generated between the Corporation and customers.

Following are some examples of Fee Collection messages:

- Collection or disbursement from customer to customer of fees that brand, program, and service rules permit
- Collection or disbursement from Mastercard to customer of fees related to processing services that the clearing system provides
- Collection or disbursement from Mastercard to customer of such fees as administrative fees, membership fees, and penalties, according to brand, program, and service
- Collection or disbursement from customer to customer of summary settlement positions between customers that participate in bilateral clearing arrangements with clearing system summary settlement

These messages must contain 1740 in the MTI and one of the following values in DE 24:

- 700 = Fee Collection (Customer-generated)
- 780 = Fee Collection Return (Customer-generated)
- 781 = Fee Collection Resubmission (Customer-generated)
- 782 = Fee Collection Arbitration Return (Customer-generated)
- 783 = Fee Collection (Clearing System-generated)
- 790 = Fee Collection (Funds Transfer)—applies only in the IPM Pre-edit system to UK Domestic Maestro transactions

Fee Collection (Clearing System-generated)/1740 messages (DE 24 = 783) cannot be returned. Therefore, Function Codes 780, 781, and 782 apply only to Fee Collection (Customer-generated)/1740 messages (DE 24 = 700).

### **Fee Collection (Retrieval Fee Billing)/1740**

An Acquirer uses this message layout to collect the USD 15 delivery fee from an Issuer that reimburses the Acquirer for costs associated with delivering a hardcopy retrieval document to the Issuer.

If the Acquirer fulfills a Retrieval Request/1644 for a hardcopy document, the Acquirer should collect the appropriate hardcopy fulfillment fee by submitting a Fee Collection (Retrieval Fee Billing)/1740 with the appropriate code (190000) in DE 3 (Processing Code), and with DE 24 = 700 and DE 25 (Message Reason Code) = 7614. This credits the Acquirer and debits the Issuer for the retrieval fulfillment fees.

**Fee Collection (Retrieval Fee Billing)/1740 Message Layout**

| No. | Data Element Name                         | Org | Sys | Dst |
|-----|-------------------------------------------|-----|-----|-----|
|     | Message Type Identifier                   | M   | •   | M   |
|     | Bit Map, Primary                          | M   | X   | M   |
| 1   | Bit Map, Secondary                        | M   | X   | M   |
| 2   | Primary Account Number (PAN)              | M   | •   | M   |
| 3   | Processing Code                           | M   | •   | M   |
| 4   | Amount, Transaction                       | •   | X   | M   |
| 5   | Amount, Reconciliation                    | •   | X   | M   |
| 9   | Conversion Rate, Reconciliation           | •   | X   | M   |
| 14  | Date, Expiration                          | O   | •   | C   |
| 23  | Card Sequence Number                      | O   | •   | C   |
| 24  | Function Code                             | M   | •   | M   |
| 25  | Message Reason Code                       | M   | •   | M   |
| 26  | Card Acceptor Business Code               | O   | •   | C   |
| 30  | Amounts, Original                         | M   | •   | M   |
| 31  | Acquirer Reference Data                   | M   | •   | M   |
| 32  | Acquiring Institution Identification Code | O   | •   | C   |
| 33  | Forwarding Institution ID Code            | M   | X   | M   |
| 37  | Retrieval Reference Number                | O   | •   | C   |
| 38  | Approval Code                             | O   | •   | C   |
| 41  | Card Acceptor Terminal ID                 | O   | •   | C   |
| 42  | Card Acceptor ID Code                     | O   | •   | C   |
| 43  | Card Acceptor Name/Location               | O   | •   | C   |
| 48  | Additional Data                           | M   | X   | M   |
| 49  | Currency Code, Transaction                | •   | X   | M   |
| 50  | Currency Code, Reconciliation             | •   | X   | M   |

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**Fee Collection (Retrieval Fee Billing)/1740 Message Layout**

| No.   | Data Element Name                                   | Org | Sys | Dst |
|-------|-----------------------------------------------------|-----|-----|-----|
| 62    | Additional Data 2                                   | C   | X   | C   |
| 63    | Transaction Life Cycle ID                           | C   | •   | C   |
| 71    | Message Number                                      | M   | X   | M   |
| 72    | Data Record                                         | O   | •   | C   |
| 73    | Date, Action                                        | M   | •   | M   |
| 93    | Transaction Destination Institution ID Code         | •   | X   | M   |
| 94    | Transaction Originator Institution ID Code          | M   | X   | M   |
| 95    | Card Issuer Reference Data                          | O   | •   | C   |
| 100   | Receiving Institution ID Code                       | •   | X   | M   |
| 123   | Additional Data 3                                   | C   | X   | C   |
| 124   | Additional Data 4                                   | C   | X   | C   |
| 125   | Additional Data 5                                   | C   | X   | C   |
| p0001 | Mastercard® Mapping Service Account Number          | •   | X   | C   |
| p0002 | GCMS Product Identifier                             | •   | X   | M   |
| p0003 | Licensed Product Identifier                         | •   | X   | M   |
| p0025 | Message Reversal Indicator                          | C   | X   | C   |
|       | s2 Central Site Processing Date of Original Message | O   | X   | C   |
| p0059 | Token Requestor ID                                  | C   | X   | C   |
| p0137 | Fee Collection Control Number                       | M   | •   | M   |
| p0148 | Currency Exponents                                  | M   | X   | M   |
| p0149 | Currency Codes, Amounts, Original                   | M   | •   | M   |
| p0158 | Business Activity                                   | O   | X   | M   |
|       | s1 Card Program Identifier                          | C   | X   | M   |
|       | s2 Business Service Arrangement Type Code           | C   | X   | M   |
|       | s3 Business Service ID Code                         | C   | X   | M   |
|       | s4 Interchange Rate Designator                      | C   | X   | M   |

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**Fee Collection (Retrieval Fee Billing)/1740 Message Layout**

| No.   | Data Element Name                                              | Org | Sys | Dst |
|-------|----------------------------------------------------------------|-----|-----|-----|
|       | s5 Central Site Business Date                                  | •   | X   | M   |
|       | s6 Business Cycle                                              | •   | X   | M   |
|       | s7 Card Acceptor Classification Override Indicator             | •   | X   | M   |
|       | s8 Product Class Override Indicator                            | •   | X   | M   |
|       | s9 Corporate Incentive Rates Apply Indicator                   | •   | X   | M   |
|       | s10 Special Conditions Indicator                               | •   | X   | M   |
|       | s11 Mastercard Assigned ID Override Indicator                  | •   | X   | M   |
|       | s12 Account Level Management Account Category Code             | •   | X   | M   |
|       | s13 Rate Indicator                                             | •   | X   | M   |
|       | s14 Masterpass Incentive Indicator                             | •   | X   | M   |
| p0159 | Settlement Data                                                | C   | X   | C   |
| p0165 | Settlement Indicator                                           | M   | •   | M   |
|       | s2 Settlement Information                                      | O   | •   | C   |
| p0170 | Card Acceptor Inquiry Information                              | O   | •   | C   |
| p0171 | Alternate Card Acceptor Description                            | O   | •   | C   |
| p0172 | Sole Proprietor Name                                           | O   | •   | C   |
| p0173 | Legal Corporate Name                                           | O   | •   | C   |
| p0174 | Dun & Bradstreet Number                                        | O   | •   | C   |
| p0175 | Card Acceptor URL                                              | O   | •   | C   |
| p0178 | Alternate Card Acceptor Description Data 2                     | O   | •   | C   |
| p0188 | Private Data—Proprietary In Control Data (for future use only) | •   | X   | C   |
| p0189 | Point-of-Interaction (POI) Phone Data                          | O   | •   | C   |
| p0190 | Partner ID Code                                                | O   | •   | C   |
| p0191 | Originating Message Format                                     | O   | X   | M   |
| p0207 | Wallet Identifier                                              | •   | X   | C   |
| p0228 | Retrieval Document Code                                        | O   | •   | C   |

---

#### **Fee Collection (Retrieval Fee Billing)/1740 Message Layout**

| No.   | Data Element Name                                       | Org | Sys | Dst |
|-------|---------------------------------------------------------|-----|-----|-----|
| p0230 | Fulfillment Document Code                               | M   | •   | M   |
| p0241 | MasterCom Control Number                                | O   | •   | C   |
| p0262 | Documentation Indicator                                 | O   | •   | C   |
| p0264 | Original Retrieval Reason for Request                   | M   | •   | M   |
| p0375 | Member Reconciliation Indicator 1                       | O   | •   | •   |
| P0799 | Test Case Traceability Identifiers                      | O   | •   | C   |
| p10XX | Member-to-Member Proprietary Data (p1000 through p1099) | O   | •   | C   |

#### **Fee Collection (Handling Fees)/1740**

Issuers and acquirers use this message layout to collect the progressive handling fees related to authorization-related chargebacks (chargeback reason codes 4807, 4808, and 4847).

For this message layout:

- The MTI must be 1740.
- DE 24 (Function Code) can be 700, 780, 781, or 782.
- DE 25 (Message Reason Code) must be 7622, 7623, 7624, or 7627.

---

#### **Fee Collection (Handling Fees)/1740 Message Layout**

| No. | Data Element Name               | Org | Sys | Dst |
|-----|---------------------------------|-----|-----|-----|
|     | Message Type Identifier         | M   | •   | M   |
|     | Bit Map, Primary                | M   | X   | M   |
| 1   | Bit Map, Secondary              | M   | X   | M   |
| 2   | Primary Account Number (PAN)    | M   | •   | M   |
| 3   | Processing Code                 | M   | •   | M   |
| 4   | Amount, Transaction             | M   | •   | M   |
| 5   | Amount, Reconciliation          | •   | X   | M   |
| 9   | Conversion Rate, Reconciliation | •   | X   | M   |
| 23  | Card Sequence Number            | O   | •   | C   |
| 24  | Function Code                   | M   | •   | M   |

---

**Fee Collection (Handling Fees)/1740 Message Layout**

| No.   | Data Element Name                           | Org | Sys | Dst |
|-------|---------------------------------------------|-----|-----|-----|
| 25    | Message Reason Code                         | M   | •   | M   |
| 26    | Card Acceptor Business Code                 | O   | •   | C   |
| 30    | Amounts, Original                           | O   | •   | C   |
| 31    | Acquirer Reference Data                     | M   | •   | M   |
| 32    | Acquiring Institution Identification Code   | O   | •   | C   |
| 33    | Forwarding Institution ID Code              | M   | •   | M   |
| 38    | Approval Code                               | O   | •   | C   |
| 41    | Card Acceptor Terminal ID                   | O   | •   | C   |
| 42    | Card Acceptor ID Code                       | O   | •   | C   |
| 43    | Card Acceptor Name/Location                 | O   | •   | C   |
| 48    | Additional Data                             | M   | X   | M   |
| 49    | Currency Code, Transaction                  | M   | •   | M   |
| 50    | Currency Code, Reconciliation               | •   | X   | M   |
| 62    | Additional Data 2                           | C   | X   | C   |
| 63    | Transaction Life Cycle ID                   | C   | •   | C   |
| 71    | Message Number                              | M   | X   | M   |
| 72    | Data Record                                 | M   | •   | M   |
| 73    | Date, Action                                | M   | •   | M   |
| 93    | Transaction Destination Institution ID Code | M   | X   | M   |
| 94    | Transaction Originator Institution ID Code  | M   | •   | M   |
| 100   | Receiving Institution ID Code               | •   | X   | M   |
| 123   | Additional Data 3                           | C   | X   | C   |
| 124   | Additional Data 4                           | C   | X   | C   |
| 125   | Additional Data 5                           | C   | X   | C   |
| p0002 | GCMS Product Identifier                     | •   | X   | C   |
| p0003 | Licensed Product Identifier                 | •   | X   | C   |

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**Fee Collection (Handling Fees)/1740 Message Layout**

| No.   | Data Element Name                                   | Org | Sys | Dst |
|-------|-----------------------------------------------------|-----|-----|-----|
| p0025 | Message Reversal Indicator                          | C   | X   | C   |
|       | s2 Central Site Processing Date of Original Message | O   | X   | C   |
| p0137 | Fee Collection Control Number                       | M   | •   | M   |
| p0148 | Currency Exponents                                  | M   | X   | M   |
| p0149 | Currency Codes, Amounts, Original                   | C   | •   | C   |
| p0158 | Business Activity                                   | O   | X   | M   |
|       | s1 Card Program Identifier                          | C   | X   | M   |
|       | s2 Business Service Arrangement Type Code           | C   | X   | M   |
|       | s3 Business Service ID Code                         | C   | X   | M   |
|       | s4 Interchange Rate Designator                      | C   | X   | M   |
|       | s5 Central Site Business Date                       | •   | X   | M   |
|       | s6 Business Cycle                                   | •   | X   | M   |
|       | s7 Card Acceptor Classification Override Indicator  | •   | X   | M   |
|       | s8 Product Class Override Indicator                 | •   | X   | M   |
|       | s9 Corporate Incentive Rates Apply Indicator        | •   | X   | M   |
|       | s10 Special Conditions Indicator                    | •   | X   | M   |
|       | s11 Mastercard Assigned ID Override Indicator       | •   | X   | M   |
|       | s12 Account Level Management Account Category Code  | •   | X   | M   |
|       | s13 Rate Indicator                                  | •   | X   | M   |
|       | s14 Masterpass Incentive Indicator                  | •   | X   | M   |
| p0159 | Settlement Data                                     | C   | X   | C   |
| p0165 | Settlement Indicator                                | M   | •   | M   |
|       | s2 Settlement Information                           | O   | •   | C   |
| p0175 | Card Acceptor URL                                   | O   | •   | C   |
| p0191 | Originating Message Format                          | O   | X   | M   |
| p0207 | Wallet Identifier                                   | •   | X   | C   |

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#### **Fee Collection (Handling Fees)/1740 Message Layout**

| No.   | Data Element Name                                       | Org | Sys | Dst |
|-------|---------------------------------------------------------|-----|-----|-----|
| p0262 | Documentation Indicator                                 | O   | •   | C   |
| p0265 | Initial Presentment/Fee Collection Data                 | O   | •   | C   |
| p0266 | First Chargeback/Fee Collection Return Data             | O   | •   | C   |
| p0267 | Second Presentment/Fee Collection Resubmission Data     | O   | •   | C   |
| p0375 | Member Reconciliation Indicator 1                       | O   | •   | •   |
| p10XX | Member-to-Member Proprietary Data (p1000 through p1099) | O   | •   | C   |

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#### **Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740**

Both Mastercard and customers use this message layout for fee collections other than retrieval fee billing or handling fees.

For this message layout:

- The MTI must be 1740.
- DE 24 (Function Code) must be 700, 780, 781, 782, 783, 790, or 791.
- DE 25 (Message Reason Code) must contain a value other than 7614, 7622, 7623, 7624, or 7627.

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#### **Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 Message Layout**

| No. | Data Element Name               | Org | Sys | Dst |
|-----|---------------------------------|-----|-----|-----|
|     | Message Type Identifier         | M   | •   | M   |
|     | Bit Map, Primary                | M   | X   | M   |
| 1   | Bit Map, Secondary              | M   | X   | M   |
| 2   | Primary Account Number (PAN)    | C   | •   | C   |
| 3   | Processing Code                 | M   | •   | M   |
| 4   | Amount, Transaction             | M   | •   | M   |
| 5   | Amount, Reconciliation          | •   | X   | M   |
| 9   | Conversion Rate, Reconciliation | •   | X   | M   |
| 23  | Card Sequence Number            | O   | •   | C   |
| 24  | Function Code                   | M   | •   | M   |

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**Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 Message Layout**

| No.   | Data Element Name                           | Org | Sys | Dst |
|-------|---------------------------------------------|-----|-----|-----|
| 25    | Message Reason Code                         | M   | •   | M   |
| 26    | Card Acceptor Business Code                 | O   | •   | C   |
| 30    | Amounts, Original                           | O   | •   | C   |
| 31    | Acquirer Reference Data                     | O   | •   | C   |
| 32    | Acquiring Institution Identification Code   | O   | •   | C   |
| 33    | Forwarding Institution ID Code              | M   | •   | M   |
| 38    | Approval Code                               | O   | •   | C   |
| 41    | Card Acceptor Terminal ID                   | O   | •   | C   |
| 42    | Card Acceptor ID Code                       | C   | •   | C   |
| 43    | Card Acceptor Name/Location                 | O   | •   | C   |
| 48    | Additional Data                             | M   | X   | M   |
| 49    | Currency Code, Transaction                  | M   | •   | M   |
| 50    | Currency Code, Reconciliation               | •   | X   | M   |
| 62    | Additional Data 2                           | C   | X   | C   |
| 63    | Transaction Life Cycle ID                   | C   | •   | C   |
| 71    | Message Number                              | M   | X   | M   |
| 72    | Data Record                                 | C   | •   | C   |
| 73    | Date, Action                                | C   | •   | C   |
| 93    | Transaction Destination Institution ID Code | M   | X   | M   |
| 94    | Transaction Originator Institution ID Code  | M   | •   | M   |
| 100   | Receiving Institution ID Code               | •   | X   | M   |
| 123   | Additional Data 3                           | C   | X   | C   |
| 124   | Additional Data 4                           | C   | X   | C   |
| 125   | Additional Data 5                           | C   | X   | C   |
| p0002 | GCMS Product Identifier                     | •   | X   | C   |
| p0003 | Licensed Product Identifier                 | •   | X   | C   |

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**Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 Message Layout**

| No.   | Data Element Name                                   | Org | Sys | Dst |
|-------|-----------------------------------------------------|-----|-----|-----|
| p0025 | Message Reversal Indicator                          | C   | X   | C   |
|       | s2 Central Site Processing Date of Original Message | O   | X   | C   |
| p0080 | Amount, Tax                                         | C   | X   | C   |
| p0137 | Fee Collection Control Number                       | M   | •   | M   |
| p0148 | Currency Exponents                                  | M   | X   | M   |
| p0149 | Currency Codes, Amounts, Original                   | C   | •   | C   |
| p0158 | Business Activity                                   | O   | X   | M   |
|       | s1 Card Program Identifier                          | C   | X   | M   |
|       | s2 Business Service Arrangement Type Code           | C   | X   | M   |
|       | s3 Business Service ID Code                         | C   | X   | M   |
|       | s4 Interchange Rate Designator                      | C   | X   | M   |
|       | s5 Central Site Business Date                       | •   | X   | M   |
|       | s6 Business Cycle                                   | •   | X   | M   |
|       | s7 Card Acceptor Classification Override Indicator  | •   | X   | M   |
|       | s8 Product Class Override Indicator                 | •   | X   | M   |
|       | s9 Corporate Incentive Rates Apply Indicator        | •   | X   | M   |
|       | s10 Special Conditions Indicator                    | •   | X   | M   |
|       | s11 Mastercard Assigned ID Override Indicator       | •   | X   | M   |
|       | s12 Account Level Management Account Category Code  | •   | X   | M   |
|       | s13 Rate Indicator                                  | •   | X   | M   |
|       | s14 Masterpass Incentive Indicator                  | •   | X   | M   |
| p0159 | Settlement Data                                     | C   | X   | C   |
| p0165 | Settlement Indicator                                | M   | •   | M   |
|       | s2 Settlement Information                           | O   | •   | C   |
| p0175 | Card Acceptor URL                                   | O   | •   | C   |
| p0191 | Originating Message Format                          | O   | X   | M   |

**Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 Message Layout**

| No.   | Data Element Name                                       | Org | Sys | Dst |
|-------|---------------------------------------------------------|-----|-----|-----|
| p0207 | Wallet Identifier                                       | •   | X   | C   |
| p0262 | Documentation Indicator                                 | O   | •   | C   |
| p0265 | Initial Presentment/Fee Collection Data                 | O   | •   | C   |
| p0266 | First Chargeback/Fee Collection Return Data             | O   | •   | C   |
| p0267 | Second Presentment/Fee Collection Resubmission Data     | O   | •   | C   |
| p0375 | Member Reconciliation Indicator 1                       | O   | •   | •   |
| P0799 | Test Case Traceability Identifiers                      | O   | •   | C   |
| p10XX | Member-to-Member Proprietary Data (p1000 through p1099) | O   | •   | C   |

## Chapter 5 Reconciliation Messages

*This chapter describes the formats for all reconciliation messages that the clearing system uses. Customers or processors may use reconciliation messages to assist in reconciling offline financial activity. The layouts on the following pages identify all required, conditional, optional, or clearing system-provided data elements for these messages.*

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## Message Type Identifiers and Associated Function Codes of Reconciliation Messages

This section describes the formats for the following messages.

| Message Type Identifier | Function Code | Description                                         |
|-------------------------|---------------|-----------------------------------------------------|
| 1644                    | 680           | File Currency Summary from the clearing system      |
|                         | 685           | Financial Position Detail from the clearing system  |
|                         | 688           | Settlement Position Detail from the clearing system |

## Activity Types Accumulated by Reconciliation Messages

Reconciliation messages accumulate only **accepted financial** activity.

Financial activity includes First Presentment/1240, First Chargeback/1442, Second Presentment/1240, Arbitration Chargeback/1442, and Fee Collection/1740 messages.

Non-financial activity includes File Header/1644, File Trailer/1644, Text/1644, Message Exception/1644, File Reject/1644, Retrieval Request/1644, Currency Update/1644, and Financial Detail Addendum/1644 messages.

Rejected financial activity and all non-financial activity are accumulated and reported elsewhere.

## Function Codes Used

Each Reconciliation message type is identified by a unique Data Element (DE) 24 (Function Code) value as shown in the following table.

| Function Code | Reconciliation Message Type                         |
|---------------|-----------------------------------------------------|
| 680           | File Currency Summary/1644 (Source currency totals) |
| 685           | Financial Position Detail/1644 (Clearing totals)    |
| 688           | Settlement Position Detail/1644 (Settlement detail) |

## Message Reason Codes Used

The Reconciliation message formats also include a DE 25 (Message Reason Code).

The values in this data element allow for a mechanism to easily segregate acknowledgement and notification reconciliation messages delivered in a single offline file, as shown in the following table.

| Message Reason Code | Reconciliation Message Reason Code Description                                                         |
|---------------------|--------------------------------------------------------------------------------------------------------|
| 6861                | Acknowledgement Reconciliation—the clearing system generates after processing member outbound activity |
| 6862                | Notification Reconciliation—the clearing system generates for member inbound activity                  |

### DEFINITION:

**Acknowledgement is a type of IPM reconciliation message confirming activity that the customer sent to GCMS.**

Notification is a type of IPM reconciliation message confirming activity that the customer received from GCMS.

## Reconciliation Messages

The following sections describe the reconciliation messages.

### Acknowledgement Messages

The acknowledgement messages contain the clearing system-calculated totals for the related customer outbound file.

The clearing system responds to a customer-originated file by sending the customer acknowledgement messages based on customer profile options. The clearing system calculates totals only for accepted files and accepted Financial messages.

Acknowledgement messages contain a DE 25 (Message Reason Code) value of 6861.

### Notification Messages

The notification messages contain the clearing system-calculated totals for the customer's inbound activity.

The clearing system provides notification messages for each customer inbound file based on customer profile options.

Notification messages contain a DE 25 value of 6862.

## **Reconciliation Message Totals**

GCMS provides the totals in the following PDSs of the Reconciliation messages.

For the Financial Position Detail/1644 messages and the Settlement Position Detail/1644 messages, GCMS will provide totals for each of the reconciliation categories chosen.

The following table shows the usage (mandatory or conditional) for each of these PDSs within the message.

| <b>Value</b> | <b>Description</b>                                                                                                           |
|--------------|------------------------------------------------------------------------------------------------------------------------------|
| M            | Mandatory. The data element always is present in the message.                                                                |
| C            | Conditional. The data element is present in the message if the conditions described in the accompanying text are applicable. |
| N/A          | Not applicable                                                                                                               |

| <b>PDS</b> | <b>Will include reconciliation totals for...</b> | <b>In...</b>            | <b>Presence of this PDS in the</b> |                         |                         |
|------------|--------------------------------------------------|-------------------------|------------------------------------|-------------------------|-------------------------|
|            |                                                  |                         | <b>1644-680 message</b>            | <b>1644-685 message</b> | <b>1644-688 message</b> |
| 0380       | Debits, transaction amount                       | Transaction currency    | M                                  | C                       | N/A                     |
| 0381       | Credits, transaction amount                      | Transaction currency    | M                                  | C                       | N/A                     |
| 0384       | Amount, net transaction                          | Transaction currency    | M                                  | C                       | N/A                     |
| 0390       | Debits, transaction amount                       | Reconciliation currency | N/A                                | M                       | M                       |
| 0391       | Credits, transaction amount                      | Reconciliation currency | N/A                                | M                       | M                       |
| 0392       | Debits, fee amounts                              | Reconciliation currency | N/A                                | M                       | M                       |
| 0393       | Credits, fee amounts                             | Reconciliation currency | N/A                                | M                       | M                       |
| 0394       | Amount, net transaction                          | Reconciliation currency | N/A                                | M                       | M                       |
| 0395       | Amount, net fee                                  | Reconciliation currency | N/A                                | M                       | M                       |

|      |                                           | Presence of this PDS in the                                                                               |                  |                  |                  |
|------|-------------------------------------------|-----------------------------------------------------------------------------------------------------------|------------------|------------------|------------------|
| PDS  | Will include reconciliation totals for... | In...                                                                                                     | 1644-680 message | 1644-685 message | 1644-688 message |
| 0396 | Amount, net total                         | Reconciliation currency                                                                                   | N/A              | M                | M                |
| 0400 | Debits, transaction number                | This is a record count of all bilateral and Collection Only transactions and those settled by Mastercard. | M                | M                | N/A              |
| 0401 | Credits, transaction number               | This is a record count of all bilateral and Collection Only transactions and those settled by Mastercard. | M                | M                | N/A              |
| 0402 | Total, transaction number                 | This is a record count of all bilateral and Collection Only transactions and those settled by Mastercard. | M                | M                | N/A              |

### Reconciliation Amount/Reconciliation Fee Totals

Financial Position Detail/1644 messages and Settlement Position Detail/1644 messages provide fee totals (PDS 0146 [Amounts, Transaction Fee]) separately from DE 5 (Amount, Reconciliation) totals. The fee totals are provided by fee type code.

The following table describes the process for accumulating fee totals. All fees are in PDS 0146 of the clearing transaction. PDS 0146 contains from 1 to 12 fee occurrences. Subfield 1, Fee Type Code identifies each fee. Each fee is accumulated as either a debit or a credit based on subfield 2, Fee Processing Code.

| DE/PDS   | Amount,<br>Fee,<br>Reconciliat<br>ion<br>(subfield<br>7) | Fee Processing<br>Code (subfield 2) | PDS<br>0025 | Originator Dr/Cr<br>Indicator |  | Receiver Dr/Cr<br>Indicator |
|----------|----------------------------------------------------------|-------------------------------------|-------------|-------------------------------|--|-----------------------------|
|          |                                                          |                                     |             |                               |  |                             |
| PDS 0146 | Amount,<br>Fee,<br>Reconciliati<br>on                    | 19                                  | -           | Cr                            |  | Dr                          |
| PDS 0146 | Amount,<br>Fee,<br>Reconciliati<br>on                    | 19                                  | R           | Dr                            |  | Cr                          |
| PDS 0146 | Amount,<br>Fee,<br>Reconciliati<br>on                    | 29                                  | -           | Dr                            |  | Cr                          |
| PDS 0146 | Amount,<br>Fee,<br>Reconciliati<br>on                    | 29                                  | R           | Cr                            |  | Dr                          |

In the Financial Position Detail/1644 and the Settlement Position Detail/1644 messages, debit fee totals are provided in reconciliation currency in PDS 0392 (Debit, Fee Amounts), credit fee totals are provided in reconciliation currency in PDS 0393 (Credits, Fee Amounts), and the net totals are provided in reconciliation currency in PDS 0395 (Amount, Net Fee).

### Debit/Credit Totals

Reconciliation messages provide separate totals for debit and credit amounts.

DE 5 (Amount, Reconciliation) reconciliation debit and credit totals are determined for the transaction originator and transaction destination by using the transaction function (MTI and DE 24 [Function code]), DE 3 Processing Code), and PDS 0025 (Message Reversal Indicator). For activity other than bilaterally settled or Collection Only, transaction and fee totals are designated as "debit" or "credit" according to the **settlement impact** to each customer. For example, an original retail purchase is accumulated as a credit to the originator (the acquirer)

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<sup>3</sup> In reconciliation messages, if DE 25 contains 6861, the reconciliation message represents an acknowledgement, which is an accumulation of a customer's previously submitted outgoing clearing file. Therefore, when DE 25 is 6861, the reconciliation message is generated for the originator.

<sup>4</sup> Further, if DE 25 contains 6862, the reconciliation message represents a notification, which is an accumulation of a customer's new incoming clearing file. Therefore, when DE 25 is 6862, the reconciliation message is generated for the receiver.

and a debit to the receiver (the issuer). The following tables detail this concept for each financial message type.

An acquirer always originates and an issuer always receives the following financial transactions.

| <b>MTI</b> | <b>DE 24</b> | <b>DE 3</b> | <b>PDS 0025</b> | <b>Amount DE/PDS</b> | <b>Originator Dr/Cr Indicator (Acquirer)</b> | <b>Receiver Dr/Cr Indicator (Issuer)</b> |
|------------|--------------|-------------|-----------------|----------------------|----------------------------------------------|------------------------------------------|
| 1240       | 200          | 00-18, 50   | -               | DE 5                 | Cr                                           | Dr                                       |
| 1240       | 200          | 00-18, 50   | R               | DE 5                 | Dr                                           | Cr                                       |
| 1240       | 200          | 20, 28      | -               | DE 5                 | Dr                                           | Cr                                       |
| 1240       | 200          | 20, 28      | R               | DE 5                 | Cr                                           | Dr                                       |
| 1240       | 205          | 00-18, 50   | -               | DE 5                 | Cr                                           | Dr                                       |
| 1240       | 205          | 00-18, 50   | R               | DE 5                 | Dr                                           | Cr                                       |
| 1240       | 205          | 20, 28      | -               | DE 5                 | Dr                                           | Cr                                       |
| 1240       | 205          | 20, 28      | R               | DE 5                 | Cr                                           | Dr                                       |
| 1240       | 282          | 00-18, 50   | -               | DE 5                 | Cr                                           | Dr                                       |
| 1240       | 282          | 00-18, 50   | R               | DE 5                 | Dr                                           | Cr                                       |
| 1240       | 282          | 20, 28      | -               | DE 5                 | Dr                                           | Cr                                       |
| 1240       | 282          | 20, 28      | R               | DE 5                 | Cr                                           | Dr                                       |

An issuer always originates and the acquirer always receives the following financial transactions.

| <b>MTI</b> | <b>DE 24</b> | <b>DE 3</b> | <b>PDS 0025</b> | <b>Amount DE/PDS</b> | <b>Originator Dr/Cr Indicator (Issuer)</b> | <b>Receiver Dr/Cr Indicator (Acquirer)</b> |
|------------|--------------|-------------|-----------------|----------------------|--------------------------------------------|--------------------------------------------|
| 1442       | 450          | 00-18, 50   | -               | DE 5                 | Cr                                         | Dr                                         |
| 1442       | 450          | 00-18, 50   | R               | DE 5                 | Dr                                         | Cr                                         |
| 1442       | 450          | 20, 28      | -               | DE 5                 | Dr                                         | Cr                                         |
| 1442       | 450          | 20, 28      | R               | DE 5                 | Cr                                         | Dr                                         |
| 1442       | 451          | 00-18, 50   | -               | DE 5                 | Cr                                         | Dr                                         |

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| <b>MTI</b> | <b>DE 24</b> | <b>DE 3</b> | <b>PDS 0025</b> | <b>Amount DE/PDS</b> | <b>Originator Dr/Cr Indicator (Issuer)</b> | <b>Receiver Dr/Cr Indicator (Acquirer)</b> |
|------------|--------------|-------------|-----------------|----------------------|--------------------------------------------|--------------------------------------------|
| 1442       | 451          | 00-18, 50   | R               | DE 5                 | Dr                                         | Cr                                         |
| 1442       | 451          | 20, 28      | -               | DE 5                 | Dr                                         | Cr                                         |
| 1442       | 451          | 20, 28      | R               | DE 5                 | Cr                                         | Dr                                         |
| 1442       | 453          | 00-18, 50   | -               | DE 5                 | Cr                                         | Dr                                         |
| 1442       | 453          | 00-18, 50   | R               | DE 5                 | Dr                                         | Cr                                         |
| 1442       | 453          | 20, 28      | -               | DE 5                 | Dr                                         | Cr                                         |
| 1442       | 453          | 20, 28      | R               | DE 5                 | Cr                                         | Dr                                         |
| 1442       | 454          | 00-18, 50   | -               | DE 5                 | Cr                                         | Dr                                         |
| 1442       | 454          | 00-18, 50   | R               | DE 5                 | Dr                                         | Cr                                         |
| 1442       | 454          | 20, 28      | -               | DE 5                 | Dr                                         | Cr                                         |
| 1442       | 454          | 20, 28      | R               | DE 5                 | Cr                                         | Dr                                         |

The two tables above apply to Collection Only, non-Collection Only, and bilateral activity. Both acquirers and issuers may originate and receive Fee Collection messages. The clearing system may also originate these messages.

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| <b>MTI</b> | <b>DE 24</b> | <b>DE 3</b> | <b>PDS 0025</b> | <b>Amount DE/PDS</b> | <b>Originator Dr/Cr Indicator</b> | <b>Receiver Dr/Cr Indicator</b> |
|------------|--------------|-------------|-----------------|----------------------|-----------------------------------|---------------------------------|
| 1740       | 700          | 19          | -               | DE 5                 | Cr                                | Dr                              |
| 1740       | 700          | 19          | R               | DE 5                 | Dr                                | Cr                              |
| 1740       | 700          | 29          | -               | DE 5                 | Dr                                | Cr                              |
| 1740       | 700          | 29          | R               | DE 5                 | Cr                                | Dr                              |
| 1740       | 780          | 19          | -               | DE 5                 | Cr                                | Dr                              |
| 1740       | 780          | 19          | R               | DE 5                 | Dr                                | Cr                              |
| 1740       | 780          | 29          | -               | DE 5                 | Dr                                | Cr                              |
| 1740       | 780          | 29          | R               | DE 5                 | Cr                                | Dr                              |
| 1740       | 781          | 19          | -               | DE 5                 | Cr                                | Dr                              |

| <b>MTI</b> | <b>DE 24</b> | <b>DE 3</b> | <b>PDS 0025</b> | <b>Amount DE/PDS</b> | <b>Originator Dr/Cr Indicator</b> | <b>Receiver Dr/Cr Indicator</b> |
|------------|--------------|-------------|-----------------|----------------------|-----------------------------------|---------------------------------|
| 1740       | 781          | 19          | R               | DE 5                 | Dr                                | Cr                              |
| 1740       | 781          | 29          | -               | DE 5                 | Dr                                | Cr                              |
| 1740       | 781          | 29          | R               | DE 5                 | Cr                                | Dr                              |
| 1740       | 782          | 19          | -               | DE 5                 | Cr                                | Dr                              |
| 1740       | 782          | 19          | R               | DE 5                 | Dr                                | Cr                              |
| 1740       | 782          | 29          | -               | DE 5                 | Dr                                | Cr                              |
| 1740       | 782          | 29          | R               | DE 5                 | Cr                                | Dr                              |
| 1740       | 783          | 19          | -               | DE 5                 | Cr                                | Dr                              |
| 1740       | 783          | 19          | R               | DE 5                 | Dr                                | Cr                              |
| 1740       | 783          | 29          | -               | DE 5                 | Dr                                | Cr                              |
| 1740       | 783          | 29          | R               | DE 5                 | Cr                                | Dr                              |

### Reconciliation Category Summary

Financial Position Detail/1644 message and Settlement Position Detail/1644 message totals may include indicators for several reconciliation categories to support a broad range of business requirements.

A Financial Position Detail/1644 message or Settlement Position Detail/1644 message is generated for each unique combination of values for the selected clearing reconciliation categories depending on the options selected by the customer. The amount totals in the reconciliation messages will always be in the customer's reconciliation currency (based on DE 5 [Amount Reconciliation] of the original sender or the original receiver, depending on whether the 1644-685 or 1644-688 message is going to the sender [acknowledgement] or receiver [notification]). The totals also may be in a transaction currency/reconciliation currency pair, depending on whether the customer selects transaction currency as an option.

The following table shows these categories.

| <b>Category</b>             | <b>1644-685<br/>Financial Position<br/>Detail</b> |            | <b>1644-688<br/>Settlement<br/>Position<br/>Detail</b> |
|-----------------------------|---------------------------------------------------|------------|--------------------------------------------------------|
|                             | <b>Ack</b>                                        | <b>Not</b> | <b>Ack/Not</b>                                         |
| Reconciled, File (PDS 0300) | Y or N                                            | Y or N     | Default                                                |

| <b>Category</b>                                                                        | <b>1644-685</b>                  | <b>1644-688</b>                   |
|----------------------------------------------------------------------------------------|----------------------------------|-----------------------------------|
|                                                                                        | <b>Financial Position Detail</b> | <b>Settlement Position Detail</b> |
| Reconciled, Account Range (PDS 0370)                                                   | Y or N                           | Y or N                            |
| Reconciled, Member Activity (PDS 0302)                                                 | Y or N                           | Y or N                            |
| Reconciled, Business Activity (PDS 0358)                                               | Y or N                           | Y or N                            |
| Settlement Indicator (PDS 0165)                                                        | Y or N                           | Y or N                            |
| Reconciled, Transaction Function (PDS 0372)                                            | Y or N                           | Y or N                            |
| Reconciled, Processing Code (PDS 0374)                                                 | Y or N                           | Y or N                            |
| Member specified Reconciliation Criteria: Member Reconciliation Indicator 1 (PDS 0375) | Y or N                           | N/A                               |
| Original/Reversal Totals Indicator (PDS 0378)                                          | Y or N                           | Y or N                            |
| Currency Code, Transaction (DE 49)                                                     | Y or N                           | Y or N                            |
| Settlement Activity (PDS 0359)                                                         | N/A                              | N/A                               |
| Card Program Identifier (PDS 0367)                                                     | N/A                              | N/A                               |
| Transaction Function Group Code (PDS 0368)                                             | N/A                              | N/A                               |
| Acquirer's BIN (PDS 0369)                                                              | N/A                              | Y or N                            |

To ensure that customers receive a complete representation of their Mastercard settled activity, when either the account range or the Acquirer's BIN category (or both) is selected, GCMS will automatically accumulate the totals, in PDS 0302, Reconciled, Member Activity, on the basis of one or more of the following.

- Issuing activity
- Acquiring Activity
- Fee Collection activity

**NOTE:**

**Customers electing to receive Settlement Position Detail messages will always receive both acknowledgement and notification messages for each settlement reconciliation category.**

## Reconciliation Category Definitions

The following are reconciliation category definitions.

### PDS 0105 (File ID) and PDS 0300 (Reconciled, File ID)

The file originator must create a **unique** File ID for each File Header/1644 in and across transmissions. The file originator accomplishes this by using unique values in PDS 0105 in each File Header/1644 and corresponding File Trailer/1644. The File ID for which the totals are presented is provided in PDS 0300 (Reconciled, File) of the Reconciliation message.

In acknowledgement reconciliation messages, PDS 0300 contains the PDS 0105 value submitted by the file originator in customer-generated files.

In notification reconciliation messages, PDS 0300 contains the clearing cycle delivery file ID assigned by GCMS for files generated by Mastercard.

PDS 0300 is a default category for Settlement Position Detail/1644 messages, and an optional category for Financial Position Detail/1644 messages. Customers who elect to receive the reconciliation messages and choose this category will receive either the Financial Position Detail/1644 or Settlement Position Detail/1644-688 messages, or both, as selected by the customer, grouped by this category. The File ID for which the totals are presented is provided in PDS 0300 of the reconciliation message. Customers can use these values in PDS 0300 to identify the corresponding File ID for reconciliation to the Settlement Advisement line item totals as well as their reconciliation reports.

### PDS 0370 (Reconciled, Account Range)

This optional category provides totals of clearing or settlement amounts in reconciliation currency grouped by issuing account ranges. A customer will receive amount totals for their own issuing account ranges as established and maintained at Mastercard.

Totals also may be accumulated by issuing account range activity for the reconciled customer ID. If a customer/processor selects the account range level reconciliation category, PDS 0370 (Reconciled, Account Range) is provided in the Reconciliation messages. Only the customer's issuing account range activity is provided; customers will not receive account range activity for other issuers' account ranges. Customers that select this reconciliation option will receive a message for each unique account range established for its customer ID that had activity in the applicable file, clearing cycle, or both.

For Financial Position Detail/1644 messages, if the PDS 0370 category is selected, the Reconciled, Member Activity (PDS 0302) also must be selected to obtain complete amount totals by issuing account range, acquiring activity (customer ID level), and fee collection activity (customer ID level).

For Settlement Position Detail/1644 messages, if the PDS 0370 category is selected, PDS 0302 will automatically be selected to provide complete amount totals by issuing account range, acquiring activity (customer ID level), and fee collection activity (customer ID level).

### **PDS 0302 (Reconciled, Member Activity)**

Customers may choose to receive separate financial position detail totals for their acquiring activity, their issuing activity, and their fee collection activity. The following table illustrates the clearing system's classification of Financial messages as "issuing," "acquiring," or "fee collection."

| <b>Transaction Description</b> | <b>Transaction Functions</b>            | <b>Acquiring Activity for the Customer Identified by</b> | <b>Issuing Activity for the Customer Identified by</b> | <b>Fee Collection Activity for the Customer Identified by</b> |
|--------------------------------|-----------------------------------------|----------------------------------------------------------|--------------------------------------------------------|---------------------------------------------------------------|
| First Presentment              | 1240–200                                | DE 94                                                    | DE 93                                                  | N/A                                                           |
| First Chargeback               | 1442–450, 453                           | DE 93                                                    | DE 94                                                  | N/A                                                           |
| Second Presentment             | 1240–205, 282                           | DE 94                                                    | DE 93                                                  | N/A                                                           |
| Arbitration Chargeback         | 1442–451, 454                           | DE 93                                                    | DE 94                                                  | N/A                                                           |
| Fee Collection                 | 1740–700, 780,<br>781, 782, 783,<br>790 | N/A                                                      | N/A                                                    | DE 94 and DE 93                                               |

If selected for Financial Position Detail/1644 messages, the PDS 0302 (Reconciled, Member Activity) category provides totals by issuing activity, acquiring activity, and fee collection activity at the customer ID level. If selected with PDS 0370 (Account Range Category), the totals are by issuing account range, acquiring activity (customer ID level), and fee collections (customer ID level).

Customers cannot choose just to receive issuing activity or just fee collection activity. They will receive totals for whatever activity is processed.

This category is not offered as a settlement reconciliation category; however, GCMS automatically generates totals for this type of activity for customers that elect reconciliation by issuing account range, acquirers BIN, or both.

| <b>IF this category is selected...</b> | <b>THEN GCMS automatically will provide totals for....</b> |
|----------------------------------------|------------------------------------------------------------|
| Reconciled, Account Range              | Acquiring activity and fee collection activity             |
| Reconciled, Acquirer's BIN             | Issuing activity and fee collection activity               |

<sup>5</sup> Transaction function 1740-790 is valid only in the IPM Pre-edit system for U.K. domestic Maestro® transactions.

<sup>6</sup> DE 94 (Transaction Originator Institution ID Code) indicates the transaction originator, and DE 93 (Transaction Destination ID Code) indicates the transaction receiver.

| <b>IF this category is selected...</b>                             | <b>THEN GCMS automatically will provide totals for....</b> |
|--------------------------------------------------------------------|------------------------------------------------------------|
| Reconciled, Account Range <b>and</b><br>Reconciled, Acquirer's BIN | Fee collection activity                                    |

### **PDS 0358 (Reconciled, Business Activity)**

Customers may choose to receive financial position detail totals by PDS 0358 (Reconciled, Business Activity). PDS 0358 includes the card program identifier, business service ID and level, interchange rate designator, business date and business cycle, and other subelements defined in PDS 0158 (Business Activity). This enables customers to reconcile interchange fees for financial activity occurring in each business service group.

If PDS 0358, subfield 7 contains 0, then DE 26 (Card Acceptor Business Code [MCC]) will also be present in the Financial position Detail/1644 message, to provide totals based on the value in DE 26.

### **PDS 0165 (Settlement Indicator)**

The settlement indicator in each Financial Position Detail/1644 indicates whether the totals are totals settled by Mastercard, bilaterally settled totals, or Collection Only totals. Customers optionally may choose to receive financial position detail totals by PDS 0165.

Totals settled by Mastercard refer to customer-to-customer and customer-to-Mastercard financial activity for which settlement is completed using the Mastercard settlement system as opposed to a bilateral arrangement. The majority of offline clearing transactions are cleared and settled in this manner.

Bilateral totals refer to transactions submitted for clearing that are settled directly between customers by a mechanism other than the Mastercard clearing system (Mastercard does not settle these transactions).

Collection Only totals refer to On-Us or intraprocessor transactions that were cleared and settled outside the clearing system. They are sent to the clearing system for reporting purposes only.

For bilateral and Collection Only totals, amounts will be provided in transaction currency only, and only if the customer has also selected Financial Position Detail Reconciliation messages in transaction currency.

If customers want to be able to reconcile, separately, bilateral and Collection Only activity, and that settled by Mastercard, they should choose this category and the transaction currency category.

### **PDS 0372 (Reconciled, Transaction Function)**

Customers optionally may choose to receive financial position detail reconciliation totals by transaction function. Transaction function refers to a combination of MTI and DE 24 (Function Code) that provides a method of uniquely identifying financial transaction categories.

Totals are provided for each unique transaction function supported in the following transaction function subset.

| Description                                   | MTI  | Function Code                   |
|-----------------------------------------------|------|---------------------------------|
| Presentments and Second Presentments          | 1240 | 200, 205, 282                   |
| First Chargebacks and Arbitration Chargebacks | 1442 | 450, 451, 453, 454              |
| Retrieval Requests                            | 1644 | 603                             |
| Fee Collections                               | 1740 | 700, 780, 781, 782,<br>783, 790 |

### **DE 3 (Processing Code) and PDS 0374 (Reconciled, Processing Code)—Transaction Type**

Customers optionally may choose to receive financial position detail totals by DE 3 (Processing Code). Each financial transaction a customer submits and receives contains one of the following Processing Codes.

| Processing Code | Description                                                                                               |
|-----------------|-----------------------------------------------------------------------------------------------------------|
| 00              | Purchase (Goods and Services) transaction                                                                 |
| 01              | ATM Cash Withdrawal transaction                                                                           |
| 09              | Purchase (Goods and Services) with Cashback (Only for use with specific UK domestic Maestro transactions) |
| 12              | Cash Disbursement transaction                                                                             |
| 17              | Convenience Checks (Collection Only)                                                                      |
| 18              | Unique transaction                                                                                        |
| 19              | Fee Collection (Credit Originator)                                                                        |
| 20              | Credit transaction                                                                                        |
| 28              | Payment Transaction                                                                                       |
| 29              | Fee Collection (Debit Originator)                                                                         |
| 30              | Balance Inquiry                                                                                           |
| 50              | Payment/Balance Transfers (Collection Only)                                                               |

<sup>7</sup> Customers selecting this option and submitting 1644-603 (Retrieval Requests; non-financial messages) will receive reconciliation messages with zero counts and amounts.

<sup>8</sup> Transaction function 1740-790 is valid only in the IPM Pre-edit system for UK domestic Maestro transactions.

| <b>Processing Code</b> | <b>Description</b> |
|------------------------|--------------------|
| 91                     | PIN Unblock        |
| 92                     | PIN Change         |

Customers cannot choose to receive totals for specific DE 3 values. They will receive totals for all DE 3 activity processed by the clearing system for which they have activity.

### **PDS 0375 (Member Reconciliation Indicator 1)**

If selected for a Financial Position Detail/1644 message, financial message originators may choose to include a PDS 0375 (Member Reconciliation Indicator 1).

This PDS contains values the originator defined. If provided, the clearing system generates reconciliation totals in accordance with the originator's defined values. This reconciliation category is available for acknowledgement reconciliation in Financial Position Detail/1644 messages.

Customers can populate PDS 0375 in their customer outgoing messages with any proprietary value up to 50 positions in length.

For example, an acquirer may choose to assign a value for a specific merchant chain and place this value into PDS 0375 in an outgoing customer First Presentment/1240 message related to the merchant chain. The acquirer can then choose Member Reconciliation Indicator 1 (PDS 0375) as an acknowledgement reconciliation message option, and receive acknowledgement reconciliation messages from GCMS containing totals based on this merchant chain identifier.

If the customer has chosen this reconciliation category but does not include PDS 0375 in its customer outgoing data, GCMS will create an acknowledgement reconciliation message with a PDS 0375 value of "undefined."

### **PDS 0378 (Original/Reversal Totals Indicator)**

If selected for Financial Position Detail/1644 messages, PDS 0378 (Original/Reversal Totals Indicator) provides separate totals for original amounts and reversal amounts.

Reversal transactions consist of all transactions the clearing system receives with a Message Reversal Indicator (subfield 1 of PDS 0025 [Message Reversal Indicator]) value of R.

Original transactions include both original submissions (no PDS 0025 is present) and re-submissions (subfield 1 of PDS 0025 contains a space, and subfield 2 contains a date).

### **DE 49 (Currency Code, Transaction)**

This optional category provides totals of transaction amounts in reconciliation currency grouped by transaction currency. Customers that choose this reconciliation category will receive reconciliation currency amount totals per customer ID for each unique combination of reconciliation and transaction currency pair. All Financial Position Detail/1644 and Settlement

Position Detail/1644 message totals are automatically provided in the receiving customer's reconciliation currencies.

Customers that want to reconcile separately the bilateral and Collection Only clearing activity and that settled by Mastercard for their Financial Position Detail/1644 messages should select this category and the PDS 0165 (Settlement Indicator) category.

### **PDS 0359 (Reconciled, Settlement Activity)—Default**

This is a default settlement category, and customers who elect to receive the settlement reconciliation messages will always receive Settlement Position Detail/1644-688 messages grouped by this category. Customers will receive settlement position detail totals based on the information that GCMS populates in PDS 0159 (Settlement Data) of each transaction settled by Mastercard. This category will generate one message per customer ID for each unique combination of the following.

- Settlement Service Transfer Agent ID
- Settlement Service Transfer Agent account
- Settlement service level
- Settlement Service ID
- Settlement Foreign exchange rate class
- Reconciliation date
- Reconciliation cycle
- Settlement date
- Settlement cycle

### **PDS 0367 (Reconciled, Card Program Identifier)**

This optional settlement category provides totals of settlement amounts in reconciliation currency grouped by the value in the card program identifier, PDS 0158, subfield 1. Customers selecting this reconciliation category for Settlement Position Detail/1644 messages will receive amount totals per customer ID for each unique occurrence of a Card Program Identifier.

### **PDS 0368 (Reconciled, Transaction Function Group Code)**

Customers may choose to receive settlement reconciliation totals by transaction function group. Mastercard created transaction function groups as a method of grouping similar types of financial transactions together for processing efficiency. Totals are provided within the Settlement Position Detail/1644-688 message for each unique transaction function group. Following is a list of transaction functions supported in each transaction function group.

| <b>Transaction Function Group Description and MTI</b> | <b>Transaction Function Group Code</b> | <b>IPM DE 24 Function (includes both originals and reversals)</b> |
|-------------------------------------------------------|----------------------------------------|-------------------------------------------------------------------|
| First Presentment/1240                                | FP                                     | 200                                                               |

| <b>Transaction Function Group Description and MTI</b> | <b>Transaction Function Group Code</b> | <b>IPM DE 24 Function (includes both originals and reversals)</b> |
|-------------------------------------------------------|----------------------------------------|-------------------------------------------------------------------|
| Second Presentment/1240                               | SP                                     | 205 Full and 282 Partial                                          |
| First Chargeback/1442                                 | FC                                     | 450 Full and 453 Partial                                          |
| Arbitration Chargeback/1442                           | AC                                     | 451 Full and 454 Partial                                          |
| Fee Collections/1740                                  | FE                                     | 700, 780, 781, 782, and 783                                       |

### **PDS 0369 (Reconciled, Acquirer's BIN)**

This optional settlement category provides totals of settlement amounts in reconciliation currency grouped by acquiring BINs. Customers selecting this category for their Settlement Position Detail/1644 messages will receive amount totals for their own acquiring BINs as established and maintained at Mastercard. When this category is selected, the acquirer will receive messages for each BIN established for its customer ID that had activity in the applicable file, clearing cycle, or both.

Customers selecting this category will also automatically receive totals for their:

- Issuing activity (at the customer ID level) when Issuing Account Range category is not selected
- Fee collection activity (at the customer ID level)

## **File Currency Summary/1644 Messages**

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Customers may use File Currency Summary/1644 messages to reconcile clearing transaction currency totals for each offline file.

File Currency Summary/1644 messages contain debit amount totals, credit amount totals, and net totals. One File Currency Summary/1644 is created for each clearing transaction currency that occurs in a file.

File Currency Summary/1644 messages may be provided as acknowledgement messages (to reconcile a customer's previously submitted outgoing clearing file), notification messages (to reconcile a customer's incoming clearing data), or both. The Message Reason Code distinguishes notification and acknowledgement messages that may be delivered in a common file.

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### **File Currency Summary/1644 Message Layouts**

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| <b>No.</b> | <b>Data Element Name</b> | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|------------|--------------------------|------------|------------|------------|
|            | Message Type Identifier  | •          | X          | M          |

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**File Currency Summary/1644 Message Layouts**

| No.   | Data Element Name                                   | Org | Sys | Dst |
|-------|-----------------------------------------------------|-----|-----|-----|
|       | Bit Map, Primary                                    | •   | X   | M   |
| 1     | Bit Map, Secondary                                  | •   | X   | M   |
| 24    | Function Code                                       | •   | X   | M   |
| 25    | Message Reason Code                                 | •   | X   | M   |
| 48    | Additional Data                                     | •   | X   | M   |
| p0148 | Currency Exponents                                  | •   | X   | M   |
| p0300 | Reconciled, File                                    | •   | X   | M   |
| p0380 | Debits, Transaction Amount in Transaction Currency  | •   | X   | M   |
| p0381 | Credits, Transaction Amount in Transaction Currency | •   | X   | M   |
| p0384 | Amount, Net Transaction in Transaction Currency     | •   | X   | M   |
| p0400 | Debits, Transaction Number                          | •   | X   | M   |
| p0401 | Credits, Transaction Number                         | •   | X   | M   |
| p0402 | Total, Transaction Number                           | •   | X   | M   |
| 49    | Currency Code, Transaction                          | •   | X   | M   |
| 62    | Additional Data 2                                   | •   | X   | C   |
| 71    | Message Number                                      | •   | X   | M   |
| 93    | Transaction Destination Institution ID Code         | •   | X   | M   |
| 100   | Receiving Institution ID Code                       | •   | X   | M   |
| 123   | Additional Data 3                                   | •   | X   | C   |
| 124   | Additional Data 4                                   | •   | X   | C   |
| 125   | Additional Data 5                                   | •   | X   | C   |

## Financial Position Detail/1644 Messages

Financial Position Detail/1644 messages may be used to reconcile offline file financial activity at a more detailed level than File Currency Summary/1644 messages allow.

One Financial Position Detail/1644 message is generated for each unique combination of values for customer-selected clearing reconciliation categories that occur in a file.

Customers electing to receive Financial Position Detail/1644 reconciliation messages may choose from ten optional categories for acknowledgement on nine categories for notification messages. Customers must be set up for at least one of the recommended or optional categories to receive the financial position detail reconciliation messages. The clearing system will accumulate totals in reconciliation currency and generate Financial Position Detail/1644 reconciliation messages for both customer inbound data (notification data) and customer outbound data (acknowledgement data), if the customer selects both type and message.

### Financial Position Detail/1644 Message Layout

| No.   | Data Element Name                | Org | Sys | Dst |
|-------|----------------------------------|-----|-----|-----|
|       | Message Type Identifier          | •   | X   | M   |
|       | Bit Map, Primary                 | •   | X   | M   |
| 1     | Bit Map, Secondary               | •   | X   | M   |
| 24    | Function Code                    | •   | X   | M   |
| 25    | Message Reason Code              | •   | X   | M   |
| 26    | Card Acceptor Business Code      | •   | X   | C   |
| 48    | Additional Data                  | •   | X   | M   |
| p0148 | Currency Exponents               | •   | X   | M   |
| p0165 | Settlement Indicator             | •   | X   | C   |
| p0300 | Reconciled, File                 | •   | X   | C   |
| p0302 | Reconciled, Member Activity      | •   | X   | C   |
| p0358 | Reconciled, Business Activity    | •   | X   | C   |
|       | s10 Special Conditions Indicator | O   | X   | M   |
| p0370 | Reconciled, Account Range        | •   | X   | C   |
| p0372 | Reconciled, Transaction Function | •   | X   | C   |
| p0374 | Reconciled, Processing Code      | •   | X   | C   |

**Financial Position Detail/1644 Message Layout**

| No.   | Data Element Name                                             | Org | Sys | Dst |
|-------|---------------------------------------------------------------|-----|-----|-----|
| p0375 | Member Reconciliation Indicator 1                             | •   | X   | C   |
| p0378 | Original/Reversal Totals Indicator                            | •   | X   | C   |
| p0380 | Debits, Transaction Amount in Transaction Currency            | •   | X   | C   |
| p0381 | Credits, Transaction Amount in Transaction Currency           | •   | X   | C   |
| p0384 | Amount, Net Transaction in Transaction Currency               | •   | X   | C   |
| p0390 | Debits, Transaction Amount in Reconciliation Currency         | •   | X   | M   |
| p0391 | Credits, Transaction Amount in Reconciliation Currency        | •   | X   | M   |
| p0392 | Debits, Fee Amount in Reconciliation Currency                 | •   | X   | M   |
| p0393 | Credits, Fee Amount in Reconciliation Currency                | •   | X   | M   |
| p0394 | Amount, Net Transaction in Reconciliation Currency            | •   | X   | M   |
| p0395 | Amount, Net Fee in Reconciliation Currency                    | •   | X   | M   |
| p0396 | Amount, Net Total in Reconciliation Currency                  | •   | X   | M   |
| p0397 | Debits, Extended Precision Amount in Reconciliation Currency  | •   | X   | C   |
| p0398 | Credits, Extended Precision Amount in Reconciliation Currency | •   | X   | C   |
| p0399 | Amount, Net Extended Precision in Reconciliation Currency     | •   | X   | C   |
| p0400 | Debits, Transaction Number                                    | •   | X   | M   |
| p0401 | Credits, Transaction Number                                   | •   | X   | M   |
| p0402 | Total, Transaction Number                                     | •   | X   | M   |
| 49    | Currency Code, Transaction                                    | •   | X   | C   |
| 50    | Currency Code, Reconciliation                                 | •   | X   | M   |
| 62    | Additional Data 2                                             | •   | X   | C   |
| 71    | Message Number                                                | •   | X   | M   |
| 93    | Transaction Destination Institution ID Code                   | •   | X   | M   |
| 100   | Receiving Institution ID Code                                 | •   | X   | M   |
| 123   | Additional Data 3                                             | •   | X   | C   |
| 124   | Additional Data 4                                             | •   | X   | C   |

#### **Financial Position Detail/1644 Message Layout**

| No. | Data Element Name | Org | Sys | Dst |
|-----|-------------------|-----|-----|-----|
| 125 | Additional Data 5 | •   | X   | C   |

## **Settlement Position Detail/1644 Messages**

The Settlement Position Detail/1644-688 message provides details of a customer's settlement activity by settlement service and other settlement reconciliation categories.

This message may be used to reconcile financial activity at the file level against settlement funds transfers. These messages, generated after clearing cycle cutoffs, provide totals for each file processed in the clearing cycle.

Customers electing to receive settlement reconciliation messages will be automatically setup for "default" categories. In addition, five optional categories are available from which Customers may choose. Customers must always be set up for at least the two default categories to receive the settlement position detail reconciliation messages. The clearing system will accumulate totals in reconciliation currency and generate Settlement Position Detail/1644-688 reconciliation messages for both customer inbound data (notification data) and customer outbound data (acknowledgement data).

**NOTE:**

**The Settlement Position Detail/1644-688 message will be delivered along with the customers' normal activity at the end of each clearing cycle (Bulk Type T112) and will not be distributed within the IPM Early Reconciliation File (Bulk Type T113).**

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#### **Settlement Position Detail/1644 Message Layout**

| No.   | Data Element Name       | Org | Sys | Dst |
|-------|-------------------------|-----|-----|-----|
|       | Message Type Identifier | •   | X   | M   |
|       | Bit Map, Primary        | •   | X   | M   |
| 1     | Bit Map, Secondary      | •   | X   | M   |
| 24    | Function Code           | •   | X   | M   |
| 25    | Message Reason Code     | •   | X   | M   |
| 48    | Additional Data         | •   | X   | M   |
| p0148 | Currency Exponents      | •   | X   | M   |
| p0300 | Reconciled, File        | •   | X   | M   |

**Settlement Position Detail/1644 Message Layout**

| No.   | Data Element Name                                             | Org | Sys | Dst |
|-------|---------------------------------------------------------------|-----|-----|-----|
| p0302 | Reconciled, Member Activity                                   | •   | X   | C   |
| p0359 | Reconciled, Settlement Activity                               | •   | X   | M   |
| p0367 | Reconciled, Card Program Identifier Code                      | •   | X   | C   |
| p0368 | Reconciled, Transaction Function Group Code                   | •   | X   | C   |
| p0369 | Reconciled, Acquirer's BIN                                    | •   | X   | C   |
| p0370 | Reconciled, Account Range                                     | •   | X   | C   |
| p0390 | Debits, Transaction Amount in Reconciliation Currency         | •   | X   | M   |
| p0391 | Credits, Transaction Amount in Reconciliation Currency        | •   | X   | M   |
| p0392 | Debits, Fee Amount in Reconciliation Currency                 | •   | X   | M   |
| p0393 | Credits, Fee Amount in Reconciliation Currency                | •   | X   | M   |
| p0394 | Amount, Net Transaction in Reconciliation Currency            | •   | X   | M   |
| p0395 | Amount, Net Fee in Reconciliation Currency                    | •   | X   | M   |
| p0396 | Amount, Net Total in Reconciliation Currency                  | •   | X   | M   |
| p0397 | Debits, Extended Precision Amount in Reconciliation Currency  | •   | X   | C   |
| p0398 | Credits, Extended Precision Amount in Reconciliation Currency | •   | X   | C   |
| p0399 | Amount, Net Extended Precision in Reconciliation Currency     | •   | X   | C   |
| 49    | Currency Code, Transaction                                    | •   | X   | C   |
| 50    | Currency Code, Reconciliation                                 | •   | X   | M   |
| 62    | Additional Data 2                                             | •   | X   | C   |
| 71    | Message Number                                                | •   | X   | M   |
| 93    | Transaction Destination Institution ID Code                   | •   | X   | M   |
| 100   | Receiving Institution ID Code                                 | •   | X   | M   |
| 123   | Additional Data 3                                             | •   | X   | C   |
| 124   | Additional Data 4                                             | •   | X   | C   |
| 125   | Additional Data 5                                             | •   | X   | C   |

## Chapter 6 Administrative Messages

*This chapter describes the formats for all administrative messages that the clearing system uses. The layouts on the following pages identify all required, conditional, optional, or clearing system-provided data elements for these messages.*

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## Message Type Identifiers and Associated Function Codes of Administrative Messages

This section describes the formats for the following messages.

| Message Type Identifier | Function Code | Description       |
|-------------------------|---------------|-------------------|
| 1644                    | 691           | Message Exception |
|                         | 699           | File Reject       |
|                         | 693           | Text Message      |
|                         | 640           | Currency Update   |

### Message Exception/1644 Messages

The clearing system generates Message Exception/1644 messages when it encounters an exception condition while processing an individual message.

No warning or adjustment conditions are in Message Exception/1644 messages, only errors, as indicated in the following table.

| Level of Severity | Condition                               | What the Originator Receives                                                                                                                                                                                                                                                                                                                                     | What the Destination Receives |
|-------------------|-----------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|
| Error             | Unparseable or unrecognizedable message | Message Exception/1644 only (Rejected message is not returned.)                                                                                                                                                                                                                                                                                                  | Nothing                       |
| Error             | Error in one or more supported elements | Message Exception/1644<br><br><b>Plus</b><br>The rejected message itself. If generated by the IPM Pre-edit utility, Data Element (DE) 71 (Message Number) in the rejected message is modified to contain a value that is greater than the DE 71 value of the preceding message in the file. If generated by GCMS, DE 71 in the rejected message is not modified. | Nothing                       |

---

The Message Exception/1644 message contains a code identifying the error. It also contains the data element numbers or private data subelement (PDS) numbers that caused the exception conditions.

Other identifying information related to the message is presented if the clearing system can parse the information. Following is a summary of the critical data provided.

For Mexico Domestic transactions, under certain condition the message is flagged for error but it is cleared and settled. Syntax condition is not rejected. In this case the error is indicated by PDS 0005 and is present in the presentment, chargeback, retrieval request and retrieval request acknowledgement messages. Please refer to the *GCMS Reference Manual* for details on the Syntax Error Messages.

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| DE or<br>PDS | Contents                                                                                                                                                                                                                                                                                                          |
|--------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| MTI          | 1644                                                                                                                                                                                                                                                                                                              |
| DE 24        | 691                                                                                                                                                                                                                                                                                                               |
| DE 72        | 1–10 data element and PDS numbers in error and their contents. May also include additional explanatory text.                                                                                                                                                                                                      |
| PDS 0005     | Message error codes, severity codes, and data element and PDS numbers in error                                                                                                                                                                                                                                    |
| PDS 0025     | Reversal Indicator of the exception message (if the clearing system can parse)                                                                                                                                                                                                                                    |
| PDS 0138     | DE 71 (Message Number) of the exception message (if the clearing system can parse)                                                                                                                                                                                                                                |
| PDS 0165     | Settlement Indicator of the exception message (if the clearing system can parse)                                                                                                                                                                                                                                  |
| PDS 0261     | Risk Management Approval Code assigned to First Presentments that exceeded the issuer and/or acquirer transaction amount limits. PDS 0261 is not present in the Message Exception/1644 message. Instead, GCMS inserts it into the First Presentment/1240 message that follows the Message Exception/1644 message. |
| PDS 0280     | PDS 0105 (File ID) of the file containing the exception message (from the File Header/1644, if present and if the clearing system can parse)                                                                                                                                                                      |

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### DE 72 (Data Record)

In a Message Exception/1644, DE 72 contains 1–10 data element and PDS numbers in error and their contents, if the clearing system can parse the message.

If a message rejects because the clearing system cannot parse it, DE 72 (Data Record) contains the first 1–200 positions of the rejected message. DE 72 may also contain additional information, depending on the message reject reason.

Following are some examples of DE 72 contents in a Message Exception/1644:

- If the clearing system rejects a message because the combination of MTI and DE 24 (Function Code) is invalid, DE 72 is formatted as follows:  
DE24\contents MTI^contents of DE24\\1–200 positions of the rejected message
- If the clearing system rejects a message because a single element contains an invalid value, DE 72 is formatted as follows:  
DXXX (or PXXXX)\contents of DXXX (or PXXXX)\\
- If the clearing system rejects a message because more than one element or subfield is in error, DE 72 is formatted as follows:  
DXXX\contents\\PXXXX\contents\\PXXXX\contents\\
- If the clearing system rejects a Financial Detail Addendum/1644, DE 72 is formatted as follows:  
\USAGE=xx,IND REC NO=yyy, OCCUR=aaa^DExxx(or PDSxxxx)\contents\\

## File Reject/1644 Messages

The clearing system generates File Reject/1644 messages to indicate that it has rejected an entire file.

No warning or adjustment conditions are in File Reject/1644 messages—only errors as indicated in the following table.

| Level of Severity | Condition | What the Originator Receives                                                                                                                                                                                                                                                                                                                                                                                                 | What the Destination Receives |
|-------------------|-----------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|
| Error             | Any       | File Reject/1644 and, if applicable, a Message Exception/1644<br><br>(If all detail messages in a logical file reject, the clearing system returns each detail message in a Message Exception/1644-691 message. In addition, it returns a File Reject/1644-699 message [because it did not accept any of the individual messages]. The clearing system returns individual error messages with the Full File Reject Message.) | Nothing                       |

The File Reject/1644 contains the error codes that caused the file to reject, plus 1–200 positions of the rejected file's first message. In addition, if the clearing system identifies any individual data element or PDS errors, the erroneous data element or PDS and related error codes are presented. Other identifying information related to the file is presented if the clearing system can parse it.

The following table summarizes the critical data provided.

| DE or PDS | Contents                                                                                                                                     |
|-----------|----------------------------------------------------------------------------------------------------------------------------------------------|
| MTI       | 1644                                                                                                                                         |
| DE 24     | 699                                                                                                                                          |
| DE 72     | 1–200 positions of the rejected file’s first message, plus specific data elements and PDSs and their values that are in error, if applicable |
| PDS 0005  | File reject error codes, severity codes indicating “fatal,” and specific data elements and PDSs and their related error codes, if applicable |
| PDS 0138  | DE 71 (Message Number) of the message that caused the file to reject (if the clearing system can parse)                                      |
| PDS 0280  | PDS 0105 (File ID) of the rejected file (from the File Header/1644, if present and the clearing system can parse)                            |

## DE 72 (Data Record)

In a File Reject/1644, DE 72 always contains the first 1–200 positions of the rejected file’s first message.

DE 72 may also contain additional information, depending on the file reject reason.

Following are some examples of DE 72 contents in a File Reject/1644:

- If the clearing system rejects a file because DE 71 in the File Header/1644 contains a value other than 00000001, DE 72 is formatted as follows:

DE71\contents of DE71\\1–200 positions of the rejected file’s first message

- If the clearing system rejects a file because DE 71 (Message Number) in the header message contains a value other than 00000001 and PDS 0026 (File Reversal Indicator) is present in the File Header/1644, DE 72 is formatted as follows:

DE71\contents of DE71\PDS0026\contents of PDS0026\\1–200 positions of the rejected file’s first message

- If the clearing system rejects a file because PDS 0306 (File Message Counts) in the File Trailer/1644 is not equal to the total number of messages in the logical file, DE 72 is formatted as follows:

PDS0306\contents of PDS0306^SYSTEM CALCULATED VALUE=XXXXXXXX\\1–200 positions of the rejected file’s first message

- If a file is rejected because it contains no messages, no recognizable messages, no File Header/1644 messages, or all messages in the file rejected, DE 72 is formatted as follows:

\\1–200 positions of the rejected file’s first message

- If the clearing system rejects a message because it was unable to convert it from non-IPM to IPM, DE 72 is formatted as follows:

It will include the first 200 bytes of the parsed message. (The parsed message structure could vary from one format to another.)

## Message Exception and File Reject/1644 Message Layouts

### Message Exception and File Reject/1644 Message Layout

| No.   | Data Element Name       | Org | Sys | Dst |
|-------|-------------------------|-----|-----|-----|
|       | Message Type Identifier | •   | X   | M   |
|       | Bit Map, Primary        | •   | X   | M   |
| 1     | Bit Map, Secondary      | •   | X   | M   |
| 24    | Function Code           | •   | X   | M   |
| 48    | Additional Data         | •   | X   | M   |
| p0005 | Message Error Indicator | •   | X   | M   |

This PDS may contain 1–10 occurrences of message exception data. Each reported exception consists of the following four subfields:

|       |                                             |   |   |   |
|-------|---------------------------------------------|---|---|---|
| s1    | Data Element ID                             | • | X | M |
| s2    | Error Severity Code                         | • | X | M |
| s3    | Error Message Code                          | • | X | M |
| s4    | Subfield ID                                 | • | X | M |
| p0006 | Applied Business Service Arrangement        | • | X | C |
| p0025 | Message Reversal Indicator                  | • | X | C |
| p0026 | File Reversal Indicator                     | • | X | C |
| p0138 | Source Message Number ID                    | • | X | C |
| p0165 | Settlement Indicator                        | • | X | C |
| p0280 | Source File ID                              | • | X | C |
| 71    | Message Number                              | • | X | M |
| 72    | Data Record                                 | • | X | M |
| 93    | Transaction Destination Institution ID Code | • | X | M |
| 94    | Transaction Originator Institution ID Code  | • | X | M |
| 100   | Receiving Institution ID Code               | • | X | M |

## Text Message/1644 Messages

Text Message/1644 messages are used for the following function types.

- Transmit text messages from the clearing system to a customer or processor
- Transmit “broadcast” messages from the clearing system to all customers/processors

This message will contain 1644 in Message Type Identifier (MTI) and 693 in DE 24 (Function Code) to identify it as a Text Message/1644. In a delivery file containing more than one clearing cycle of data, one message will be present per customer, per file.

### Text Message/1644 Message Layout

| No. | Data Element Name                           | Org | Sys | Dst |
|-----|---------------------------------------------|-----|-----|-----|
|     | Message Type Identifier                     | •   | X   | M   |
|     | Bit Map, Primary                            | •   | X   | M   |
| 1   | Bit Map, Secondary                          | •   | X   | M   |
| 24  | Function Code                               | •   | X   | M   |
| 25  | Message Reason Code                         | •   | X   | M   |
| 71  | Message Number                              | •   | X   | M   |
| 72  | Data Record                                 | •   | X   | M   |
| 93  | Transaction Destination Institution ID Code | •   | X   | M   |
| 94  | Transaction Originator Institution ID Code  | •   | X   | M   |
| 100 | Receiving Institution ID Code               | •   | X   | M   |

## Currency Update/1644 Messages

Currency Update/1644 messages provide conversion rates between Mastercard Global Payment currency and all other payment currencies supported by Mastercard.

Mastercard supports buy, mid, and sell currency conversion rates. Customers may request Currency Update/1644 messages from Mastercard as part of the clearing file.

The following are delivery options for Currency Update/1644 messages:

- Do not deliver Currency Update/1644 messages
- Deliver mid rate Currency Update/1644 messages

- Deliver buy and sell rate Currency Update/1644 messages only
- Deliver buy, mid, and sell rate Currency Update/1644 messages

Once these options are selected, the customer must also specify which clearing cycles they have selected to receive the deliveries. The clearing cycles indicated should coincide with a delivery cycle for that customer or endpoint.

This message will contain 1644 in Message Type Identifier (MTI) and 640 in DE 24 (Function Code) to identify it as a Currency Update/1644 message.

#### Currency Update/1644 Message Layout

| No.   | Data Element Name                           | Org | Sys | Dst |
|-------|---------------------------------------------|-----|-----|-----|
|       | Message Type Identifier                     | •   | X   | M   |
|       | Bit Map, Primary                            | •   | X   | M   |
| 1     | Bit Map, Secondary                          | •   | X   | M   |
| 24    | Function Code                               | •   | X   | M   |
| 48    | Additional Data                             | •   | X   | M   |
| p0164 | Currency Cross Rates                        | •   | X   | M   |
| 50    | Currency Code, Reconciliation               | •   | X   | M   |
| 71    | Message Number                              | •   | X   | M   |
| 93    | Transaction Destination Institution ID Code | •   | X   | M   |
| 94    | Transaction Originator Institution ID Code  | •   | X   | M   |
| 100   | Receiving Institution ID Code               | •   | X   | M   |

# Chapter 7 Data Element Definitions

*This chapter provides a detailed definition of all data elements used in IPM format offline clearing messages.*

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| DE 37—Retrieval Reference Number.....                                                                   | 312 |
| DE 38—Approval Code.....                                                                                | 313 |
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| DE 41—Card Acceptor Terminal ID.....                                                                    | 317 |
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| Subfield 1—Card Acceptor Name (or Payment Facilitator and Sub-Merchant Information, if applicable)..... | 323 |
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|                                                        |     |
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## Presentation of Data Element Information

This section provides detailed definitions of all ISO-defined data elements used in IPM messages.

Data element information is presented in the following order.

- An explanation of the notation used throughout this chapter to describe all data element attributes
- A summary list of all data element names in the order of their ISO-assigned bit (data element) numbers, followed by a list of these elements in data element name alphabetic order. Included in both lists are each data element's attributes.
- A detailed definition of each data element, arranged in order of data element number. For data elements that are not used, no definition is provided. Each data element description includes the following information:
  - The original ISO definition, directly from the ISO 8583–1993 specification
  - Attributes, including data element length, data field formats, justification, and processing restrictions
  - A detailed description of data element usage requirements by message type
  - A detailed listing, if applicable, of specific values that may be used within each data element, given by subfield, when applicable
  - A list of related required data elements and PDSs
  - Additional information that addresses any other rules and instructions

### Bit Mapped Message Encoding Technique

All messages are variable-length, with a bit map scheme used as the first data elements of the message following the Message Type Identifier (MTI) to indicate the presence or absence of additional data elements in the message.

Each bit map is a 64-bit string contained within an eight-byte data element. The first bit in each bit map is 1 or 0 to indicate the presence or absence of another (immediately following) bit map data element.

The clearing system uses a maximum of two bit maps: a Primary and a Secondary Bit Map. Bits 1 or 0 in the Primary Bit Map indicate the presence or absence of Data Element (DE) 2 (Primary Account Number [PAN]) through DE 64 (Message Authentication Code [MAC]).

Bits 1 or 0 in the Secondary Bit Map indicate the presence or absence of DE 65 (Reserved [ISO]) through DE 128 (Message Authentication Code [MAC]).

#### NOTE:

**All bit positions are interpreted from left to right within each bit map; for example, within the Primary Bit Map the left-most bit is “bit number 1” and the right-most bit is “bit number 64.”**

Bit number 1 in the Primary Bit Map and bit number 65 in the Secondary Bit Map (that is, the first bit in each bit map) have no corresponding data elements; these bits indicate the presence or absence of additional bit map data elements in the message. If bit number 1 is 1, it indicates that the Secondary Bit Map is present and that selected data elements in the range DE 65–DE 128 also are present in the message as indicated by bit positions in the Secondary Bit Map.

Each message must contain the Primary Bit Map. The Secondary Bit Map must be included in a message only when data elements in the range DE 65–DE 128 are present in the message.

**NOTE:**

**All Mastercard IPM messages have mandatory data elements from both the Primary and Secondary Bit Maps. Therefore, both Primary and Secondary Bit Maps are required in all IPM messages.**

## Annotation of Data Element Attributes

The following notation conventions are employed throughout this manual to describe the attributes of all data elements.

### Data Representation Attributes

| Notation | Description                                                                 |
|----------|-----------------------------------------------------------------------------|
| a        | alphabetic characters A–Z and a–z                                           |
| n        | numeric digits 0–9                                                          |
| as       | alphabetic characters (A–Z and a–z), and space character                    |
| ns       | numeric digits 0–9 and special characters (including space)                 |
| an       | alphabetic (A–Z and a–z) and numeric characters                             |
| ans      | alphabetic (A–Z and a–z), numeric, and special characters (including space) |
| b        | binary representation of data in eight-bit bytes                            |

### Date and Time Attributes

| Notation | Description                                    |
|----------|------------------------------------------------|
| MM       | month (two digits; 01–12)                      |
| DD       | day (two digits; 01–31)                        |
| YY       | year (last two digits of calendar year; 00–99) |

|    |                            |
|----|----------------------------|
| hh | hour (two digits; 00–23)   |
| mm | minute (two digits; 00–59) |
| ss | second (two digits; 00–59) |

## Data Length Attributes

| Notation    | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|-------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| -digit(s)   | <p>Fixed length in number of positions.</p> <p>Example: "n-3" indicates a three-position numeric data element.</p> <p>Example: "an-10" indicates a 10-position alphanumeric data element.</p>                                                                                                                                                                                                                                                                                       |
| ...digit(s) | <p>Variable length, with maximum number of positions specified.</p> <p>Example: "n...11" indicates a variable-length numeric data element of 1–11 digits.</p> <p>Example: "an...25" indicates a variable-length alphanumeric data element of 1 to 25 positions.</p>                                                                                                                                                                                                                 |
| LLVAR       | <p>Present with a variable-length data element attribute, indicates that the data element contains two fields:</p> <p>"LL" is the length field and represents the number of positions in the variable-length data field that follows. The length field contains a value in the range 01–99.</p> <p>"VAR" is the variable-length data field.</p> <p>Example: "an...25; LLVAR" represents a variable-length alphanumeric data element with a length of 1 to 25 positions.</p>         |
| LLLVAR      | <p>Present with a variable-length data element attribute, indicates that the data element contains two fields:</p> <p>"LLL" is the length field and represents the number of positions in the variable-length data field that follows. The length field contains a value in the range 001–999.</p> <p>"VAR" is the variable-length data field.</p> <p>Example: "an...500; LLLLVAR" indicates a variable-length alphanumeric data element having a length of 1 to 500 positions.</p> |

## Conventions for Data Element Data Representation

This specification is independent of the specific data-encoding format (such as EBCDIC or ASCII).

The following data encoding conventions are standard for all messages.

- All message data elements are aligned on byte boundaries; for example, a data element cannot begin with the low order “nibble” or any bit other than the high order bit of any byte.
- All binary (attribute b) data elements are constructed of bit-strings that have lengths that are an integral number of eight-bit bytes. No binary data element has a length of less than eight bits (one byte).
- All track 2 or track 3 (attribute ans) data elements are encoded as EBCDIC representations of the hexadecimal data specified in the ISO 7811 and 7812 specifications. Thus, a hexadecimal D (binary 1101) is encoded as an EBCDIC D character, and so forth. The LL or LLL length specification associated with these data elements specifies the data element length in number of bytes.
- All length fields are encoded as numeric, right-justified with leading ZEROS:
  - Data elements with LL attributes have length fields with values in the range 01–99.
  - Data elements with LLL attributes have length fields with values in the range 001–999.

**NOTE:**

**The notation “b-8” indicates a fixed-length binary field of eight characters (eight bytes, 64 bits).**

## **Data Element and Subfield Justification**

This section describes the specifics of justification depending on the values contained.

Right-justified data fields and subfields that do not contain a value that fills the entire field must contain leading zeros. Most numeric (attribute n) data elements are right-justified; for example, amounts always have this right justification with leading zeros.

Left-justified fields and subfields that do not use the entire field with a value must have trailing spaces.

Justification of data elements and subfields are given under the “Attributes” and “Subfields” headings throughout this chapter. A justification of not applicable (N/A) indicates that the values contained within those fields or subfields take up all positions allowed.

## **Maximum Lengths for Variable-Length Data Elements**

Two possible “maximum” lengths are associated with each variable-length data element.

- The ISO-defined maximum length
- The IPM-defined maximum length

### **Examples**

DE 94 (Transaction Originator Institution ID Code)—The ISO-defined maximum is 11 positions. The IPM format allows customers to send 11 positions but edits and passes only 6 positions to the receiver.

DE 63 (Transaction Life Cycle ID)—The ISO-defined maximum is 999 positions. The IPM format, however, currently supports only 16 positions.

In daily production files, the clearing system provides these data elements to the receiving customer with lengths less than or equal to the maximum lengths **currently supported**. For example, the clearing system provides a 6-position value in DE 94 and a 16-position value in DE 63.

## Subfield Presence Requirements

Data elements and PDSs may contain subfields.

Some PDS subfields are mandatory and some are optional. For all fixed-length data elements and PDSs, all subfields must be populated. For variable-length data elements and PDSs, the following rules exist:

- All subfields that comprise the minimum length for the data element or PDS must be populated. Subfields that are beyond the minimum length of the element are optional and should **not** be populated unless the sender has valid data to present. In other words, optional subfields must not be populated with filler characters such as all spaces or all zeros.
- If any optional subfield is presented with valid data, all subfields preceding that subfield must be populated. In this case, filler characters such as spaces are acceptable. For example, if a PDS contains four subfields and the sender has valid data to present for subfields 1, 2, and 4, it must fill subfield 3 with all spaces or all zeros so that all four subfields are presented in the correct positions for the PDS.

## Intra-European and Inter-European Transactions

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Some data elements and PDSs note specific requirements for intra-European and Inter-European use.

Intra-European and Inter-European messages are those in which both the issuer and acquirer are in the Europe region.

## Data Element Listing

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The following table is a listing of all the data elements in numerical order.

The lengths listed in the Attribute column are ISO-defined.

| Number | Name                          | Attribute     |
|--------|-------------------------------|---------------|
| -      | Message Type Identifier (MTI) | n-4           |
| -      | Bit Map, Primary              | b-8           |
| 1      | Bit Map, Secondary            | b-8           |
| 2      | Primary Account Number (PAN)  | n...19; LLVAR |

| <b>Number</b> | <b>Name</b>                         | <b>Attribute</b>      |
|---------------|-------------------------------------|-----------------------|
| 3             | Processing Code                     | n-6                   |
| 4             | Amount, Transaction                 | n-12                  |
| 5             | Amount, Reconciliation              | n-12                  |
| 6             | Amount, Cardholder Billing          | n-12                  |
| 9             | Conversion Rate, Reconciliation     | n-8                   |
| 10            | Conversion Rate, Cardholder Billing | n-8                   |
| 12            | Date and Time, Local Transaction    | n-12;<br>YYMMDDhhmmss |
| 14            | Date, Expiration                    | n-4; YYMM             |
| 22            | Point of Service Data Code          | an-12                 |
| 23            | Card Sequence Number                | n-3                   |
| 24            | Function Code                       | n-3                   |
| 25            | Message Reason Code                 | n-4                   |
| 26            | Card Acceptor Business Code (MCC)   | n-4                   |
| 30            | Amounts, Original                   | n-24                  |
| 31            | Acquirer Reference Data             | n-23; LLVAR           |
| 32            | Acquiring Institution ID Code       | n...11; LLVAR         |
| 33            | Forwarding Institution ID Code      | n...11; LLVAR         |
| 37            | Retrieval Reference Number          | ans-12                |
| 38            | Approval Code                       | ans-6                 |
| 40            | Service Code                        | n-3                   |
| 41            | Card Acceptor Terminal ID           | ans-8                 |
| 42            | Card Acceptor ID Code               | ans-15                |
| 43            | Card Acceptor Name/Location         | ans...99; LLVAR       |
| 48            | Additional Data                     | an...999; LLLVAR      |
| 49            | Currency Code, Transaction          | n-3                   |
| 50            | Currency Code, Reconciliation       | n-3                   |

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| <b>Number</b> | <b>Name</b>                                       | <b>Attribute</b>  |
|---------------|---------------------------------------------------|-------------------|
| 51            | Currency Code, Cardholder Billing                 | n-3               |
| 54            | Amounts, Additional                               | ans-20; LLLVAR    |
| 55            | Integrated Circuit Card (ICC) System Related Data | b...255; LLLVAR   |
| 62            | Additional Data 2                                 | ans...999; LLLVAR |
| 63            | Transaction Life Cycle ID                         | ans-16; LLLVAR    |
| 71            | Message Number                                    | n-8               |
| 72            | Data Record                                       | ans...999; LLLVAR |
| 73            | Date, Action                                      | n-6; YYMMDD       |
| 93            | Transaction Destination Institution ID Code       | n...11; LLVAR     |
| 94            | Transaction Originator Institution ID Code        | n...11; LLVAR     |
| 95            | Card Issuer Reference Data                        | n-10; LLVAR       |
| 100           | Receiving Institution ID Code                     | n...11; LLVAR     |
| 111           | Amount, Currency Conversion Assessment            | n-12; LLLVAR      |
| 123           | Additional Data 3                                 | ans...999; LLLVAR |
| 124           | Additional Data 4                                 | ans...999; LLLVAR |
| 125           | Additional Data 5                                 | ans...999; LLLVAR |

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## Message Type Identifier

The Message Type Identifier (MTI) is a four-digit numeric field describing the type of message being interchanged.

### Attributes

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|               |                           |
|---------------|---------------------------|
| n-4           |                           |
| Length Field: | None                      |
| Data Field:   | Fixed length, 4 positions |
| Subfields:    | None                      |

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|                |     |
|----------------|-----|
| Justification: | N/A |
|----------------|-----|

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## Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>File Header and Trailer Messages</b>                                                |     |     |     |
| File Header (Customer-generated)/1644                                                  | M   | •   | •   |
| File Header (Clearing System-generated)/1644                                           | •   | X   | M   |
| File Trailer (Customer-generated)/1644                                                 | M   | •   | •   |
| File Trailer (Clearing System-generated)/1644                                          | •   | X   | M   |
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| First Presentment/1240                                                                 | M   | •   | M   |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | M   | •   | M   |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | M   | •   | M   |
| Financial Detail Addendum (Passenger Transport Detail—Rail Detail)/1644                | M   | •   | M   |
| Financial Detail Addendum (Vehicle Rental Detail)/1644                                 | M   | •   | M   |
| Financial Detail Addendum (Lodging Summary)/1644                                       | M   | •   | M   |
| Financial Detail Addendum (Temporary Services)/1644                                    | M   | •   | M   |
| Financial Detail Addendum (Shipping/Courier Services)/1644                             | M   | •   | M   |
| Financial Detail Addendum (Payment Transaction Detail)/1644                            | M   | •   | M   |
| Financial Detail Addendum (Telephony Billing—Summary)/1644                             | M   | •   | M   |
| Financial Detail Addendum (Telephony Billing—Detail)/1644                              | M   | •   | M   |
| Financial Detail Addendum (Travel Agency Detail)/1644                                  | M   | •   | M   |
| Financial Detail Addendum (Lodged Account Detail)/1644                                 | M   | •   | M   |
| Financial Detail Addendum (Electronic Invoice—Transaction Data)/1644                   | M   | •   | M   |

| <b>Message Type Identifier</b>                                           | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|--------------------------------------------------------------------------|------------|------------|------------|
| Financial Detail Addendum (Electronic Invoice—Party Information)/1644    | M          | •          | M          |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | M          | •          | M          |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | M          | •          | M          |
| Financial Detail Addendum (Corporate Line Item Detail)/1644              | M          | •          | M          |
| Financial Detail Addendum (Generic Detail)/1644                          | M          | •          | M          |
| Financial Detail Addendum (Healthcare)/1644                              | M          | •          | M          |
| Financial Detail Addendum (Private Label Common Data)/1644               | M          | •          | M          |
| Financial Detail Addendum (Private Label Line Item Detail)/1644          | M          | •          | M          |
| First Chargeback/1442 and Arbitration Chargeback/1442                    | M          | •          | M          |
| Second Presentment/1240                                                  | M          | •          | M          |
| <b>Reconciliation Messages</b>                                           |            |            |            |
| File Currency Summary/1644                                               | •          | X          | M          |
| Financial Position Detail/1644                                           | •          | X          | M          |
| Settlement Position Detail/1644                                          | •          | X          | M          |
| <b>Retrieval and Fee Collection Messages</b>                             |            |            |            |
| Retrieval Request/1644                                                   | M          | •          | M          |
| Retrieval Request Acknowledgement/1644                                   | M          | •          | M          |
| Fee Collection (Retrieval Fee Billing)/1740                              | M          | •          | M          |
| Fee Collection (Handling Fees)/1740                                      | M          | •          | M          |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740     | M          | •          | M          |
| <b>Administrative Messages</b>                                           |            |            |            |
| Message Exception/1644 and File Reject/1644                              | •          | X          | M          |
| Text Message/1644                                                        | •          | X          | M          |
| Currency Update/1644                                                     | •          | X          | M          |

The MTI identifies the general classification of an ISO standard message. It must be present as the first data field of every IPM message, preceding the ISO bit maps.

## Values

The message types the clearing system currently supports are in the following table.

| <b>MTI</b> | <b>Description</b> |
|------------|--------------------|
| 1240       | Presentment        |
| 1442       | Chargeback         |
| 1644       | Administrative     |
| 1740       | Fee Collection     |

## Relationship of MTI to Clearing System Transactions

The MTI does not identify a specific clearing system transaction function, only the general ISO message type.

The MTI together with DE 24 (Function Code) are required to determine the actual transaction function to be performed.

A summary list of all MTI and Function Code combinations the clearing system supports is in the table below. Together, these two data elements define all the clearing system transaction functions.

| <b>MTI</b> | <b>Function Code</b> | <b>Clearing System Transaction Function</b>    |
|------------|----------------------|------------------------------------------------|
| 1240       | 200                  | First Presentment                              |
| 1240       | 205                  | Second Presentment (Full)                      |
| 1240       | 282                  | Second Presentment (Partial)                   |
| 1442       | 450                  | First Chargeback (Full)                        |
| 1442       | 451                  | Arbitration Chargeback (Full)                  |
| 1442       | 453                  | First Chargeback (Partial)                     |
| 1442       | 454                  | Arbitration Chargeback (Partial) <sup>1</sup>  |
| 1644       | 603                  | Retrieval Request <sup>1</sup>                 |
| 1644       | 605                  | Retrieval Request Acknowledgement <sup>1</sup> |
| 1644       | 640                  | Currency Update                                |

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<sup>9</sup> Not supported for ATM transactions (DE 3 = 010000).

| <b>MTI</b> | <b>Function Code</b> | <b>Clearing System Transaction Function</b>                                                                |
|------------|----------------------|------------------------------------------------------------------------------------------------------------|
| 1644       | 680                  | File Currency Summary                                                                                      |
| 1644       | 685                  | Financial Position Detail                                                                                  |
| 1644       | 688                  | Settlement Position Detail                                                                                 |
| 1644       | 691                  | Message Exception                                                                                          |
| 1644       | 693                  | Text Message                                                                                               |
| 1644       | 695                  | File Trailer                                                                                               |
| 1644       | 696                  | Financial Detail Addendum                                                                                  |
| 1644       | 697                  | File Header                                                                                                |
| 1644       | 699                  | File Reject                                                                                                |
| 1740       | 700                  | Fee Collection (Customer-generated) <sup>10</sup>                                                          |
| 1740       | 780                  | Fee Collection Return                                                                                      |
| 1740       | 781                  | Fee Collection Resubmission                                                                                |
| 1740       | 782                  | Fee Collection Arbitration Return                                                                          |
| 1740       | 783                  | Fee Collection (Clearing System-generated)                                                                 |
| 1740       | 790                  | Fee Collection (Funds Transfer)—applies only in the IPM Pre-edit system to UK domestic Maestro transaction |
| 1740       | 791                  | Fee Collection (Funds Transfer Backout)                                                                    |

## Bit Map, Primary

Bit Map, Primary is a series of 64 bits that identify the presence (denoted by 1) or the absence (denoted by 0) of DE 1 (Bit Map, Secondary) through DE 64 (Message Authentication Code [MAC]) in the message.

This data element always must be included in every IPM message as the second data field immediately following the MTI. It indicates the presence or absence of DE 1–DE 64 in the message.

The use of bit maps enables message originators to include only those data elements in a message that are required for a specific function.

<sup>10</sup> Fee Collection (Customer-generated)/1740 messages include manually submitted (non-MasterCom) retrieval fulfillments.

## Attributes

|                |                                          |
|----------------|------------------------------------------|
| b-8            |                                          |
| Length Field:  | None                                     |
| Data Field:    | Fixed length, 8 bytes (for each bit map) |
| Subfields:     | None                                     |
| Justification: | N/A                                      |

## Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>File Header and Trailer Messages</b>                                                |     |     |     |
| File Header (Customer-generated)/1644                                                  | M   | •   | •   |
| File Header (Clearing System-generated)/1644                                           | •   | X   | M   |
| File Trailer (Customer-generated)/1644                                                 | M   | •   | •   |
| File Trailer (Clearing System-generated)/1644                                          | •   | X   | M   |
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| First Presentment/1240                                                                 | M   | X   | M   |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | M   | X   | M   |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | M   | X   | M   |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644                  | M   | X   | M   |
| Financial Detail Addendum (Vehicle Rental Detail)/1644                                 | M   | X   | M   |
| Financial Detail Addendum (Lodging Summary)/1644                                       | M   | X   | M   |
| Financial Detail Addendum (Temporary Services)/1644                                    | M   | X   | M   |
| Financial Detail Addendum (Shipping/Courier Services)/1644                             | M   | X   | M   |
| Financial Detail Addendum (Payment Transaction Detail)/1644                            | M   | X   | M   |

| <b>Message Type Identifier</b>                                           | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|--------------------------------------------------------------------------|------------|------------|------------|
| Financial Detail Addendum (Telephony Billing—Summary)/1644               | M          | X          | M          |
| Financial Detail Addendum (Telephony Billing—Detail)/1644                | M          | X          | M          |
| Financial Detail Addendum (Travel Agency—Detail)/1644                    | M          | X          | M          |
| Financial Detail Addendum (Lodged Account—Detail)/1644                   | M          | X          | M          |
| Financial Detail Addendum (Electronic Invoice—Transaction Data)/1644     | M          | X          | M          |
| Financial Detail Addendum (Electronic Invoice—Party Information)/1644    | M          | X          | M          |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | M          | X          | M          |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | M          | X          | M          |
| Financial Detail Addendum (Corporate Line Item Detail)/1644              | M          | X          | M          |
| Financial Detail Addendum (Generic Detail)/1644                          | M          | X          | M          |
| Financial Detail Addendum (Healthcare)/1644                              | M          | X          | M          |
| Financial Detail Addendum (Private Label Common Data)/1644               | M          | X          | M          |
| Financial Detail Addendum (Private Label Line Item Detail)/1644          | M          | X          | M          |
| First Chargeback/1442 and Arbitration Chargeback/1442                    | M          | X          | M          |
| Second Presentment/1240                                                  | M          | X          | M          |
| <b>Reconciliation Messages</b>                                           |            |            |            |
| File Currency Summary/1644                                               | •          | X          | M          |
| Financial Position Detail/1644                                           | •          | X          | M          |
| Settlement Position Detail/1644                                          | •          | X          | M          |
| <b>Retrieval and Fee Collection Messages</b>                             |            |            |            |
| Retrieval Request/1644                                                   | M          | X          | M          |
| Retrieval Request Acknowledgement/1644                                   | M          | X          | M          |
| Fee Collection (Retrieval Fee Billing)/1740                              | M          | X          | M          |
| Fee Collection (Handling Fees)/1740                                      | M          | X          | M          |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740     | M          | X          | M          |

| Message Type Identifier                     | Org | Sys | Dst |
|---------------------------------------------|-----|-----|-----|
| <b>Administrative Messages</b>              |     |     |     |
| Message Exception/1644 and File Reject/1644 | •   | X   | M   |
| Text Message/1644                           | •   | X   | M   |
| Currency Update/1644                        | •   | X   | M   |

### Related Required Data Element

DE 1 is also required in every IPM message to be used in conjunction with Bit Map, Primary. DE 1 must be the third data field of every IPM message following the MTI and Bit Map, Primary.

A total bit map mechanism of 128 bits comprises these two bit maps to select any combination of the 128 standard ISO data elements within an IPM message.

#### NOTE:

**All Mastercard IPM messages have mandatory data elements from both the Primary and Secondary Bit Maps. Therefore, both Primary and Secondary Bit Maps are required in all IPM messages.**

## DE 1—Bit Map, Secondary

DE 1 (Bit Map, Secondary) is a series of 64 bits that identify the presence (denoted by 1) or the absence (denoted by 0) of DE 65 (Reserved [ISO]) through DE 128 (Message Authentication Code [MAC]) in the message.

### Attributes

|                |                                          |
|----------------|------------------------------------------|
| b-8            |                                          |
| Length Field:  | None                                     |
| Data Field:    | Fixed length, 8 bytes (for each bit map) |
| Subfields:     | None                                     |
| Justification: | N/A                                      |

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>File Header and Trailer Messages</b>                                                |     |     |     |
| File Header (Customer-generated)/1644                                                  | M   | •   | •   |
| File Header (Clearing System-generated)/1644                                           | •   | X   | M   |
| File Trailer (Customer-generated)/1644                                                 | M   | •   | •   |
| File Trailer (Clearing System-generated)/1644                                          | •   | X   | M   |
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| First Presentment/1240                                                                 | M   | X   | M   |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | M   | X   | M   |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | M   | X   | M   |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644                  | M   | X   | M   |
| Financial Detail Addendum (Vehicle Rental Detail)/1644                                 | M   | X   | M   |
| Financial Detail Addendum (Lodging Summary)/1644                                       | M   | X   | M   |
| Financial Detail Addendum (Temporary Services)/1644                                    | M   | X   | M   |
| Financial Detail Addendum (Shipping/Courier Services)/1644                             | M   | X   | M   |
| Financial Detail Addendum (Payment Transaction Detail)/1644                            | M   | X   | M   |
| Financial Detail Addendum (Telephony Billing—Summary)/1644                             | M   | X   | M   |
| Financial Detail Addendum (Telephony Billing—Detail)/1644                              | M   | X   | M   |
| Financial Detail Addendum (Travel Agency Detail)/1644                                  | M   | X   | M   |
| Financial Detail Addendum (Lodged Account Detail)/1644                                 | M   | X   | M   |
| Financial Detail Addendum (Electronic Invoice—Transaction Data)/1644                   | M   | X   | M   |
| Financial Detail Addendum (Electronic Invoice—Party Information)/1644                  | M   | X   | M   |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644               | M   | X   | M   |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644               | M   | X   | M   |
| Financial Detail Addendum (Corporate Line Item Detail)/1644                            | M   | X   | M   |

| <b>Message Type Identifier</b>                                       | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|----------------------------------------------------------------------|------------|------------|------------|
| Financial Detail Addendum (Generic Detail)/1644                      | M          | X          | M          |
| Financial Detail Addendum (Healthcare)/1644                          | M          | X          | M          |
| Financial Detail Addendum (Private Label Common Data)/1644           | M          | X          | M          |
| Financial Detail Addendum (Private Label Line Item Detail)/1644      | M          | X          | M          |
| First Chargeback/1442 and Arbitration Chargeback/1442                | M          | X          | M          |
| Second Presentment/1240                                              | M          | X          | M          |
| <b>Reconciliation Messages</b>                                       |            |            |            |
| File Currency Summary/1644                                           | •          | X          | M          |
| Financial Position Detail/1644                                       | •          | X          | M          |
| Settlement Position Detail/1644                                      | •          | X          | M          |
| <b>Retrieval and Fee Collection Messages</b>                         |            |            |            |
| Retrieval Request/1644                                               | M          | X          | M          |
| Retrieval Request Acknowledgement/1644                               | M          | X          | M          |
| Fee Collection (Retrieval Fee Billing)/1740                          | M          | X          | M          |
| Fee Collection (Handling Fees)/1740                                  | M          | X          | M          |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | M          | X          | M          |
| <b>Administrative Messages</b>                                       |            |            |            |
| Message Exception/1644 and File Reject/1644                          | •          | X          | M          |
| Text Message/1644                                                    | •          | X          | M          |
| Currency Update/1644                                                 | •          | X          | M          |

This data element always must be in every IPM message as the third data field immediately following the MTI and the Bit Map, Primary. It indicates the presence or absence of DE 65–DE 128 in the message.

The use of bit maps enables message originators to include only those data elements in a message that are required for a specific function.

### **Related Required Data Element**

Bit Map, Primary is also required in every IPM message to be used with DE 1.

A total bit map mechanism of 128 bits comprises the two bit maps to select any combination of the 128 standard ISO data elements in an IPM message.

**NOTE:**

**All Mastercard IPM messages have mandatory data elements from both the Primary and Secondary Bit Maps. Therefore, both Primary and Secondary Bit Maps are required in all IPM messages.**

## **DE 2—Primary Account Number (PAN)**

DE 2 (Primary Account Number [PAN]) is a series of digits that identify a customer account or relationship.

### **Attributes**

|                |                                 |
|----------------|---------------------------------|
| n...19; LLVAR  |                                 |
| Length Field:  | 2 positions, value = 06–19      |
| Data Field:    | Variable length, 6–19 positions |
| Subfields:     | None                            |
| Justification: | None                            |

### **Current Processing Restrictions**

The clearing system accepts a DE 2 length of up to 19 positions.

The clearing system expects DE 2 to contain the appropriate number of positions for the account number without any filler characters to the left or right. For example, if a 16-digit account number is captured for a given transaction, the length of DE 2 must be 16, and exactly 16 digits must be provided beginning in position 1 of DE 2.

### **Usage**

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | M   | •   | M   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | M   | •   | M   |

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| <b>Message Type Identifier</b>                                       | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|----------------------------------------------------------------------|------------|------------|------------|
| Second Presentment/1240                                              | M          | •          | M          |
| <b>Retrieval and Fee Collection Messages</b>                         |            |            |            |
| Retrieval Request/1644                                               | M          | •          | M          |
| Retrieval Request Acknowledgement/1644                               | M          | •          | M          |
| Fee Collection (Retrieval Fee Billing)/1740                          | M          | •          | M          |
| Fee Collection (Handling Fees)/1740                                  | M          | •          | M          |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | C          | •          | C          |

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This data element identifies the cardholder's PAN. It contains an account number of up to 19 digits that is encoded on magnetic stripe track 1 and track 2 of a payment card or embossed on a bankcard's face.

This data element is required for payment card-originated authorization, financial, and related transactions.

The PAN used in a First Presentment/1240 must remain the same in all subsequent life cycle messages related to it (such as subsequent Retrieval Request/1644, Chargeback/1442, and Second Presentment/1240 messages).

If DE 2 is not provided in the Fee Collection/1740 message for the collection of Handling Fees, the receiving customer has the right to return the message.

### **Values**

This data element is used for all numeric PANs up to 19 digits long.

Specific requirements for PAN composition are detailed in the ISO 7812 and 7813 specifications. All PANs used in messages must conform to the ISO PAN encoding requirements as specified in these documents.

In addition, all transactions processed through the clearing system must include PAN data that complies with Mastercard standards and policy publications.

## DE 3—Processing Code

DE 3 (Processing Code) is a series of digits that describe the effect of a transaction on a customer account and the type of accounts affected.

### Attributes

|                |                           |
|----------------|---------------------------|
| n-6            |                           |
| Length Field:  | None                      |
| Data Field:    | Fixed length, 6 positions |
| Subfields:     | 3                         |
| Justification: | See “Subfields”           |

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                |     |     |     |
| First Presentment/1240                                               | M   | •   | M   |
| First Chargeback/1442 and Arbitration Chargeback/1442                | M   | •   | M   |
| Second Presentment/1240                                              | M   | •   | M   |
| <b>Retrieval and Fee Collection Messages</b>                         |     |     |     |
| Retrieval Request/1644                                               | M   | •   | M   |
| Retrieval Request Acknowledgement/1644                               | M   | •   | M   |
| Fee Collection (Retrieval Fee Billing)/1740                          | M   | •   | M   |
| Fee Collection (Handling Fees)/1740                                  | M   | •   | M   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | M   | •   | M   |

The Processing Code describes in First Presentment/1240 messages the cardholder transaction type at the point of interaction. It also indicates whether DE 4 (Amount, Transaction) is to be applied as a credit or a debit to the cardholder's account.

It is also used in the following transaction life cycle messages related to a First Presentment/1240 to properly identify the original cardholder transaction type and ensure proper application of funds:

- Retrieval Request/1644
- Retrieval Request Acknowledgement/1644
- First Chargeback/1442
- Second Presentment/1240
- Arbitration Chargeback/1442

For all life cycle messages related to a First Presentment/1240, the DE 3 value must remain the same.

The Processing Code is also used in Fee Collection messages to indicate funds movement direction.

### Related Data Element

Refer to [DE 26](#) (Card Acceptor Business Code [MCC]) later in this chapter for more Card Acceptor Business Code information.

Transactions submitted with DE 3, subfield 1 (Cardholder Transaction Type), value 28 (Payment Transaction) require a PDS 0043 (Program Registration ID) value of C01, C02, C03, C04, C05, C06, C07, C52, C53, C54, C55, or C56.

### Authorization to Clearing Data Element Mapping

The CIS authorization messages currently use the ISO 8583-1987 message format, whereas the IPM clearing messages use the ISO 8583-1993 message format. Therefore, there are some differences for the same data elements between the authorization and clearing messages that customers should consider when mapping between them.

The table below details the mapping between the authorization and clearing data elements.

| To map to<br>IPM DE3 s1<br>Value | Description | Use CIS DE3<br>s1 Value | Description |
|----------------------------------|-------------|-------------------------|-------------|
| <b>Mastercard Credit</b>         |             |                         |             |
| <b>Cardholder Account Debits</b> |             |                         |             |

| To map to<br>IPM DE3 s1<br>Value  | Description                                                             | Use CIS DE3<br>s1 Value | Description                                                                                                                                                                                                                                                                                                                        |
|-----------------------------------|-------------------------------------------------------------------------|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 18                                | Unique Transaction<br>(requires unique<br>MCC)                          | 00                      | Purchase (Unique MCC)<br><ul style="list-style-type: none"> <li>• 4829 (Money Transfer)</li> <li>• 6050 (Quasi Cash Financial Institution)</li> <li>• 6051 (Quasi Cash–Merchant)</li> <li>• 7801 (Internet Gambling)</li> <li>• 7802 (Government Licensed Horse/Dog<br/>Racing)</li> <li>• 7995 (Gambling Transactions)</li> </ul> |
| 00                                | Purchase                                                                | 00                      | Purchase (Non-unique MCC)                                                                                                                                                                                                                                                                                                          |
| 01                                | ATM Cash<br>Withdrawal                                                  | 01                      | Withdrawal                                                                                                                                                                                                                                                                                                                         |
| N/A                               | N/A                                                                     | 02                      | Debit Adjustment                                                                                                                                                                                                                                                                                                                   |
| 12                                | Cash Disbursement                                                       | 17                      | Cash Disbursement                                                                                                                                                                                                                                                                                                                  |
| 17                                | Convenience Check<br>(available only in<br>Collection Only<br>messages) | 17                      | Cash Disbursement                                                                                                                                                                                                                                                                                                                  |
| 19                                | Fee Collection<br>(Credit to Transaction<br>Originator)                 | N/A                     | N/A                                                                                                                                                                                                                                                                                                                                |
| <b>Cardholder Account Credits</b> |                                                                         |                         |                                                                                                                                                                                                                                                                                                                                    |
| 20                                | Credit (Purchase<br>Return)                                             | 20*                     | Credit (Purchase Return)                                                                                                                                                                                                                                                                                                           |
| N/A                               | N/A                                                                     | 21                      | Deposit                                                                                                                                                                                                                                                                                                                            |
| N/A                               | N/A                                                                     | 22                      | Credit Adjustment                                                                                                                                                                                                                                                                                                                  |
| N/A                               | N/A                                                                     | 23                      | Check Deposit Guarantee                                                                                                                                                                                                                                                                                                            |
| N/A                               | N/A                                                                     | 24                      | Check Deposit                                                                                                                                                                                                                                                                                                                      |
| 28                                | Payment Transaction                                                     | 28                      | Payment Transaction                                                                                                                                                                                                                                                                                                                |
| 29                                | Fee Collection (Debit<br>to Transaction<br>Originator)                  | N/A                     | N/A                                                                                                                                                                                                                                                                                                                                |
| <b>Cardholder Account Inquiry</b> |                                                                         |                         |                                                                                                                                                                                                                                                                                                                                    |

| To map to<br>IPM DE3 s1<br>Value       | Description                                                                                     | Use CIS DE3<br>s1 Value | Description                                                                                                                                                                                                                                                                                                                                                     |
|----------------------------------------|-------------------------------------------------------------------------------------------------|-------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 30 <sup>3</sup>                        | N/A                                                                                             | 30                      | Balance Inquiry                                                                                                                                                                                                                                                                                                                                                 |
| <b>Cardholder Transfer Services</b>    |                                                                                                 |                         |                                                                                                                                                                                                                                                                                                                                                                 |
| 50                                     | Payment/Balance Transfer (available only in Collection Only messages)                           | 40                      | Account Transfer                                                                                                                                                                                                                                                                                                                                                |
| <b>Chip PIN Management Transaction</b> |                                                                                                 |                         |                                                                                                                                                                                                                                                                                                                                                                 |
| 91 <sup>3</sup>                        | PIN Unblock                                                                                     | 91                      | PIN Unblock                                                                                                                                                                                                                                                                                                                                                     |
| 92 <sup>3</sup>                        | PIN Change                                                                                      | 92                      | PIN Change                                                                                                                                                                                                                                                                                                                                                      |
| <b>Debit Mastercard</b>                |                                                                                                 |                         |                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Cardholder Account Debits</b>       |                                                                                                 |                         |                                                                                                                                                                                                                                                                                                                                                                 |
| 18                                     | Unique Transaction (requires unique MCC)                                                        | 00                      | Purchase (Unique MCC) <ul style="list-style-type: none"> <li>• 4829 (Money Transfer)</li> <li>• 6050 (Quasi Cash Financial Institution)</li> <li>• 6051 (Quasi Cash–Merchant)</li> <li>• 6538 (MoneySend Funding)</li> <li>• 7801 (Internet Gambling)</li> <li>• 7802 (Government Licensed Horse/Dog Racing)</li> <li>• 7995 (Gambling Transactions)</li> </ul> |
| 00                                     | Purchase                                                                                        | 00                      | Purchase (Non-unique MCC)                                                                                                                                                                                                                                                                                                                                       |
| 01                                     | ATM Cash Withdrawal                                                                             | 01                      | Withdrawal                                                                                                                                                                                                                                                                                                                                                      |
| 09                                     | Purchase (Goods and Services) with Cash Back (only for use with Debit Mastercard Card Products) | 09                      | Purchase with Cash Back                                                                                                                                                                                                                                                                                                                                         |
| 12                                     | Cash Disbursement                                                                               | 17                      | Cash Disbursement                                                                                                                                                                                                                                                                                                                                               |
| 17                                     | Convenience Check (available only in Collection Only messages)                                  | 17                      | Cash Disbursement                                                                                                                                                                                                                                                                                                                                               |

| To map to<br><b>IPM DE3 s1</b>         | <b>Description</b>                                                             | Use CIS DE3<br><b>s1 Value</b> | <b>Description</b>        |
|----------------------------------------|--------------------------------------------------------------------------------|--------------------------------|---------------------------|
| 19                                     | Fee Collection<br>(Credit to Transaction<br>Originator)                        | N/A                            | N/A                       |
| <b>Cardholder Account Credits</b>      |                                                                                |                                |                           |
| 20                                     | Credit (Purchase<br>Return)                                                    | 20*                            | Credit (Purchase Return)  |
| 28                                     | Payment Transaction                                                            | 28                             | Payment Transaction       |
| 29                                     | Fee Collection (Debit<br>to Transaction<br>Originator)                         | N/A                            | N/A                       |
| <b>Cardholder Account Inquiry</b>      |                                                                                |                                |                           |
| 30 <sup>3</sup>                        | N/A                                                                            | 30                             | Balance Inquiry           |
| <b>Transfer Service</b>                |                                                                                |                                |                           |
| 50                                     | Payment/Balance<br>Transfer (available<br>only in Collection<br>Only messages) | 40                             | Account Transfer          |
| <b>Chip PIN Management Transaction</b> |                                                                                |                                |                           |
| 91 <sup>3</sup>                        | PIN Unblock                                                                    | 91                             | PIN Unblock               |
| 92 <sup>3</sup>                        | PIN Change                                                                     | 92                             | PIN Change                |
| <b>Maestro</b>                         |                                                                                |                                |                           |
| 00                                     | Purchase                                                                       | 00                             | Purchase (Non-unique MCC) |
| 01                                     | ATM Cash<br>Withdrawal                                                         | 01                             | Withdrawal                |
| 09                                     | Purchase (Goods and<br>Services) with Cash<br>Back                             | 09                             | Purchase with Cash Back   |
| 12                                     | Cash Disbursement                                                              | 01                             | Cash Disbursement         |
| 19                                     | Fee Collection<br>(Credit to Transaction<br>Originator)                        | N/A                            | N/A                       |

| To map to<br><b>IPM DE3 s1</b> | <b>Description</b>                                | <b>Use CIS DE3<br/>s1 Value</b> | <b>Description</b>                                                                                                                                                                                                                                                                                                                                                                                                         |
|--------------------------------|---------------------------------------------------|---------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 20                             | Credit (Purchase Return)                          | 20**                            | Credit (Purchase Return)                                                                                                                                                                                                                                                                                                                                                                                                   |
| 28                             | Payment Transaction                               | 28                              | Payment Transaction                                                                                                                                                                                                                                                                                                                                                                                                        |
| 29                             | Fee Collection (Debit to Transaction Originator)  | N/A                             | N/A                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Cirrus</b>                  |                                                   |                                 |                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 01                             | ATM Cash Withdrawal                               | 01                              | Withdrawal                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 12                             | Cash Disbursement                                 | 17                              | Cash Disbursement                                                                                                                                                                                                                                                                                                                                                                                                          |
| 19                             | Fee Collection (Credit to Transaction Originator) | N/A                             | N/A                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 29                             | Fee Collection (Debit to Transaction Originator)  | N/A                             | N/A                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Private Label</b>           |                                                   |                                 |                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 18                             | Unique Transaction (requires unique MCC)          | 00                              | Purchase (Unique MCC) <ul style="list-style-type: none"> <li>• 4829 (Money Transfer)</li> <li>• 6050 (Quasi Cash Financial Institution)</li> <li>• 6051 (Quasi Cash–Merchant)</li> <li>• 6529 (Remote Stored Value Load–Member Financial Institution)</li> <li>• 6530 (Remote Stored Value Load–Merchant)</li> <li>• 6534 (Money Transfer–Member Financial Institution)</li> <li>• 7995 (Gambling Transactions)</li> </ul> |
| 00                             | Purchase                                          | 00                              | Purchase (Non-unique MCC)                                                                                                                                                                                                                                                                                                                                                                                                  |
| 20                             | Credit (Purchase Return)                          | 20                              | Credit (Purchase Return)                                                                                                                                                                                                                                                                                                                                                                                                   |

| To map to<br><b>IPM DE3 s1</b> | <b>Value</b> | <b>Description</b>  | Use CIS DE3<br><b>s1 Value</b> | <b>Description</b>  |
|--------------------------------|--------------|---------------------|--------------------------------|---------------------|
|                                | 28           | Payment Transaction | 28                             | Payment Transaction |

\*Refer to the *Quick Reference Booklet*, chapter 3, for further information on Card Acceptor Business Code (MCC) types.

\*\*Value 20 is only applicable to Private Label and Swedish Domestic Authorization Switching Service (SASS) for Mastercard and Maestro transactions.

## DE 3 Subfields

DE 3 comprises three subfields, as indicated in the following table.

| <b>Number</b> | <b>Positions</b> | <b>Name</b>                         | <b>Attribute</b> | <b>Justification</b> |
|---------------|------------------|-------------------------------------|------------------|----------------------|
| 1             | 1–2              | Cardholder Transaction Type         | n-2              | N/A                  |
| 2             | 3–4              | Cardholder "From" Account Type Code | n-2              | N/A                  |
| 3             | 5–6              | Cardholder "To" Account Type Code   | n-2              | N/A                  |

Subfield 1 describes the specific cardholder transaction type.

Subfield 2 describes the cardholder account type affected for cardholder "debit" and "inquiry" transactions and the "from" account type for cardholder "transfer" transactions.

Subfield 3 describes the cardholder account type affected for cardholder "credit" transactions and the "to" account type for cardholder "transfer" transactions. This subfield is currently not used and must be populated with 00.

### Subfield 1: Cardholder Transaction Type

The Cardholder Transaction Types the clearing system supports are in the following tables.

**Table 4: For Mastercard Credit Card transactions**

| <b>Value</b>                     | <b>Description</b>            |
|----------------------------------|-------------------------------|
| <b>Cardholder Account Debits</b> |                               |
| 00                               | Purchase (Goods and Services) |
| 01                               | ATM Cash Withdrawal           |

| <b>Value</b>                           | <b>Description</b>                                                                    |
|----------------------------------------|---------------------------------------------------------------------------------------|
| 09                                     | Purchase (Goods and Services) with Cash Back (available only in designated countries) |
| 12                                     | Cash Disbursement                                                                     |
| 17                                     | Convenience Check (available only in Collection Only messages)                        |
| 18                                     | Unique Transaction (requires unique MCC)                                              |
| 19                                     | Fee Collection (Credit to Transaction Originator)                                     |
| <b>Cardholder Account Credits</b>      |                                                                                       |
| 20                                     | Credit (Purchase Return)                                                              |
| 28                                     | Payment Transaction                                                                   |
| 29                                     | Fee Collection (Debit to Transaction Originator)                                      |
| <b>Cardholder Account Inquiry</b>      |                                                                                       |
| 30                                     | Balance Inquiry                                                                       |
| <b>Chip PIN Management Transaction</b> |                                                                                       |
| 91                                     | PIN Unblock <sup>3</sup>                                                              |
| 92                                     | PIN Change <sup>3</sup>                                                               |
| <b>Transfer Services</b>               |                                                                                       |
| 50                                     | Payment/Balance Transfer (Available Only in Collection Only Messages)                 |

**Table 5: For Debit Mastercard Card transactions**

| <b>Value</b>                     | <b>Description</b>                                             |
|----------------------------------|----------------------------------------------------------------|
| <b>Cardholder Account Debits</b> |                                                                |
| 00                               | Purchase (Goods and Services)                                  |
| 01                               | ATM Cash Withdrawal                                            |
| 09                               | Purchase (Goods and Services) with Cash Back                   |
| 12                               | Cash Disbursement                                              |
| 17                               | Convenience Check (available only in Collection Only messages) |
| 18                               | Unique Transaction (requires unique MCC)                       |

<sup>11</sup> Intra-Australia ATM Transactions only

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| <b>Value</b>                           | <b>Description</b>                                                    |
|----------------------------------------|-----------------------------------------------------------------------|
| 19                                     | Fee Collection (Credit to Transaction Originator)                     |
| <b>Cardholder Account Credits</b>      |                                                                       |
| 20                                     | Credit (Purchase Return)                                              |
| 28                                     | Payment Transaction                                                   |
| 29                                     | Fee Collection (Debit to Transaction Originator)                      |
| <b>Cardholder Account Inquiry</b>      |                                                                       |
| 30                                     | Balance Inquiry <sup>3</sup>                                          |
| <b>Chip PIN Management Transaction</b> |                                                                       |
| 91                                     | PIN Unblock <sup>3</sup>                                              |
| 92                                     | PIN Change <sup>3</sup>                                               |
| <b>Transfer Services</b>               |                                                                       |
| 50                                     | Payment/Balance Transfer (available only in Collection Only messages) |

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**Table 6: For Maestro Card transactions**

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| <b>Value</b> | <b>Description</b>                                |
|--------------|---------------------------------------------------|
| 00           | Purchase (Goods and Services)                     |
| 01           | ATM Cash Withdrawal                               |
| 09           | Purchase (Goods and Services) with Cash Back      |
| 12           | Cash Disbursement                                 |
| 19           | Fee Collection (Credit to Transaction Originator) |
| 20           | Credit (purchase return)                          |
| 28           | Payment Transaction                               |
| 29           | Fee Collection (Debit to Transaction Originator)  |

---

**Table 7: For Cirrus Card transactions**

| <b>Value</b> | <b>Description</b>                                |
|--------------|---------------------------------------------------|
| 01           | ATM Cash Withdrawal                               |
| 12           | Cash Disbursement                                 |
| 19           | Fee Collection (Credit to Transaction Originator) |
| 29           | Fee Collection (Debit to Transaction Originator)  |

**Table 8: For Private Label Card transactions**

| <b>Value</b> | <b>Description</b>                       |
|--------------|------------------------------------------|
| 00           | Purchase                                 |
| 18           | Unique Transaction (requires unique MCC) |
| 20           | Credit (Purchase Return)                 |
| 28           | Payment Transaction                      |

#### **Subfield 2: Cardholder “From” Account Type Code**

**Table 9: For Mastercard Credit Card transactions**

| <b>Value</b> | <b>Description</b>        |
|--------------|---------------------------|
| 00           | Default Account           |
| 10           | Savings Account           |
| 20           | Checking Account          |
| 30           | Credit Account            |
| 39           | Commercial Credit Account |
| 60           | Stored Value Account      |

**Table 10: For Maestro and Cirrus Card transactions**

| <b>Value</b> | <b>Description</b>       |
|--------------|--------------------------|
| 00           | Default Account          |
| 10           | Savings Account          |
| 20           | Checking Account         |
| 30           | Credit Card Account      |
| 39           | Corporate Credit Account |
| 60           | Stored Value Account     |

**NOTE:**

**The Mastercard Parameter Extract (MPE) will retain only the masked values for the Cardholder "From" Account Type Code.**

**Subfield 3: Cardholder "To" Account Type Code**

The Cardholder "To" Account Type Code subfield must be 00 (default account) in all clearing system messages.

## **DE 4—Amount, Transaction**

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DE 4 (Amount, Transaction) is the amount of funds the cardholder requested in the currency appearing on the transaction information document (TID), which may be the acquirer's local currency or a currency acceptable to the cardholder and card acceptor that the acquirer supports, exclusive of PDS 0146 (Amounts, Transaction Fee).

If no currency is identified on the TID, the transaction is deemed to have taken place in the currency that is legal tender at the point of interaction.

**Attributes**

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|               |                            |
|---------------|----------------------------|
| n-12          |                            |
| Length Field: | None                       |
| Data Field:   | Fixed length, 12 positions |
| Subfields:    | None                       |

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|                |       |
|----------------|-------|
| Justification: | Right |
|----------------|-------|

---

## Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                |     |     |     |
| First Presentment/1240                                               | M   | •   | M   |
| First Chargeback/1442 and Arbitration Chargeback/1442                | M   | •   | M   |
| Second Presentment/1240                                              | M   | •   | M   |
| <b>Retrieval and Fee Collection Messages</b>                         |     |     |     |
| Fee Collection (Retrieval Fee Billing)/1740                          | •   | X   | M   |
| Fee Collection (Handling Fees)/1740                                  | M   | •   | M   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | M   | •   | M   |

### In First Presentment/1240 Messages

DE 4 is the cardholder transaction actual amount in the acquirer's local currency or in a currency to which the card acceptor and cardholder agree and that the acquirer supports. It is exclusive of any transaction fees associated with the transaction. This may or may not be the same as the original amount the card acceptor requested in a related authorization request.

### In First Chargeback/1442 Messages

DE 4 is the First Chargeback/1442 amount in the First Chargeback/1442 currency, exclusive of any transaction fees. A First Chargeback/1442 is classified as "partial" if it is for less than the First Presentment/1240 amount.

### In Second Presentment/1240 Messages

DE 4 is the Second Presentment/1240 amount in the Second Presentment/1240 currency, exclusive of any transaction fees. A Second Presentment/1240 is classified as "partial" if it is for less than the First Presentment/1240 amount.

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<sup>12</sup> For ATM First Chargeback/1442 messages involving non-European Primary Account Numbers (PANs) and destined for the non-European, non-intracountry Mastercard Network identifier, the issuer must add interchange fees to the chargeback amount before sending the message.

### **In Arbitration Chargeback/1442 Messages**

DE 4 is the Arbitration Chargeback/1442 amount in the Arbitration Chargeback/1442 currency, exclusive of any transaction fees. An Arbitration Chargeback/1442 is classified as “partial” if it is for less than the amount of the First Presentment/1240.

### **In Fee Collection/1740 Messages**

DE 4 is the Fee Collection/1740 transaction amount, exclusive of any transaction fees.

Fee Collection/1740 messages can be accepted in any currency except if the transaction is an intracurrency settlement service transaction it must be submitted in the currency of the intracurrency.

### **In Fee Collection Return/1740 Messages**

DE 4 is the Fee Collection Return/1740 transaction amount, exclusive of any transaction fees.

### **In Fee Collection Resubmission/1740 Messages**

DE 4 is the Fee Collection Resubmission/1740 transaction amount, exclusive of any transaction fees.

### **In Fee Collection Arbitration Return/1740 Messages**

DE 4 is the Fee Collection Arbitration Return/1740 transaction amount, exclusive of any transaction fees.

### **Related Required Data Element and PDS**

The following data element and PDS must be present in conjunction with DE 4 to identify the transaction’s currency and exponent:

- DE 49 (Currency Code, Transaction)
- PDS 0148 (Currency Exponents)

### **Values**

In first chargebacks, second presentments, arbitration chargebacks, and fee collection (Retrieval Fee Billing/Handling Fees) messages, if the transaction is not an intracurrency settlement service level transaction, or an intra-European transaction, DE 4 must contain the U.S. dollar equivalent of the transaction amount if submitted by a customer unless the transaction came from the Single Message System. For Fee Collection messages if the transaction is an intracurrency settlement service transaction it must be submitted in the currency of the intracurrency settlement agreement.

Chargebacks are restricted based on the MCC, the product code, and amount. Refer to the *Chargeback Guide* for more information.

In all messages other than Fee Collection/1740 messages, DE 4 must be greater than zero.

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a transaction amount of USD 212.50 is expressed as 000000021250.

For Quick Payment Service (QPS) transactions, transactions at or below the established qualified limits are processed as QPS transactions. A properly identified below-qualified-limit QPS transaction is protected against chargebacks for specific message reason codes.

Transactions above the qualified limits are processed as all other Mastercard transactions. For more information, refer to the *Transaction Processing Rules* (chapter two, chapter four, and appendix C) and the *Chargeback Guide*.

## DE 5—Amount, Reconciliation

DE 5 (Amount, Reconciliation) is the DE 4 (Amount, Transaction) value converted to the customer's reconciliation (that is, the customer's payment or settlement) currency.

This amount is exclusive of any fees that are provided in PDS 0146 (Amounts, Transaction Fee).

### Attributes

|                |                            |
|----------------|----------------------------|
| n-12           |                            |
| Length Field:  | None                       |
| Data Field:    | Fixed length, 12 positions |
| Subfields:     | None                       |
| Justification: | Right                      |

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | C   | X   | M   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | •   | X   | M   |
| Second Presentment/1240                               | •   | X   | M   |
| <b>Retrieval and Fee Collection Messages</b>          |     |     |     |

---

| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| Fee Collection (Retrieval Fee Billing)/1740                          | •   | X   | M   |
| Fee Collection (Handling Fees)/1740                                  | •   | X   | M   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | •   | X   | M   |

---

For ATM transactions submitted by the Mastercard Network, this element is mandatory.

For all transactions, the clearing system always provides this element.

If a Currency Conversion Assessment (DE 111) was applied, DE 5 will contain this amount.

### **In Arbitration Chargeback/1442 Messages**

DE 5 is DE 4 converted to the acquirer's reconciliation currency for the transaction.

### **In First Presentment/1240 Messages**

DE 5 is DE 4 converted to the issuer's reconciliation currency for the transaction. The clearing system may use an adjusted conversion rate.

### **In First Chargeback/1442 Messages**

DE 5 is DE 4 converted to the acquirer's reconciliation currency for the transaction.

### **In Second Presentment/1240 Messages**

DE 5 is DE 4 converted to the issuer's reconciliation currency for the transaction.

### **In Fee Collection/1740 Messages, Fee Collection Return/1740 Messages, Fee Collection Resubmission/1740 Messages, or Fee Collection Arbitration Return/1740 Messages**

DE 5 is DE 4 converted to the receiving customer's reconciliation currency for the transaction.

#### **NOTE:**

**The preceding usage notes assume the transaction passes all system edits, and therefore, DE 5 is calculated in the destination party's reconciliation currency.**

**If a transaction is rejected and therefore returned to the originator, DE 5 is not calculated or presented in the message.**

### **Related Data Element and PDS**

The following data element and PDS must be present in conjunction with DE 5 to identify the reconciliation (payment) currency and exponent:

- DE 50 (Currency Code, Reconciliation)
- PDS 0148 (Currency Exponents)

### Values

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a reconciliation amount of USD 212.50 is expressed as 000000021250.

## DE 6—Amount, Cardholder Billing

DE 6 (Amount, Cardholder Billing) is DE 4 (Amount, Transaction) converted to the issuer's designated cardholder billing currency.

This amount is exclusive of any fees that are provided in PDS 0146 (Amounts, Transaction Fee).

### Attributes

|                |                            |
|----------------|----------------------------|
| n-12           |                            |
| Length Field:  | None                       |
| Data Field:    | Fixed length, 12 positions |
| Subfields:     | None                       |
| Justification: | Right                      |

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | O   | X   | C   |
| Second Presentment/1240                               | O   | X   | C   |

For bilaterally settled transactions, this element is optional.

For all other transactions, the clearing system always provides this element.

### In First Presentment/1240 Messages

DE 6 is DE 4 converted to the issuer's cardholder billing currency. A supplemental cardholder fee for the Issuer Currency Conversion Rate (ICCR) Service may be added to DE 6 for a participant's transaction.

### In Second Presentment/1240 Messages

DE 6 is DE 4 converted to the issuer's cardholder billing currency.

### Related Required Data Element and PDS

The following data element and PDS must be present in conjunction with DE 6 to identify the cardholder billing currency and exponent:

- DE 51 (Currency Code, Cardholder Billing)
- PDS 0148 (Currency Exponents)

The clearing system determines the cardholder billing currency for transactions on the basis of data processing parameters that issuers select in the customer profile database. Cardholder billing currency selection may be established on issuing account range (PAN) data and other criteria.

The clearing system also optionally enables issuers to determine the cardholder billing currency for a given transaction according to the account range and the transaction currency in DE 49 (Currency Code, Transaction).

### Values

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a cardholder billing amount of USD 212.50 is expressed as 000000021250.

## DE 9—Conversion Rate, Reconciliation

---

DE 9 (Conversion Rate, Reconciliation) is the factor used in converting transaction amount to reconciliation amount.

After adjusting for the decimal location, DE 9 is multiplied by DE 4 (Amount, Transaction) to determine DE 5 (Amount, Reconciliation).

### Attributes

---

n-8

---

Length Field: None

---

Data Field: Fixed length, 8 positions

---

---

|                |      |
|----------------|------|
| Subfields:     | None |
| Justification: | N/A  |

---

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                |     |     |     |
| First Presentment/1240                                               | •   | X   | M   |
| First Chargeback/1442 and Arbitration Chargeback/1442                | •   | X   | M   |
| Second Presentment/1240                                              | •   | X   | M   |
| Retrieval and Fee Collection Messages                                |     |     |     |
| Fee Collection (Retrieval Fee Billing)/1740                          | •   | X   | M   |
| Fee Collection (Handling Fees)/1740                                  | •   | X   | M   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | •   | X   | M   |

This data element is calculated by dividing DE 5 by DE 4. The result is adjusted to fit within the last seven positions of DE 9, and the first position is populated with the number of decimal places. DE 9 provides the “currency conversion cross-rate” from DE 4 to DE 5.

### NOTE:

**This data element is simply a quotient of the two related “amount” data elements and may not reflect the actual currency conversion rates or algorithms the clearing system uses to execute the currency conversion service.**

### Values

The left-most digit denotes the number of positions that the decimal separator shall be moved from the right. The left-most digit is in the range 0–9. For example, a data value of 91234567 indicates a conversion rate of 0.001234567.

If DE 5 = DE 4, DE 9 will contain a value of 61000000.

## DE 10—Conversion Rate, Cardholder Billing

DE 10 (Conversion Rate, Cardholder Billing) is the factor used in converting transaction amount to cardholder billing amount.

After adjusting for the decimal location, DE 10 is multiplied by DE 4 (Amount, Transaction) to determine DE 6 (Amount, Cardholder Billing).

### Attributes

---

n-8

---

Length Field: None

---

Data Field: Fixed length, 8 positions

---

Subfields: None

---

Justification: N/A

---

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | •   | X   | C   |
| Second Presentment/1240                               | •   | X   | C   |

This data element is calculated by dividing DE 6 by DE 4. The result is adjusted to fit within the last seven positions of DE 10, and the first position is populated with the number of decimal places. DE 10 provides the “currency conversion cross-rate” from DE 4 to DE 6.

DE 10 is present in a message whenever DE 4 and DE 6 are present.

### Values

The left-most digit denotes the number of positions that the decimal separator shall be moved from the right. The left-most digit is in the range 0–9. For example, a data value of 91234567 indicates a conversion rate of 0.001234567.

If DE 6 = DE 4, DE 10 will contain a value of 61000000.

## DE 12—Date and Time, Local Transaction

DE 12 (Date and Time, Local Transaction) is the local year, month, day, and time at which the transaction takes place at the card acceptor location.

### Attributes

---

n-12; YYMMDDhhmmss

---

Length Field: None

---

Data Field: Fixed length, 12 positions

---

Subfields: 2

---

Justification: See "Subfields"

---

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | M   | •   | M   |
| s1 Date                                               | M   | •   | M   |
| s2 Time                                               | M   | •   | M   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | M   | •   | M   |
| Second Presentment/1240                               | M   | •   | M   |
| <b>Retrieval and Fee Collection Messages</b>          |     |     |     |
| Retrieval Request/1644                                | M   | •   | M   |
| Retrieval Request Acknowledgement/1644                | M   | •   | M   |

For business transaction life cycle messages, DE 12 contains the actual cardholder transaction local date and time at the point of interaction.

The DE 12 value submitted in the First Presentment/1240 should remain the same in all subsequent Retrieval and Chargeback transactions.

DE 12 is required in the life cycle transactions if it was provided on the First Presentment. This is critical if the transaction qualifies for Account Level Management/Spend Shortfall processing. Please refer to the Account Level Management User Manual for details regarding which transactions qualify for Account Level Management.

Date and time should always be retained and returned through all subsequent messages in the life cycle.

### **Subfield 1—Date**

DE 12 (Date and Time, Local Transaction), subfield 1 describes the date on which a transaction takes place at the card acceptor location.

---

#### **Attributes**

---

Data Representation      n-6; YYMMDD

---

Data Field                Contents of positions 1–6

---

Justification             N/A

---

### **Requirements**

- DE 12, subfield 1 must be present and contain a valid date in the format YYMMDD in all First Presentment/1240 transactions. GCMS will reject the transaction if DE 12, subfield 1 is not present.
- In First Presentment/1240 messages, DE 12 must contain a valid date to qualify for most incentive interchange programs.
- The date cannot be greater than the file header date provided in subfield 2, File Reference Date, of PDS 0105 (File ID), unless the transaction is Collection Only.
- If the transaction is a Retrieval Request and DE 12 is present, this subfield must contain a valid date in the format YYMMDD.
- The following are rules for the Date subfield based on the transaction type.

---

| <b>For the following transactions...</b> | <b>The transaction date is the date on which...</b>                               |
|------------------------------------------|-----------------------------------------------------------------------------------|
| Face-to-Face                             | The goods or services are exchanged.                                              |
| Non-Face-to-Face                         | The goods are shipped or services performed                                       |
| Vehicle Rental                           | The vehicle is returned, or, if applicable, the prepayment date.                  |
| Lodging                                  | Checkout occurred, or if applicable, the prepayment date.                         |
| No-show                                  | The cardholder was expected to arrive at the hotel or motel and failed to appear. |

---

| <b>For the following transactions...</b>                                                                               | <b>The transaction date is the date on which...</b>                                                                                                                                                                                             |
|------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Airline/Railway                                                                                                        | The ticket was issued.                                                                                                                                                                                                                          |
| Cruise Line                                                                                                            | The transportation documents are issued.                                                                                                                                                                                                        |
| On-board Cruise Line                                                                                                   | The passenger disembarks.                                                                                                                                                                                                                       |
| Credit                                                                                                                 | The card acceptor grants a credit or price adjustment.                                                                                                                                                                                          |
| All in-flight commerce transactions except in-flight commerce mailed purchases                                         | The flight departs from the originating city. The transaction date for in-flight commerce mailed purchases is the shipment date unless otherwise disclosed to the cardholder.                                                                   |
| Post-authorized Aggregated Contactless Transit or Authorized Aggregated Split Clearing Contactless Transit Transaction | The cardholder undertook travel that was included in this aggregation; if the aggregation spanned multiple days then the date used should be that which most clearly allows the cardholder to link the amount charged to the travel undertaken. |

## **Subfield 2—Time**

DE 12 (Date and Time, Local Transaction), subfield 2 describes the time at which a transaction takes place at the card acceptor location.

| <b>Attributes</b>   |                            |
|---------------------|----------------------------|
| Data Representation | n-6; hhmmss                |
| Data Field          | Contents of positions 7–12 |
| Justification       | N/A                        |

## **Requirements**

- This subfield must be in hhmmss format representing hours, minutes, and seconds. The hours portion (hh) must contain a value in the range 00–23, and the minutes (mm) and seconds (ss) portion must contain a value in the range 00–59.
- If the transaction time is unknown or unavailable, the time subfield should be populated with zeros.

## DE 14—Date, Expiration

DE 14 (Date, Expiration) specifies the year and month after which a card expires.

### Attributes

---

n-4; YYMM

---

Length Field: None

---

Data Field: Fixed length, 4 positions

---

Subfields: None

---

Justification: N/A

---

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | O   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | O   | •   | C   |
| Second Presentment/1240                               | O   | •   | C   |
| <b>Retrieval and Fee Collection Messages</b>          |     |     |     |
| Retrieval Request/1644                                | O   | •   | C   |
| Retrieval Request Acknowledgement/1644                | O   | •   | C   |
| Fee Collection (Retrieval Fee Billing)/1740           | O   | •   | C   |

This data element may be used in messages to contain the date after which a card expires and is no longer valid for cardholder use.

### Values

This data element must consist of a year (YY) and a month (MM).

## DE 22—Point of Service (POS) Entry Mode

DE 22 (Point of Service [POS] Entry Mode) is a series of codes that identify terminal capability, terminal environment, and point-of-interaction (POI) security data.

DE 22 indicates specific conditions that are (or were) present at the time a transaction occurred at the point of interaction.

### Attributes

|                |                            |
|----------------|----------------------------|
| an-12          |                            |
| Length Field:  | None                       |
| Data Field:    | Fixed length, 12 positions |
| Subfields:     | 12                         |
| Justification: | See "Subfields"            |

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | M   | •   | M   |
| s7 Card Data: Input Mode                              | M   | X   | M   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | M   | •   | M   |
| s7 Card Data: Input Mode                              | M   | X   | M   |
| Second Presentment/1240                               | M   | •   | M   |
| s7 Card Data: Input Mode                              | M   | X   | M   |
| <b>Retrieval and Fee Collection Messages</b>          |     |     |     |
| Retrieval Request/1644                                | M   | X   | M   |
| s7 Card Data: Input Mode                              | M   | X   | M   |
| Retrieval Request Acknowledgement/1644                | M   | •   | M   |

---

| Message Type Identifier  | Org | Sys | Dst |
|--------------------------|-----|-----|-----|
| s7 Card Data: Input Mode | M   | X   | M   |

---

This data element describes in First Presentment/1240 messages (and subsequent related life cycle messages) the POI environment at the time that a transaction occurred. Credit (Purchase Return) messages should submit point-of-interaction (POI) data based on the refund environment, not the environment of the original transaction.

If the acquirer fails to provide DE 22 (Point of Service Data Code) in the First Presentment of an electronic commerce transaction, regardless of the IRD submitted, the transaction will be rejected.

## Requirements

The following are requirements for DE 22.

- DE 22 is required in First Presentment/1240, First Chargebacks/1442, Second Presentments/1240, and Arbitration Chargebacks/1442 transactions.  
If DE 22 is not present in the First Presentment/1240 message, GCMS will reject the transaction.
- DE 22 data sent in the First and Arbitration Chargeback/1442 and Second Presentment/1240 messages should be the same value as that which was sent in DE 22 in the First Presentment/1240 message.
- DE 22 is required in Retrieval Request/1644 and Retrieval Request Acknowledgement/1644 messages whenever it was included in the associated First Presentment/1240. GCMS and IPM Pre-edit and Utilities software currently have no edits to support this business requirement.
- DE 22 is required when DE 55 is present. In this situation, DE 22, subfield 7 must contain values F, M, R, S, or C.
- DE 22 is used in a clearing message to identify a message as a Clearing contactless magnetic stripe transaction. For this transaction type, DE 22, subfield 1 contains values A or M, and subfield 7 contains value A.
- DE 22 is used in a clearing message to identify a message as a Clearing contactless M/Chip transaction. For this transaction type, DE 22, subfields 1 and 7 contain value M.
- For offline chip transactions when DE 38 (Approval Code) is not available, DE 22, subfield 7 must contain value F to identify the transaction as offline chip.
- DE 22, subfield 4 must contain value 2 or 4 when DE 22, subfield 7 contains value R.
- DE 22, subfield 5 must contain values 4 or 5 when DE 22, subfield 7 contains value S.
- Transactions identified as contactless PAN-mapped or Mastercard Digital Enablement Service PAN-mapped, contactless transactions sent to the issuer, will have the value sent by the acquirer (A or M) in DE 22, subfield 7, changed by Mastercard to value M.
- Transactions identified as contactless PAN-mapped or Mastercard Digital Enablement Service PAN-mapped, contactless transactions sent to the acquirer, will have the DE 22, subfield 7 value sent by the issuer (M) changed by Mastercard to the original value sent in by the acquirer.

- Transactions identified as Mastercard Digital Enablement Service PAN-mapped Digital Secure Remote Payment transactions sent to the issuer will have value R sent by the acquirer in DE 22, subfield 7, changed by Mastercard to value O.
- Transactions identified as Mastercard Digital Enablement Service PAN-mapped Digital Secure Remote Payment transactions sent to the acquirer will have value O sent by the issuer and changed by Mastercard to the original value sent in by the acquirer.

## Authorization to Clearing Data Element Mapping

The CIS authorization messages currently use the ISO 8583-1987 message format, whereas the IPM clearing messages use the ISO 8583-1993 message format. Therefore, there are some differences for the same data elements between the authorization and clearing messages that customers should consider when mapping between them.

### NOTE:

Refer to the ***Data Integrity Monitoring Program Manual*** for specific edit information.

The table below details the mapping between the authorization and clearing data elements.

| To map to<br>IPM...  | IPM Data Element Name                        | Use CIS Authorization...                                                                                 |
|----------------------|----------------------------------------------|----------------------------------------------------------------------------------------------------------|
| DE 22                | Point of Service Data Code                   | DE 61, DE 22, DE 26, and<br>DE 48 as follows:                                                            |
| DE 22, subfield<br>1 | Terminal Data: Card Data Input<br>Capability | IF CIS DE 61, Subfield 11 = Use...<br>0 0<br>1 1<br>2 2<br>3 M<br>4 A<br>5 D<br>6 6<br>7 B<br>8 C<br>9 5 |

| To map to<br>IPM... | IPM Data Element Name                               | Use CIS Authorization...                                         |
|---------------------|-----------------------------------------------------|------------------------------------------------------------------|
| DE 22, subfield 2   | Terminal Data: Cardholder Authentication Capability | IF CIS DE 22, Subfield 2 = Use...<br>0 9<br>1 1<br>2 0<br>8 5    |
| DE 22, subfield 3   | Terminal Data: Card Capture Capability              | IF CIS DE 22, Subfield 1 = Use...<br>04 6                        |
| DE 22, subfield 4   | Terminal Operating Environment                      | IF CIS DE 61, Subfield 6 = Use...<br>0 0<br>1 1                  |
|                     |                                                     | IF CIS DE 61... Use...<br>subfield 1 = 2 and subfield 0<br>3 = 3 |
|                     |                                                     | subfield 1 = 0 and subfield 1<br>3 = 0                           |
|                     |                                                     | subfield 1 = 1 and subfield 2<br>3 = 0                           |
|                     |                                                     | subfield 1 = 1 and subfield 2<br>3 = 4                           |
|                     |                                                     | subfield 1 = 0 and subfield 3<br>3 = 1                           |
|                     |                                                     | subfield 1 = 1 and subfield 4<br>3 = 1                           |
|                     |                                                     | subfield 1 = 1 and subfield 4 or 5<br>3 = 2                      |
|                     |                                                     | subfield 3 = 8 8                                                 |
|                     |                                                     | subfield 1 = any other value or subfield 3 = any other value 9   |

---

| To map to<br>IPM... | IPM Data Element Name   | Use CIS Authorization...         |
|---------------------|-------------------------|----------------------------------|
| DE 22, subfield 5   | Cardholder Present Data | If CIS DE 61 subfield 4 = Use... |
|                     | 0                       | 0                                |
|                     | 1                       | 1                                |
|                     | 2                       | 2                                |
|                     | 3                       | 3                                |
|                     | 4                       | 4                                |
|                     | 5                       | 5                                |
| DE 22, subfield 6   | Card Present Data       | IF CIS DE 61 subfield 5 = Use... |
|                     | 0                       | 1                                |
|                     | 1                       | 0                                |

---

| To map to<br>IPM...   | IPM Data Element Name            | Use CIS Authorization...                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|-----------------------|----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| DE 22, subfield<br>7  | Card Data: Input Mode            | IF CIS DE 22 subfield 1 =      Use...<br>00                                0<br>01                                1<br>02                                2<br>03                                0<br>04                                0<br>05                                C<br>07                                M<br>09                                R<br>10                                7<br>79                                6<br>80                                B<br>81                                S<br>82                                T<br>90                                B<br>91                                A<br>95                                C |
| DE 22, subfield<br>8  | Cardholder Authentication Method | IF CIS DE 48 subelement<br>80 =                            Use...<br>PV or TV                        1<br>A value other than PV or<br>TV                                9                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| DE 22, subfield<br>9  | Cardholder Authentication Entity | No Authorization<br>equivalent                     Default=9                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| DE 22, subfield<br>10 | Card Data Output Capability      | No Authorization<br>equivalent                     Default=0                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| DE 22, subfield<br>11 | Terminal Data Output Capability  | No Authorization<br>equivalent                     Default=0                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

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| To map to<br>IPM... | IPM Data Element Name     | Use CIS Authorization... |
|---------------------|---------------------------|--------------------------|
| DE 22, subfield 12  | PIN Capture Capability    | IF CIS DE 26 =           |
|                     |                           | Use...                   |
|                     | 04                        | 4                        |
|                     | 05                        | 5                        |
|                     | 06                        | 6                        |
|                     | 07                        | 7                        |
|                     | 08                        | 8                        |
|                     | 09                        | 9                        |
|                     | 10                        | A                        |
|                     | 11                        | B                        |
|                     | 12                        | C                        |
|                     | IF CIS DE 22 subfield 2 = | Use...                   |
|                     | 0                         | 1                        |
|                     | 2                         | 0                        |

---

### Subfield 1—Terminal Data: Card Data Input Capability

DE 22 (Point of Service [POS] Entry Mode), subfield 1 indicates the set of methods supported by the terminal for the input of account number, card, or mobile device data.

---

| Attributes           |                                                                                                          |
|----------------------|----------------------------------------------------------------------------------------------------------|
| Data Representation: | an-1                                                                                                     |
| Data Field:          | Contents of position 1                                                                                   |
| Justification:       | N/A                                                                                                      |
| Values Description   |                                                                                                          |
| 0                    | Input capability unknown or unspecified.                                                                 |
| 1                    | No POS terminal used (e.g. voice/ARU authorization or other transactions originated from a data server). |
| 2                    | Terminal supports magnetic stripe input only.                                                            |

---

| Values                                                                                                                                                                                                                                    | Description                                                                           |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
| 4                                                                                                                                                                                                                                         | Optical character reader (OCR) capability                                             |
| 5                                                                                                                                                                                                                                         | Terminal supports EMV contact chip input only.                                        |
| 6                                                                                                                                                                                                                                         | Terminal supports key entry input only.                                               |
| A                                                                                                                                                                                                                                         | Contactless Magnetic Stripe (Proximity Chip)                                          |
| <b>NOTE:</b>                                                                                                                                                                                                                              |                                                                                       |
| <b>Terminal supports contactless magnetic stripe input but not contactless EMV input. The terminal may also support one or more other card input types, including EMV contact chip input, magnetic stripe input, and key entry input.</b> |                                                                                       |
| B                                                                                                                                                                                                                                         | Terminal supports magnetic stripe input, and key entry input.                         |
| C                                                                                                                                                                                                                                         | Terminal supports EMV contact chip input, magnetic stripe input, and key entry input. |
| D                                                                                                                                                                                                                                         | Terminal supports EMV contact chip input and magnetic stripe input.                   |
| E                                                                                                                                                                                                                                         | EMV contact chip and key entry capability.                                            |
| M                                                                                                                                                                                                                                         | Contactless EMV/Chip (Proximity Chip)                                                 |
| <b>NOTE:</b>                                                                                                                                                                                                                              |                                                                                       |
| <b>Terminal supports contactless EMV input and contactless magnetic stripe input. The terminal also may support one or more other card input types, including EMV contact chip input, magnetic stripe input, and key entry input.</b>     |                                                                                       |
| V                                                                                                                                                                                                                                         | Other capability                                                                      |

## Subfield 2—Terminal Data: Cardholder Authentication Capability

DE 22 (Point of Service [POS] Entry Mode), subfield 2 describes the capability of the terminal device to support/accept authentication data.

| Attributes           |                        |
|----------------------|------------------------|
| Data Representation: | n-1                    |
| Data Field:          | Contents of position 2 |
| Justification:       | N/A                    |

| <b>Values</b> | <b>Description</b>                                                       |
|---------------|--------------------------------------------------------------------------|
| 0             | Terminal does not have PIN entry capability                              |
| 1             | Terminal has PIN entry capability                                        |
| 2             | Electronic signature analysis capability                                 |
| 3             | mPOS software-based PIN entry capability                                 |
| 5             | Terminal has PIN entry capability but PIN pad is not currently operative |
| 6             | Other                                                                    |
| 9             | Unknown; data unavailable                                                |

### **Subfield 3—Terminal Data: Card Capture Capability**

DE 22 (Point of Service [POS] Entry Mode), subfield 3 indicates whether the terminal has card capture capabilities.

| <b>Attributes</b>    |                        |
|----------------------|------------------------|
| Data Representation: | n-1                    |
| Data Field:          | Contents of position 3 |
| Justification:       | N/A                    |

| <b>Values</b> | <b>Description</b>                                      |
|---------------|---------------------------------------------------------|
| 0             | Terminal/operator does not have card capture capability |
| 1             | Terminal/operator has card capture capability           |
| 9             | Unknown; data unavailable                               |

### **Subfield 4—Terminal Operating Environment**

DE 22 (Point of Service [POS] Entry Mode), subfield 4 indicates whether the card acceptor is attending the terminal and the location of the terminal.

| <b>Attributes</b>    |                        |
|----------------------|------------------------|
| Data Representation: | n-1                    |
| Data Field:          | Contents of position 4 |

---

**Attributes**

---

Justification: N/A

---

---

**Values      Description**

|   |                                                |
|---|------------------------------------------------|
| 0 | No terminal used                               |
| 1 | On card acceptor premises; attended terminal   |
| 2 | On card acceptor premises; unattended terminal |
| 3 | Off card acceptor premises; attended           |
| 4 | Off card acceptor premises; unattended         |
| 5 | On cardholder premises; unattended             |
| 6 | Off cardholder premises; unattended            |
| 7 | Private use (Future use)                       |
| 8 | Additional Terminal Operating Environments     |
| 9 | Unknown; data unavailable                      |

---

**Subfield 5—Cardholder Present Data**

DE 22 (Point of Service [POS] Entry Mode), subfield 5 indicates whether the cardholder is present at the point of service and explains the condition if the cardholder is not present.

---

**Attributes**

---

Data Representation: n-1

---

---

Data Field: Contents of position 5

---

---

Justification: N/A

---

---

**Values      Description**

|   |                                                                            |
|---|----------------------------------------------------------------------------|
| 0 | Cardholder present                                                         |
| 1 | Cardholder not present (unspecified)                                       |
| 2 | Cardholder not present (mail/facsimile transaction)                        |
| 3 | Cardholder not present (phone order or from automated response unit [ARU]) |
| 4 | Cardholder not present (standing order/recurring transactions)             |

---

| Values | Description                                                                    |
|--------|--------------------------------------------------------------------------------|
| 5      | Cardholder not present (electronic order [PC, Internet, mobile phone, or PDA]) |
| 9      | Unknown; data unavailable                                                      |

### Subfield 6—Card Present Data

DE 22 (Point of Service [POS] Entry Mode), subfield 6 indicates if the card is present at the point of service.

| Attributes           |                        |
|----------------------|------------------------|
| Data Representation: | n-1                    |
| Data Field:          | Contents of position 6 |
| Justification:       | N/A                    |

| Values | Description               |
|--------|---------------------------|
| 0      | Card not present*         |
| 1      | Card present*             |
| 9      | Unknown; data unavailable |

\*

**NOTE: Due to different versions of ISO standards the CIS values are opposite of values for IPM DE 22 SF 6.**

### Subfield 7—Card Data: Input Mode

DE 22 (Point of Service [POS] Entry Mode), subfield 7 indicates the method used for PAN entry to initiate a transaction.

| Attributes           |                        |
|----------------------|------------------------|
| Data Representation: | an-1                   |
| Data Field:          | Contents of position 7 |
| Justification:       | N/A                    |

**NOTE: Issuers will be allowed to use values N, O, or V for Chargeback/1442 messages and Retrieval Request/1644 messages if the First Presentment/1240 message contained values N, O, or V.**

| <b>Values</b> | <b>Description</b>                                                                                                                                  |
|---------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|
| 0             | PAN entry mode unknown                                                                                                                              |
| 1             | PAN manual entry; no terminal used                                                                                                                  |
| 2             | PAN auto-entry via magnetic strip: track data is not required within transaction                                                                    |
| 6             | PAN manual entry using a terminal, or through voice transaction after chip card read error or chip fallback transaction failure                     |
| 7             | Credential on File (effective June 12, 2018)                                                                                                        |
| A             | PAN auto-entry via contactless magnetic stripe: track data provided unaltered within transaction                                                    |
| B             | PAN auto-entry via magnetic stripe: track data provided unaltered within transaction (magnetic stripe entry may also be chip fallback transaction). |
| C             | PAN auto-entry via chip (online authorized transaction)                                                                                             |
| F             | PAN auto-entry via chip (offline chip-approved transaction)                                                                                         |
| M             | PAN auto-entry via contactless M/Chip                                                                                                               |
| R             | PAN entry via electronic commerce containing Digital Secure Remote Payment (DSRP) cryptogram within DE 55 (Integrated Circuit Card [ICC])           |
| S             | PAN entry via electronic commerce                                                                                                                   |
| T             | PAN auto-entry via server (issuer, acquirer, or third party vendor system)                                                                          |

### **Subfield 8—Cardholder Authentication Method**

DE 22 (Point of Service [POS] Entry Mode), subfield 8 indicates the method by which the cardholder's identity was verified at the point of service.

| <b>Attributes</b>    |                        |
|----------------------|------------------------|
| Data Representation: | an-1                   |
| Data Field:          | Contents of position 8 |
| Justification:       | N/A                    |

| <b>Values</b> | <b>Description</b>                                            |
|---------------|---------------------------------------------------------------|
| 0             | Not authenticated                                             |
| 1             | PIN                                                           |
| 2             | Electronic signature analysis                                 |
| 5             | Manual signature verification                                 |
| 6             | Other manual verification (such as a driver's license number) |
| 9             | Unknown; data unavailable                                     |
| S             | Other systematic verification                                 |

### **Subfield 9—Cardholder Authentication Entity**

DE 22 (Point of Service [POS] Entry Mode), subfield 9 indicates the entity through which the cardholder's identity was verified at the point of service.

| <b>Attributes</b>    |                        |
|----------------------|------------------------|
| Data Representation: | n-1                    |
| Data Field:          | Contents of position 9 |
| Justification:       | N/A                    |

| <b>Values</b> | <b>Description</b>               |
|---------------|----------------------------------|
| 0             | Not authenticated                |
| 1             | ICC—Offline PIN                  |
| 2             | Card acceptance device (CAD)     |
| 3             | Authorizing agent—Online PIN     |
| 4             | Merchant/card acceptor—signature |
| 5             | Other                            |
| 9             | Unknown; data unavailable        |

### Application Notes

For chip transactions, the Cardholder Verification Method (CVM) used for that transaction will be specified via the following combination of values for DE 22, subfields 8 (Cardholder Authentication Method) and 9.

| CVM         | Subfield 8 | Subfield 9 |
|-------------|------------|------------|
| Offline PIN | 1          | 1          |
| Online PIN  | 1          | 3          |
| Signature   | 5          | 4          |
| No CVM      | 0          | 0          |

### Subfield 10—Card Data Output Capability

DE 22 (Point of Service [POS] Entry Mode), subfield 10 indicates the ability of the terminal to write or output data to a card.

| Attributes           |                         |
|----------------------|-------------------------|
| Data Representation: | an-1                    |
| Data Field:          | Contents of position 10 |
| Justification:       | N/A                     |

| Values | Description                                 |
|--------|---------------------------------------------|
| 0      | Unknown; data unavailable                   |
| 1      | None                                        |
| 2      | Write data to card at magnetic stripe level |
| 3      | Write data to card at ICC chip level        |
| S      | Other                                       |

## Subfield 11—Terminal Data Output Capability

DE 22 (Point of Service [POS] Entry Mode), subfield 11 indicates the print and display capabilities of the terminal.

### Attributes

|                      |                         |
|----------------------|-------------------------|
| Data Representation: | n-1                     |
| Data Field:          | Contents of position 11 |
| Justification:       | N/A                     |

### Values      Description

|   |                                 |
|---|---------------------------------|
| 0 | Unknown; data unavailable       |
| 1 | None                            |
| 2 | Printing capability only        |
| 3 | Display capability only         |
| 4 | Printing and display capability |

## Subfield 12—PIN Capture Capability

DE 22 (Point of Service [POS] Entry Mode), subfield 12 indicates the maximum number of PIN characters that the POS terminal can capture.

### Attributes

|                      |                         |
|----------------------|-------------------------|
| Data Representation: | an-1                    |
| Data Field:          | Contents of position 12 |
| Justification:       | N/A                     |

### Values      Description

|   |                           |
|---|---------------------------|
| 0 | No PIN capture capability |
| 1 | Unknown; data unavailable |
| 2 | Reserved                  |
| 3 | Reserved                  |

| <b>Values</b> | <b>Description</b>                           |
|---------------|----------------------------------------------|
| 4             | PIN capture capability 4 characters maximum  |
| 5             | PIN capture capability 5 characters maximum  |
| 6             | PIN capture capability 6 characters maximum  |
| 7             | PIN capture capability 7 characters maximum  |
| 8             | PIN capture capability 8 characters maximum  |
| 9             | PIN capture capability 9 characters maximum  |
| A             | PIN capture capability 10 characters maximum |
| B             | PIN capture capability 11 characters maximum |
| C             | PIN capture capability 12 characters maximum |

## **DE 23—Card Sequence Number**

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DE 23 (Card Sequence Number) distinguishes among separate cards having the same DE 2 (Primary Account Number [PAN]).

### **Attributes**

|                      |                           |
|----------------------|---------------------------|
| Data Representation: | n-3                       |
| Length Field:        | None                      |
| Data Field:          | Fixed length, 3 positions |
| Subfields:           | None                      |
| Justification:       | Right                     |

### **Usage**

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| <b>Message Type Identifier</b>                        | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|-------------------------------------------------------|------------|------------|------------|
| <b>Presentment, Addendum, and Chargeback Messages</b> |            |            |            |

| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| First Presentment/1240                                               | O   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442                | O   | •   | C   |
| Second Presentment/1240                                              | O   | •   | C   |
| <b>Retrieval and Fee Collection Messages</b>                         |     |     |     |
| Retrieval Request/1644                                               | O   | •   | C   |
| Retrieval Request Acknowledgement/1644                               | O   | •   | C   |
| Fee Collection (Retrieval Fee Billing)/1740                          | O   | •   | C   |
| Fee Collection (Handling Fees)/1740                                  | O   | •   | C   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | O   | •   | C   |

This data element is used to identify one of several cards issued under a single PAN. Normally, when such cards are issued, the Card Sequence Number is encoded on track 1 or track 2 of the card, and this information is automatically captured during a magnetic stripe-read operation at a POI terminal.

For chip transactions that include EMV-compliant ICC system-related data (DE 55), DE 23 must be present and contain the Application PAN Sequence Number (tag 5F34) if provided by the IC card to the terminal.

If the account range is registered for the Authentication Indicator Type 1 Service, then DE 23 must be present.

## Values

If present, DE 23 contains the Card Sequence Number in the range 000–099, right-justified and left-padded with zeros.

In the context of chip transactions, the Application PAN Sequence Number (EMV tag 5F34) is defined as a one-byte numeric value. The acquirer software shall therefore convert this one-byte numeric value to a three-byte value in DE 23, with leading zeros. For example, if the value of 5F34 is 2, the value of DE 23 will be 002.

## Application Notes

### For Europe-acquired, Brazil-issued chip combination card:

Acquirers in the Europe region may optionally recognize the Brazil-issued chip combination card acceptance brand selection that is determined by a unique PSN value in DE 23:

- 0x1 (Credit/Mastercard®), where x is the sequence number 0 to 9: the transaction is processed a credit transaction.

- 0x2 (Debit/Mastercard), where x is the sequence number 0 to 9: the transaction is processed as a debit transaction.
- If neither 0x1 or 0x2 is present, the transaction is processed as a credit transaction.

## DE 24—Function Code

DE 24 (Function Code) indicates a message's specific purpose.

### Attributes

n-3

|                |                           |
|----------------|---------------------------|
| Length Field:  | None                      |
| Data Field:    | Fixed length, 3 positions |
| Subfields:     | None                      |
| Justification: | Right                     |

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>File Header and Trailer Messages</b>                                                |     |     |     |
| File Header (Customer-generated)/1644                                                  | M   | •   | •   |
| File Header (Clearing System-generated)/1644                                           | •   | X   | M   |
| File Trailer (Customer-generated)/1644                                                 | M   | •   | •   |
| File Trailer (Clearing System-generated)/1644                                          | •   | X   | M   |
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| First Presentment/1240                                                                 | M   | •   | M   |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | M   | •   | M   |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | M   | •   | M   |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644                  | M   | •   | M   |

| <b>Message Type Identifier</b>                                           | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|--------------------------------------------------------------------------|------------|------------|------------|
| Financial Detail Addendum (Vehicle Rental Detail)/1644                   | M          | •          | M          |
| Financial Detail Addendum (Lodging Summary)/1644                         | M          | •          | M          |
| Financial Detail Addendum (Temporary Services)/1644                      | M          | •          | M          |
| Financial Detail Addendum (Shipping/Courier Services)/1644               | M          | •          | M          |
| Financial Detail Addendum (Payment Transactions)/1644                    | M          | •          | M          |
| Financial Detail Addendum (Telephony Billing—Summary)/1644               | M          | •          | M          |
| Financial Detail Addendum (Telephony Billing—Detail)/1644                | M          | •          | M          |
| Financial Detail Addendum (Travel Agency Detail)/1644                    | M          | •          | M          |
| Financial Detail Addendum (Lodged Account Detail)/1644                   | M          | •          | M          |
| Financial Detail Addendum (Electronic Invoice—Transaction Data)/1644     | M          | •          | M          |
| Financial Detail Addendum (Electronic Invoice—Party Information)/1644    | M          | •          | M          |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | M          | •          | M          |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | M          | •          | M          |
| Financial Detail Addendum (Corporate Line Item Detail)/1644              | M          | •          | M          |
| Financial Detail Addendum (Generic Detail)/1644                          | M          | •          | M          |
| Financial Detail Addendum (Healthcare)/1644                              | M          | •          | M          |
| Financial Detail Addendum (Private Label Common Data)/1644               | M          | •          | M          |
| Financial Detail Addendum (Private Label Line Item Detail)/1644          | M          | •          | M          |
| First Chargeback/1442 and Arbitration Chargeback/1442                    | M          | •          | M          |
| Second Presentment/1240                                                  | M          | •          | M          |
| <b>Retrieval and Fee Collection Messages</b>                             |            |            |            |
| Retrieval Request/1644                                                   | M          | •          | M          |
| Retrieval Request Acknowledgement/1644                                   | M          | •          | M          |
| Fee Collection (Retrieval Fee Billing)/1740                              | M          | •          | M          |
| Fee Collection (Handling Fees)/1740                                      | M          | •          | M          |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740     | M          | •          | M          |

| Message Type Identifier                     | Org | Sys | Dst |
|---------------------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b>              |     |     |     |
| File Currency Summary/1644                  | •   | X   | M   |
| Financial Position Detail/1644              | •   | X   | M   |
| Settlement Position Detail/1644             | •   | X   | M   |
| <b>Administrative Messages</b>              |     |     |     |
| Message Exception/1644 and File Reject/1644 | •   | X   | M   |
| Text Message/1644                           | •   | X   | M   |
| Currency Update/1644                        | •   | X   | M   |

| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| <b>Fee Collection Messages</b>                                       |     |     |     |
| Fee Collection (Retrieval Fee Billing)/1740                          | M   | •   | M   |
| Fee Collection (Handling Fees)/1740                                  | M   | •   | M   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | M   | •   | M   |

DE 24 is mandatory in all clearing system messages. Together with the MTI, the function code uniquely identifies all transaction functions the clearing system performs.

DE 24 is mandatory in all Fee Collection/1740 clearing system messages. Together with the MTI, the function code uniquely identifies all Fee Collection/1740 transaction functions the clearing system performs.

### Values

The following table lists all Function Codes the clearing system supports. The associated MTIs are also provided.

| MTI  | Function Code | Clearing System Transaction Function |
|------|---------------|--------------------------------------|
| 1240 | 200           | First Presentment                    |
| 1240 | 205           | Second Presentment (Full)            |
| 1240 | 282           | Second Presentment (Partial)         |
| 1442 | 450           | First Chargeback (Full)              |

| <b>MTI</b> | <b>Function Code</b> | <b>Clearing System Transaction Function</b>   |
|------------|----------------------|-----------------------------------------------|
| 1442       | 451                  | Arbitration Chargeback (Full)                 |
| 1442       | 453                  | First Chargeback (Partial)                    |
| 1442       | 454                  | Arbitration Chargeback (Partial) <sup>5</sup> |
| 1644       | 603                  | Retrieval Request <sup>5</sup>                |
| 1644       | 605                  | Retrieval Request Acknowledgement             |
| 1644       | 640                  | Currency Update                               |
| 1644       | 680                  | File Currency Summary                         |
| 1644       | 685                  | Financial Position Detail                     |
| 1644       | 688                  | Settlement Position Detail                    |
| 1644       | 691                  | Message Exception                             |
| 1644       | 693                  | Text Message                                  |
| 1644       | 695                  | File Trailer                                  |
| 1644       | 696                  | Financial Detail Addendum                     |
| 1644       | 697                  | File Header                                   |
| 1644       | 699                  | File Reject                                   |
| 1740       | 700                  | Fee Collection (Customer-generated)           |
| 1740       | 780                  | Fee Collection Return                         |
| 1740       | 781                  | Fee Collection Resubmission                   |
| 1740       | 782                  | Fee Collection Arbitration Return             |
| 1740       | 783                  | Fee Collection (Clearing System-generated)    |
| 1740       | 790                  | Fee Collection (Funds Transfer)               |
| 1740       | 791                  | Fee Collection (Funds Transfer Backout)       |

The following table lists all Function Codes the clearing system supports for Fee Collection/1740 messages. The associated MTIs are also provided.

<sup>13</sup> Not supported for ATM transactions (DE 3 = 010000)

<sup>14</sup> Fee Collection (Customer-generated)/1740 messages includes manually submitted (non-MasterCom) retrieval fulfillments.

| <b>MTI</b> | <b>Function Code</b> | <b>Clearing System Transaction Function</b> |
|------------|----------------------|---------------------------------------------|
| 1740       | 700                  | Fee Collection (Customer-generated)         |
| 1740       | 780                  | Fee Collection Return                       |
| 1740       | 781                  | Fee Collection Resubmission                 |
| 1740       | 782                  | Fee Collection Arbitration Return           |
| 1740       | 783                  | Fee Collection (Clearing System-generated)  |
| 1740       | 790                  | Fee Collection (Funds Transfer)             |
| 1740       | 791                  | Fee Collection (Funds Transfer Backout)     |

## DE 25—Message Reason Code

DE 25 (Message Reason Code) provides the message receiver with the reason for sending the message.

### Attributes

|                      |                           |
|----------------------|---------------------------|
| Data Representation: | n-4                       |
| Length Field:        | None                      |
| Data Field:          | Fixed length, 4 positions |
| Subfields:           | None                      |
| Justification:       | Right                     |

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| <b>Message Type Identifier</b>                        | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|-------------------------------------------------------|------------|------------|------------|
| <b>Presentment, Addendum, and Chargeback Messages</b> |            |            |            |

<sup>15</sup> Fee Collection (Customer-generated)/1740 messages includes manually submitted (non-MasterCom) retrieval fulfillments.

| <b>Message Type Identifier</b>                                       | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|----------------------------------------------------------------------|------------|------------|------------|
| First Presentment/1240                                               | O          | •          | C          |
| First Chargeback/1442 and Arbitration Chargeback/1442                | M          | •          | M          |
| Second Presentment/1240                                              | M          | •          | M          |
| <b>Reconciliation Messages</b>                                       |            |            |            |
| File Currency Summary/1644                                           | •          | X          | M          |
| Financial Position Detail/1644                                       | •          | X          | M          |
| Settlement Position Detail/1644                                      | •          | X          | M          |
| <b>Retrieval and Fee Collection Messages</b>                         |            |            |            |
| Retrieval Request/1644                                               | M          | •          | M          |
| Retrieval Request Acknowledgement/1644                               | M          | •          | M          |
| Fee Collection (Retrieval Fee Billing)/1740                          | M          | •          | M          |
| Fee Collection (Handling Fees)/1740                                  | M          | •          | M          |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | M          | •          | M          |
| <b>Administrative Messages</b>                                       |            |            |            |
| Text Message/1644                                                    | •          | X          | M          |

DE 25 identifies the specific reason that a transaction was initiated, such as the reason for a Retrieval Request/1644 message, Retrieval Request Acknowledgement/1644 message, First Chargeback/1442 message, or Second Presentment/1240 message.

DE 25 identifies the specific reason that a transaction was initiated, such as the reason for a Fee Collection/1740 message.

### Values

The tables on this and the following pages list all Message Reason Codes the clearing system supports. The associated MTIs and Function Codes are also provided to indicate the specific circumstances in which each Message Reason Code is used.

The tables on this and the following pages list Message Reason Codes the clearing system supports for Fee Collection/1740 messages. The associated MTIs and Function Codes are also provided to indicate the specific circumstances in which each Message Reason Code is used.

**Table 11: First Presentment/1240 (Function Code = 200)**

| Message Reason Code | Message Reason Code Description                                  | Valid for (a)<br>non-intra-<br>European and<br>non-inter-<br>European<br>messages AND<br>(b) intra-<br>European and<br>inter-European<br>Mastercard POS<br>and manual<br>cash<br>disbursement<br>messages | Valid for<br>intra-<br>European<br>Mastercard<br>POS<br>messages | Valid for intra-<br>European and<br>inter-European<br>Mastercard<br>ATM, Maestro<br>ATM, Maestro<br>manual cash<br>disbursement,<br>and Cirrus<br>messages |
|---------------------|------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1400                | Not previously authorized                                        | Yes                                                                                                                                                                                                       | Yes                                                              | Yes                                                                                                                                                        |
| 1401                | Previously approved authorization—amount same                    | Yes                                                                                                                                                                                                       | Yes                                                              | Yes                                                                                                                                                        |
| 1402                | Previously approved authorization—amount differs                 | Yes                                                                                                                                                                                                       | Yes                                                              | Yes                                                                                                                                                        |
| 1403                | Previously approved authorization—partial amount, multi-clearing | Yes                                                                                                                                                                                                       | No                                                               | No                                                                                                                                                         |
| 1404                | Previously approved authorization—partial amount, final clearing | Yes                                                                                                                                                                                                       | No                                                               | No                                                                                                                                                         |
| 1500                | Identifies a syntax error return                                 | No                                                                                                                                                                                                        | No                                                               | No                                                                                                                                                         |

**Table 12: Second Presentment (Full)/1240 (Function Code = 205) and Second Presentment (Partial)/1240 (Function Code = 282)**

| Message Reason Code | Message Reason Code Description                                                        | Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages | Valid for intra-European Maestro POS messages | Valid for intra-European and inter-European Mastercard ATM, Maestro ATM, Maestro manual cash disbursement, and Cirrus messages |
|---------------------|----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|
| 1500                | Identifies a syntax error return                                                       | No                                                                                                                                                              | No                                            | No                                                                                                                             |
| 2001                | Invalid Acquirer Reference Data on chargeback; no documentation required or provided.  | Yes                                                                                                                                                             | Yes                                           | Yes                                                                                                                            |
| 2002                | Non-receipt of required documentation to support chargeback within maximum time frame. | Yes                                                                                                                                                             | Yes                                           | Yes                                                                                                                            |
| 2003                | Correct transaction date provided.                                                     | Yes                                                                                                                                                             | Yes                                           | Yes                                                                                                                            |
| 2004                | Invalid Acquirer Reference Data on chargeback; documentation was received.             | Yes                                                                                                                                                             | Yes                                           | Yes                                                                                                                            |
| 2005                | Correct card acceptor location/description provided.                                   | Yes                                                                                                                                                             | Yes                                           | Yes                                                                                                                            |
| 2008                | Issuer authorized transaction.                                                         | Yes                                                                                                                                                             | Yes                                           | Yes                                                                                                                            |
| 2011                | Credit previously issued.                                                              | Yes                                                                                                                                                             | Yes                                           | Yes                                                                                                                            |
| 2700                | Chargeback remedied—see corresponding documentation.                                   | Yes                                                                                                                                                             | Yes                                           | Yes                                                                                                                            |
| 2701                | Duplicate chargeback                                                                   | Yes                                                                                                                                                             | Yes                                           | Yes                                                                                                                            |
| 2702                | Past chargeback time limit.                                                            | Yes                                                                                                                                                             | Yes                                           | Yes                                                                                                                            |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages</b> | <b>Valid for intra-European Maestro POS messages</b> | <b>Valid for intra-European and inter-European Mastercard ATM, Maestro ATM, Maestro manual cash disbursement, and Cirrus messages</b> |
|----------------------------|---------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| 2703                       | Requested transaction document provided (requires hardship variance)                  | Yes                                                                                                                                                                    | Yes                                                  | Yes                                                                                                                                   |
| 2704                       | Invalid member message text                                                           | Yes                                                                                                                                                                    | Yes                                                  | Yes                                                                                                                                   |
| 2705                       | Correct MCC provided                                                                  | Yes                                                                                                                                                                    | Yes                                                  | Yes                                                                                                                                   |
| 2706                       | Authorization advised suspicious                                                      | Yes                                                                                                                                                                    | Yes                                                  | Yes                                                                                                                                   |
| 2707                       | No authorization request required nor attempted                                       | Yes                                                                                                                                                                    | Yes                                                  | Yes                                                                                                                                   |
| 2708                       | Account was not listed on the applicable warning bulletin as of the transaction date. | Yes                                                                                                                                                                    | Yes                                                  | Yes                                                                                                                                   |
| 2709                       | Documentation received was illegible.                                                 | Yes                                                                                                                                                                    | Yes                                                  | Yes                                                                                                                                   |
| 2710                       | Scanning error—unrelated documents or partial scan                                    | Yes                                                                                                                                                                    | Yes                                                  | Yes                                                                                                                                   |
| 2713                       | Invalid Chargeback                                                                    | Yes                                                                                                                                                                    | Yes                                                  | Yes                                                                                                                                   |

| Message Reason Code | Message Reason Code Description                                                                                                                                                                                                                                                                                                                                                   | Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages | Valid for intra-European Maestro POS messages | Valid for intra-European and inter-European Mastercard ATM, Maestro ATM, Maestro manual cash disbursement, and Cirrus messages |
|---------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|
| 2870                | Chip Liability Shift*<br><br>*Valid for all intraregional transactions except those involving U.S. region and all interregional transactions between the following: <ul style="list-style-type: none"><li>• AP region and MEA region</li><li>• Europe region and participating countries in MEA region</li><li>• Europe region and participating countries in AP region</li></ul> | Yes*                                                                                                                                                            | Yes                                           | Yes                                                                                                                            |
| 2871                | Chip/PIN Liability Shift**<br><br>** Reserved for intra-Europe and intra-Canada                                                                                                                                                                                                                                                                                                   | Yes*                                                                                                                                                            | Yes                                           | Yes                                                                                                                            |

<sup>16</sup> MEA countries participating in the Interregional Chip Liability Shift program include: Bahrain, Kuwait, Mauritius, Morocco, Qatar, South Africa, Tunisia, United Arab Emirates

<sup>17</sup> AP countries participating in interregional chip liability shift include: Hong Kong, Indonesia, Malaysia, New Zealand, Philippines, Singapore, Taiwan, Thailand

**Table 13: First Chargeback (Full)/1442 (Function Code = 450) and First Chargeback (Partial)/1442 (Function Code = 453)**

| Message Reason Code | Message Reason Code Description                                                                         | Valid for (a)<br>non-intra-<br>European and<br>non-inter-<br>European<br>messages AND<br>(b) intra-<br>European and<br>inter-European<br>Mastercard POS<br>and manual<br>cash<br>disbursement<br>messages | Valid for<br>intra-<br>European<br>Mastercard<br>POS<br>messages | Valid for intra-<br>European and<br>inter-European<br>Mastercard<br>ATM, Maestro<br>ATM, Maestro<br>manual cash<br>disbursement<br>and Cirrus<br>messages |
|---------------------|---------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4515                | Cardholder Denies Transaction Finalized                                                                 |                                                                                                                                                                                                           | Yes                                                              |                                                                                                                                                           |
| 4804                | Multiple Processing, Duplicate (used only by the Mastercard Network for European-acquired transactions) | Yes                                                                                                                                                                                                       | Yes                                                              | Yes                                                                                                                                                       |
| 4807                | Warning bulletin                                                                                        | Yes                                                                                                                                                                                                       |                                                                  |                                                                                                                                                           |
| 4808                | Requested/required authorization not obtained                                                           | Yes                                                                                                                                                                                                       | Yes                                                              | Yes                                                                                                                                                       |
| 4809                | Transaction Not Reconciled (Used only by the Mastercard Network for European-acquired transactions)     | Yes                                                                                                                                                                                                       | Yes                                                              | Yes                                                                                                                                                       |
| 4811                | Stale Transaction (Used by the Mastercard Network only for European-acquired transactions)              | Yes                                                                                                                                                                                                       | Yes                                                              | Yes                                                                                                                                                       |
| 4812                | Account number was not on file.                                                                         | Yes                                                                                                                                                                                                       |                                                                  |                                                                                                                                                           |
| 4831                | Transaction amount differs.                                                                             | Yes                                                                                                                                                                                                       | Yes                                                              |                                                                                                                                                           |
| 4834                | Duplicate processing                                                                                    | Yes                                                                                                                                                                                                       | Yes                                                              | Yes                                                                                                                                                       |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                  | <b>Valid for (a)<br/>non-intra-<br/>European and<br/>non-inter-<br/>European<br/>messages AND<br/>(b) intra-<br/>European and<br/>inter-European<br/>Mastercard POS<br/>and manual<br/>cash<br/>disbursement<br/>messages</b> | <b>Valid for<br/>intra-<br/>European<br/>Mastercard<br/>POS<br/>messages</b> | <b>Valid for intra-<br/>European and<br/>inter-European<br/>Mastercard<br/>ATM, Maestro<br/>ATM, Maestro<br/>manual cash<br/>disbursement<br/>and Cirrus<br/>messages</b> |
|----------------------------|---------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4837                       | Fraudulent transaction; no cardholder authorization     | Yes                                                                                                                                                                                                                           | Yes                                                                          |                                                                                                                                                                           |
| 4840                       | Fraudulent processing of transaction                    | Yes                                                                                                                                                                                                                           |                                                                              |                                                                                                                                                                           |
| 4841                       | Canceled recurring transaction                          | Yes                                                                                                                                                                                                                           | Yes                                                                          |                                                                                                                                                                           |
| 4842                       | Late presentment                                        | Yes                                                                                                                                                                                                                           | Yes                                                                          | Yes                                                                                                                                                                       |
| 4846                       | Correct transaction currency code was not provided.     | Yes                                                                                                                                                                                                                           | Yes                                                                          |                                                                                                                                                                           |
| 4849                       | Questionable card acceptor activity                     | Yes                                                                                                                                                                                                                           |                                                                              |                                                                                                                                                                           |
| 4850                       | Installment Transaction Dispute                         |                                                                                                                                                                                                                               |                                                                              |                                                                                                                                                                           |
| 4853                       | Cardholder Dispute<br>Defective/Not as Described        | Yes                                                                                                                                                                                                                           |                                                                              |                                                                                                                                                                           |
| 4854                       | Cardholder dispute not elsewhere classified (U.S. only) | Yes                                                                                                                                                                                                                           |                                                                              |                                                                                                                                                                           |
| 4855                       | Non-receipt of merchandise                              | Yes                                                                                                                                                                                                                           | Yes                                                                          |                                                                                                                                                                           |
| 4859                       | Services not rendered                                   | Yes                                                                                                                                                                                                                           |                                                                              | Yes                                                                                                                                                                       |
| 4860                       | Credit not processed                                    | Yes                                                                                                                                                                                                                           | Yes                                                                          |                                                                                                                                                                           |
| 4863                       | Cardholder does not recognize—Potential fraud           | Yes                                                                                                                                                                                                                           | Yes                                                                          | Yes                                                                                                                                                                       |

<sup>18</sup> Valid for Brazil domestic chargebacks only

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                                                                    | <b>Valid for (a)<br/>non-intra-<br/>European and<br/>non-inter-<br/>European<br/>messages AND<br/>(b) intra-<br/>European and<br/>inter-European<br/>Mastercard POS<br/>and manual<br/>cash<br/>disbursement<br/>messages</b> | <b>Valid for<br/>intra-<br/>European<br/>Mastercard<br/>ATM, Maestro</b> | <b>Valid for intra-<br/>European and<br/>inter-European<br/>Mastercard<br/>ATM, Maestro<br/>manual cash<br/>disbursement<br/>and Cirrus<br/>messages</b> |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4870                       | Chip Liability Shift*                                                                                                                                                                                                                     | Yes*                                                                                                                                                                                                                          | Yes                                                                      | Yes                                                                                                                                                      |
|                            | *Valid for all intraregional transactions except those involving U.S. region and all interregional transactions between the following:                                                                                                    |                                                                                                                                                                                                                               |                                                                          |                                                                                                                                                          |
|                            | <ul style="list-style-type: none"> <li>• AP region and MEA region</li> <li>• Europe region and participating countries in MEA region<sup>1</sup></li> <li>• Europe region and participating countries in AP region<sup>2</sup></li> </ul> |                                                                                                                                                                                                                               |                                                                          |                                                                                                                                                          |
| 4871                       | Chip/PIN Liability Shift**                                                                                                                                                                                                                | Yes*                                                                                                                                                                                                                          | Yes                                                                      | Yes                                                                                                                                                      |
|                            | ** Reserved for intra-Europe and intra-Canada                                                                                                                                                                                             |                                                                                                                                                                                                                               |                                                                          |                                                                                                                                                          |
| 4880                       | Maestro Late Presentment                                                                                                                                                                                                                  | Yes*                                                                                                                                                                                                                          | Yes                                                                      | Yes**                                                                                                                                                    |
|                            | *Applies only to non-intra-European and non-inter-European Maestro chip-read and PIN-based POS transactions                                                                                                                               |                                                                                                                                                                                                                               |                                                                          |                                                                                                                                                          |
|                            | **Applies only to Maestro transactions                                                                                                                                                                                                    |                                                                                                                                                                                                                               |                                                                          |                                                                                                                                                          |
| 4890                       | Identifies a syntax error return                                                                                                                                                                                                          | No                                                                                                                                                                                                                            | No                                                                       | No                                                                                                                                                       |
| 4999                       | Domestic Chargeback Dispute                                                                                                                                                                                                               | Yes*                                                                                                                                                                                                                          | Yes*                                                                     | Yes*                                                                                                                                                     |
|                            | *Reserved for intra-European and inter-European use                                                                                                                                                                                       |                                                                                                                                                                                                                               |                                                                          |                                                                                                                                                          |

**Table 14: Arbitration Chargeback (Full)/1442 (Function Code = 451) and Arbitration Chargeback (Partial)/1442 (Function Code = 454)**

| Message Reason Code | Message Reason Code Description                     | Valid for (a)<br>non-intra-<br>European and<br>non-inter-<br>European<br>messages AND<br>(b) intra-<br>European and<br>inter-European<br>Mastercard POS<br>and manual<br>cash<br>disbursement<br>messages | Valid for<br>intra-<br>European and<br>inter-European<br>Mastercard<br>ATM, Maestro | Valid for intra-<br>European and<br>inter-European<br>Mastercard<br>ATM Maestro<br>manual cash<br>disbursement<br>and Cirrus<br>messages |
|---------------------|-----------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| 4807                | Warning bulletin                                    | Yes                                                                                                                                                                                                       | N/A                                                                                 | N/A                                                                                                                                      |
| 4808                | Requested/required authorization not obtained       | Yes                                                                                                                                                                                                       | N/A                                                                                 | N/A                                                                                                                                      |
| 4812                | Account number was not on file.                     | Yes                                                                                                                                                                                                       | N/A                                                                                 | N/A                                                                                                                                      |
| 4831                | Transaction amount differs.                         | Yes                                                                                                                                                                                                       | N/A                                                                                 | N/A                                                                                                                                      |
| 4834                | Duplicate processing.                               | Yes                                                                                                                                                                                                       | N/A                                                                                 | N/A                                                                                                                                      |
| 4837                | Fraudulent transaction; no cardholder authorization | Yes                                                                                                                                                                                                       | N/A                                                                                 | N/A                                                                                                                                      |
| 4840                | Fraudulent processing of transaction                | Yes                                                                                                                                                                                                       | N/A                                                                                 | N/A                                                                                                                                      |
| 4841                | Canceled recurring transaction                      | Yes                                                                                                                                                                                                       | Yes                                                                                 | N/A                                                                                                                                      |
| 4842                | Late presentment                                    | Yes                                                                                                                                                                                                       | N/A                                                                                 | N/A                                                                                                                                      |
| 4846                | Correct transaction currency code was not provided. | Yes                                                                                                                                                                                                       | N/A                                                                                 | N/A                                                                                                                                      |
| 4849                | Questionable card acceptor activity                 | Yes                                                                                                                                                                                                       | N/A                                                                                 | N/A                                                                                                                                      |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                                                                    | <b>Valid for (a)<br/>non-intra-<br/>European and<br/>non-inter-<br/>European<br/>messages AND<br/>(b) intra-<br/>European and<br/>inter-European<br/>Mastercard POS<br/>and manual<br/>cash<br/>disbursement<br/>messages</b> | <b>Valid for<br/>intra-<br/>European<br/>and inter-<br/>European<br/>Mastercard<br/>POS<br/>messages</b> | <b>Valid for intra-<br/>European and<br/>inter-European<br/>Mastercard<br/>ATM, Maestro<br/>ATM Maestro<br/>manual cash<br/>disbursement<br/>and Cirrus<br/>messages</b> |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4850                       | Installment Transaction Dispute                                                                                                                                                                                                           | Yes                                                                                                                                                                                                                           | N/A                                                                                                      | N/A                                                                                                                                                                      |
| 4853                       | Cardholder Dispute Defective/Not as Described                                                                                                                                                                                             | Yes                                                                                                                                                                                                                           | N/A                                                                                                      | N/A                                                                                                                                                                      |
| 4854                       | Cardholder dispute not elsewhere classified (U.S. only)                                                                                                                                                                                   | Yes                                                                                                                                                                                                                           | N/A                                                                                                      | N/A                                                                                                                                                                      |
| 4855                       | Non-receipt of merchandise                                                                                                                                                                                                                | Yes                                                                                                                                                                                                                           | N/A                                                                                                      | N/A                                                                                                                                                                      |
| 4859                       | Services not rendered                                                                                                                                                                                                                     | Yes                                                                                                                                                                                                                           | N/A                                                                                                      | N/A                                                                                                                                                                      |
| 4860                       | Credit not processed                                                                                                                                                                                                                      | Yes                                                                                                                                                                                                                           | N/A                                                                                                      | N/A                                                                                                                                                                      |
| 4863                       | Cardholder does not recognize—Potential fraud                                                                                                                                                                                             | Yes                                                                                                                                                                                                                           | N/A                                                                                                      | N/A                                                                                                                                                                      |
| 4870                       | Chip Liability Shift*                                                                                                                                                                                                                     | Yes*                                                                                                                                                                                                                          | Yes                                                                                                      | Yes                                                                                                                                                                      |
|                            | *Valid for all intraregional transactions except those involving U.S. region and all interregional transactions between the following:                                                                                                    |                                                                                                                                                                                                                               |                                                                                                          |                                                                                                                                                                          |
|                            | <ul style="list-style-type: none"> <li>• AP region and MEA region</li> <li>• Europe region and participating countries in MEA region<sup>1</sup></li> <li>• Europe region and participating countries in AP region<sup>2</sup></li> </ul> |                                                                                                                                                                                                                               |                                                                                                          |                                                                                                                                                                          |

<sup>19</sup> Valid for Brazil domestic chargebacks only

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                              | <b>Valid for (a)<br/>non-intra-<br/>European and<br/>non-inter-<br/>European<br/>messages AND<br/>(b) intra-<br/>European and<br/>inter-European<br/>Mastercard POS<br/>and manual<br/>cash<br/>disbursement<br/>messages</b> | <b>Valid for<br/>intra-<br/>European<br/>Mastercard<br/>ATM, Maestro</b> | <b>Valid for intra-<br/>European and<br/>inter-European<br/>Mastercard<br/>ATM Maestro<br/>manual cash<br/>disbursement<br/>and Cirrus<br/>messages</b> |
|----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4871                       | Chip/PIN Liability Shift**<br><br>** Reserved for intra-Europe and intra-Canada                                                                                     | Yes*                                                                                                                                                                                                                          | Yes                                                                      | Yes                                                                                                                                                     |
| 4890                       | Identifies a syntax error return                                                                                                                                    | No                                                                                                                                                                                                                            | No                                                                       | No                                                                                                                                                      |
| 4900                       | General; invalid Second Presentment/1240; Second Presentment/1240 did not remedy First Chargeback/1442; this message reason code cannot be submitted in IPM format. | Yes                                                                                                                                                                                                                           | N/A                                                                      | N/A                                                                                                                                                     |
| 4901                       | Required documentation not received to support prior Second Presentment/1240.                                                                                       | Yes                                                                                                                                                                                                                           | N/A                                                                      | N/A                                                                                                                                                     |
| 4902                       | Documentation received was illegible.                                                                                                                               | Yes                                                                                                                                                                                                                           | N/A                                                                      | N/A                                                                                                                                                     |
| 4903                       | Scanning error—unrelated documents or partial scan                                                                                                                  | Yes                                                                                                                                                                                                                           | N/A                                                                      | N/A                                                                                                                                                     |
| 4905                       | Invalid Acquirer Reference Data in Second Presentment/1240; no documentation required or provided                                                                   | Yes                                                                                                                                                                                                                           | N/A                                                                      | N/A                                                                                                                                                     |
| 4908                       | Invalid Acquirer Reference Data in Second Presentment/1240; documentation was received.                                                                             | Yes                                                                                                                                                                                                                           | N/A                                                                      | N/A                                                                                                                                                     |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                               | <b>Valid for (a)<br/>non-intra-<br/>European and<br/>non-inter-<br/>European<br/>messages AND<br/>(b) intra-<br/>European and<br/>inter-European<br/>Mastercard POS<br/>and manual<br/>cash<br/>disbursement<br/>messages</b> | <b>Valid for<br/>intra-<br/>European<br/>Mastercard<br/>ATM, Maestro<br/>ATM Maestro<br/>manual cash<br/>disbursement<br/>and Cirrus<br/>messages</b> |
|----------------------------|--------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|
| 4999                       | Domestic Chargeback Dispute<br>Reserved for intra-European<br>and inter-European use | Yes                                                                                                                                                                                                                           | N/A                                                                                                                                                   |

**Table 15: Retrieval Request/1644 (Function Code = 603)**

| <b>MTI</b> | <b>Function Code</b> | <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                |
|------------|----------------------|----------------------------|-----------------------------------------------------------------------------------------------------------------------|
| 1644       | 603                  | 6305                       | Cardholder does not agree with amount billed.                                                                         |
|            |                      | 6321                       | Cardholder does not recognize transaction (for example, does not recognize card acceptor name, city, state, or date). |
|            |                      | 6322                       | Request Transaction Certificate for a chip transaction                                                                |
|            |                      | 6323                       | Cardholder needs information for personal records (such as tax records or business expense records).                  |
|            |                      | 6341                       | Fraud investigation                                                                                                   |
|            |                      | 6342                       | Potential chargeback or compliance documentation is required.                                                         |
|            |                      | 6343                       | Real-time Substantiation Audit Request                                                                                |
|            |                      | 6390                       | Identifies a syntax error return                                                                                      |
|            |                      | 6305                       | Cardholder does not agree with amount billed.                                                                         |
|            |                      | 6321                       | Cardholder does not recognize transaction (for example, does not recognize card acceptor name, city, state, or date). |
|            |                      | 6322                       | Request Transaction Certificate for a chip transaction                                                                |

| <b>MTI</b> | <b>Function Code</b> | <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                               |
|------------|----------------------|----------------------------|------------------------------------------------------------------------------------------------------|
|            | 6323                 |                            | Cardholder needs information for personal records (such as tax records or business expense records). |
|            | 6341                 |                            | Fraud investigation                                                                                  |
|            | 6342                 |                            | Potential chargeback or compliance documentation is required.                                        |
|            | 6343                 |                            | Real-time Substantiation Audit Request                                                               |
|            | 6390                 |                            | Identifies a syntax error return                                                                     |

**Table 16: Retrieval Request/1644 (Function Code = 603)**

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b> | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages</b> | <b>Valid for intra-European and inter-European Maestro POS messages</b> | <b>Valid for intra-European and inter-European Mastercard ATM, Maestro ATM, Maestro manual cash disbursement, and Cirrus messages</b> |
|----------------------------|----------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| 6343                       | Real-time Substantiation Audit Request | No                                                                                                                                                                     | No                                                                      | No                                                                                                                                    |
| 6390                       | Identifies a syntax error return       | No                                                                                                                                                                     | No                                                                      | No                                                                                                                                    |

**Table 17: Retrieval Request Acknowledgement/1644 (Function Code = 605)**

| Message Reason Code | Message Reason Code Description        | Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages | Valid for intra-European and inter-European Maestro POS messages | Valid for intra-European and inter-European Mastercard ATM, Maestro ATM, Maestro manual cash disbursement, and Cirrus messages |
|---------------------|----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|
| 6343                | Real-time Substantiation Audit Request | No                                                                                                                                                              | No                                                               | No                                                                                                                             |
| 6390                | Identifies a syntax error return       | No                                                                                                                                                              | No                                                               | No                                                                                                                             |

**Table 18: Text Message/1644 (Function Code = 693)**

| MTI  | Function Code | Message Reason Code | Message Reason Code Description                                 |
|------|---------------|---------------------|-----------------------------------------------------------------|
| 1644 | 693           | 6801                | Official message from Mastercard to member                      |
|      |               | 6802                | No data for this member and/or endpoint for this delivery cycle |

**Table 19: Reconciliation Messages: File Currency Summary/1644 (Function Code = 680), Financial Position Detail/1644 (Function Code = 685), and Settlement Position Detail (Function Code = 688)**

| MTI  | Function Code | Message Reason Code | Message Reason Code Description                                                               |
|------|---------------|---------------------|-----------------------------------------------------------------------------------------------|
| 1644 | 680, 685      | 6861                | File Acknowledgement—The clearing system generates after processing member outbound activity. |
| 1644 | 680, 685      | 6862                | File Notification—The clearing system generates to reconcile a member's incoming activity.    |
| 1644 | 685           | 6863, 6864          | Reserved for Mastercard internal use                                                          |
| 1644 | 688           | 6861                | File Acknowledgement—The clearing system acknowledges settlement activity sent by the member. |

| <b>MTI</b> | <b>Function Code</b> | <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                 |
|------------|----------------------|----------------------------|--------------------------------------------------------------------------------------------------------|
| 1644       | 688                  | 6862                       | File Notification—The clearing system notifies the member of settlement activity bound for the member. |

**Table 20: Fee Collection (Customer-generated)/1740 (Function Code = 700) and Fee Collection Resubmission/1740 (Function Code = 781)**

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                 | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages</b> |
|----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 7600                       | Lost/stolen telex/phone fee; for collection of lost/stolen report fee and phone or telex costs incurred for taking a lost or stolen card report<br><br>DE 3, s1 = 19, credit to sender | Yes                                                                                                                                   |                                                                                                                      |
| 7601                       | Recovered card award fee; for collection of reward for a card acceptor or financial institution employee when a card has been recovered<br><br>DE 3, s1 = 19, credit to sender         |                                                                                                                                       | Yes                                                                                                                  |
| 7602                       | Emergency cash disbursement fee; for collection of fees associated with the handling of emergency cash disbursements to cardholders<br><br>DE 3, s1 = 19, credit to sender             | Yes                                                                                                                                   |                                                                                                                      |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                        | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages</b> |
|----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 7603                       | <p>Compliance ruling settlement; for collection of a compliance ruling settlement amount</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                     | Yes                                                                                                                                   | Yes                                                                                                                  |
| 7604                       | <p>Emergency card replacement fee; for collection of fees associated with the Emergency Card Replacement Service (ECR Service)</p> <p>DE 3, s1 = 19, credit to sender</p>                     | Yes                                                                                                                                   |                                                                                                                      |
| 7605                       | <p>Warning bulletin handling fee—issuer-originated; for settlement of warning bulletin handling fees in accordance with Mastercard operating rules</p> <p>DE 3, s1 = 19, credit to sender</p> | Yes                                                                                                                                   | Yes                                                                                                                  |
| 7606                       | <p>Good faith acceptance settlement; for settlement of the amount of a good faith acceptance</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                 | Yes                                                                                                                                   | Yes                                                                                                                  |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                            | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages</b> |
|----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 7607                       | <p>Collection letter handling fee; for settlement of the amount of a collection letter acceptance</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                | Yes                                                                                                                                   | Yes                                                                                                                  |
| 7608                       | <p>Telex authorization fee; for collection of fees associated with an international telex authorization</p> <p>DE 3, s1 = 19, credit to sender</p>                                                | Yes                                                                                                                                   |                                                                                                                      |
| 7610                       | <p>Investigation fee; for fee collection when an investigation report has been completed by an investigating member on behalf of the requesting member</p> <p>DE 3, s1 = 19, credit to sender</p> | Yes                                                                                                                                   |                                                                                                                      |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                                                                                                                                                     | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages</b> |
|----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 7611                       | <p>Retrieval fee reversal; issuer-originated; used to reverse a retrieval request fulfillment fee for documents never received or for invalid documents</p> <p>An issuer would use this code in response to receiving from an inquirer an invalid message containing code 7614.</p> <p>DE 3, s1 = 19, credit to sender</p> | Yes                                                                                                                                   | Yes                                                                                                                  |
| 7612                       | <p>Retrieval handling fee; issuer-originator; used to penalize an acquirer for incorrect information verified by the retrieval request document</p> <p>DE 3, s1 = 19, credit to sender</p>                                                                                                                                 | Yes                                                                                                                                   | Yes                                                                                                                  |
| 7613                       | IIAS Nonfulfillment                                                                                                                                                                                                                                                                                                        | No                                                                                                                                    | No                                                                                                                   |

| Message Reason Code | Message Reason Code Description                                                                                                                                                                                                                                                                                                                                                                                                                                                | Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages | Valid for intra-European and inter-European Maestro POS messages | Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages |
|---------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|
| 7614                | <p>Settlement of fulfillment fees other than MasterCom; for settlement of retrieval request fulfillments not processed through the MasterCom system; credit to message originator (acquirer)</p> <p>DE 3, s1 = 19, credit to sender</p> <p>This reason code is valid only for Function Code 700 (acquirer to issuer). An issuer that wants to dispute these charges should submit a 1740-780 Fee Collection containing a DE 25 Message Reason Code of either 7611 or 7612.</p> | Yes                                                                                                                            | Yes                                                              |                                                                                                               |
| 7616                | <p>Handling fee (acquirer-originated) for second presentment of reason codes 4812 and 4835 for chip transactions where transaction certificate and DE 55 are present in the clearing message</p>                                                                                                                                                                                                                                                                               | Yes                                                                                                                            | Yes                                                              |                                                                                                               |

| Message Reason Code | Message Reason Code Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages | Valid for intra-European and inter-European Maestro POS messages | Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages |
|---------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|
| 7616                | <p>OR</p> <p>Handling fee (issuer-originated) for First Presentment chip transactions where DE 55 is either not present or is non-compliant in the clearing message.</p> <p>When submitting DE 25 with this message reason code, issuers can use the Retrieval Request ID (a unique ID generated by the MasterCom system for each record), found in PDS 0249 (MasterCom Record ID) in a Retrieval Request/1644-603, in the following manner, to indicate the purpose for submitting this reason code: RR<br/> XXXXXXXXX MMDYY RR<br/> = retrieval request<br/> XXXXXXXX = MasterCom Retrieval IR<br/> MMDDYY = retrieval request date</p> <p>DE 3, s1 = 19, credit to sender</p> |                                                                                                                                |                                                                  |                                                                                                               |
| 7617                | <p>Adjustment for promotional transactions</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Yes                                                                                                                            |                                                                  |                                                                                                               |

| Message Reason Code | Message Reason Code Description                             | Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages | Valid for intra-European and inter-European Maestro POS messages | Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages |
|---------------------|-------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|
| 7618                | Reversal of previously reimbursed State Fuel Tax            | Yes*                                                                                                                           | *Not valid for intra-European and inter-European transactions    | DE 3, s1 = 19, credit to sender                                                                               |
| 7619                | Emergency card replacement center, cash advance lockbox fee | Yes*                                                                                                                           | DE 3, s1 = 19, credit to sender                                  | *Not valid for intra-European and inter-European transactions                                                 |
| 7621                | ATM Balance Inquiry Fee                                     | Yes*                                                                                                                           | Yes*                                                             | DE 3, s1 = 19, credit to sender                                                                               |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                                                                                                                                                                               | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages</b> |
|----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 7622                       | <p>Handling Fee for Authorization Related Chargebacks (4807, 4808, and 4847); for issuer use in a Fee Collection (Handling Fee) message after sending First Chargeback/1442 for one of the specified authorization related chargebacks</p> <p>DE 3, s1 = 19, credit to sender</p> <p>*Not valid for Intra-European transactions</p>                  | Yes*                                                                                                                                  |                                                                                                                      |
| 7623                       | <p>Handling Fee for Authorization-Related Chargebacks (4807, 4808, and 4847); for acquirer use in a Fee Collection (Handling Fee) message after sending Second Presentment/1240, which indicates that the transaction was authorized</p> <p>DE 3, s1 = 19, credit to sender</p> <p>*Not valid for intra-European and inter-European transactions</p> | Yes*                                                                                                                                  |                                                                                                                      |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                                                                                                                                                                    | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages</b> |
|----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 7624                       | <p>Handling Fee for Authorization-Related Chargebacks (4807, 4808, and 4847); for issuer use in a Fee Collection (Handling Fee) message after sending Arbitration Chargeback/1442 for one of the specified authorization related chargebacks</p> <p>DE 3, s1 = 19, credit to sender</p> <p>*Not valid for Intra-European transactions</p> | Yes*                                                                                                                                  |                                                                                                                      |
| 7625                       | <p>PIN Management Service at ATM</p> <p>DE 3, s1 = 19, credit to sender</p> <p>*Reserved for intra-European and inter-European use</p>                                                                                                                                                                                                    | Yes*                                                                                                                                  | Yes*                                                                                                                 |
| 7626                       | Private Label Merchant Fee                                                                                                                                                                                                                                                                                                                | Yes                                                                                                                                   | Yes                                                                                                                  |
| 7627                       | <p>Failure to provide a merchant advice code in a Fee Collection (Handling Fee) message</p> <p>DE 3 = 19 credit to sender</p>                                                                                                                                                                                                             | Yes                                                                                                                                   | No                                                                                                                   |

| Message Reason Code | Message Reason Code Description                                                                                                                                                | Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages | Valid for intra-European and inter-European Maestro POS messages | Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages |
|---------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|
| 7628                | Reclaim surcharge                                                                                                                                                              | Yes*                                                                                                                           | Yes                                                              | Yes                                                                                                           |
|                     | *This is restricted to intra-European and European transaction-related services.                                                                                               |                                                                                                                                |                                                                  |                                                                                                               |
|                     | DE 3, s1 = 19, credit to sender                                                                                                                                                |                                                                                                                                |                                                                  |                                                                                                               |
| 7700                | Intracurrency agreement settlement; for settlement of amounts in accordance with an intracurrency agreement between transaction originator and transaction destination parties | Yes*                                                                                                                           |                                                                  |                                                                                                               |
|                     | *Not valid for intra-European and inter-European transactions                                                                                                                  |                                                                                                                                |                                                                  |                                                                                                               |
|                     | DE 3, s1 = 19, credit to sender                                                                                                                                                |                                                                                                                                |                                                                  |                                                                                                               |
|                     | DE 3, s1 = 29, debit to sender                                                                                                                                                 |                                                                                                                                |                                                                  |                                                                                                               |
| 7701                | Mastercard member settlement of fulfillment fees processed by MasterCom                                                                                                        | Yes                                                                                                                            | Yes                                                              |                                                                                                               |
|                     | Intracountry Mexico fulfillment fees                                                                                                                                           |                                                                                                                                |                                                                  |                                                                                                               |
|                     | DE 3, s1 = 19, credit to sender                                                                                                                                                |                                                                                                                                |                                                                  |                                                                                                               |
|                     | DE 3, s1 = 29, debit to sender                                                                                                                                                 |                                                                                                                                |                                                                  |                                                                                                               |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                                                                                        | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro POS messages</b> | <b>Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages</b> |
|----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 7702                       | <p>Domestic ATM VAT Fees/ Services</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                                                                                                                                           | <p>Yes*</p> <p>*Not valid for intra-European and inter-European transactions.</p>                                                     | No                                                                      | Yes                                                                                                                  |
| 7703                       | <p>Domestic POS VAT Fees/ Services, Customer calculates VAT (Value Added Tax)*</p> <p>*Mexico Domestic</p> <p>*Not valid for intra-European and inter-European transactions.</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p> | <p>Yes*</p>                                                                                                                           | Yes                                                                     | No                                                                                                                   |
| 7704                       | <p>Bank Card Interchange fee, reverse interchange for ATM transactions</p> <p>*Mexico Domestic</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                                                                               | <p>Yes*</p>                                                                                                                           |                                                                         | Yes                                                                                                                  |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                                                                      | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages</b> |
|----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 7705                       | <p>Transactions below to threshold published, Customer calculates VAT (Value Added Tax)</p> <p>*Mexico Domestic</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                                            | Yes*                                                                                                                                  | Yes                                                                                                                  |
| 7706                       | <p>Difference in interchange amount between member calculated and Mastercard calculated, Customer calculates VAT (Value Added Tax)</p> <p>*Mexico Domestic</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p> | Yes*                                                                                                                                  | Yes                                                                                                                  |
| 7707                       | <p>Interest for late settlements, Customer calculates VAT (Value Added Tax)</p> <p>*Mexico Domestic</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                                                        | Yes*                                                                                                                                  | Yes                                                                                                                  |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                        | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages</b> |
|----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 7708                       | <p>Non fullfilled documentation penalties, Customer calculates VAT (Value Added Tax)</p> <p>*Mexico Domestic</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p> | Yes*                                                                                                                                  | Yes                                                                                                                  |
| 7709                       | <p>Penalties on code 102 miscellaneous, Customer calculates VAT (Value Added Tax)</p> <p>*Mexico Domestic</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>    | Yes*                                                                                                                                  | Yes                                                                                                                  |
| 7710                       | <p>Miscellaneous</p> <p>*Mexico Domestic</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                                                                     | Yes*                                                                                                                                  | Yes                                                                                                                  |
| 7711                       | <p>Pre—fund amount, offset for others</p> <p>*Mexico Domestic</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                                                | Yes*                                                                                                                                  | Yes                                                                                                                  |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                                                                                    | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages</b> |
|----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 7712                       | <p>Bank Card Interchange fee, balance inquiry interchange, Customer calculates VAT (Value Added Tax)</p> <p>*Mexico Domestic</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                                             | Yes*                                                                                                                                  | Yes                                                                                                                  |
| 7750 to 7779               | <p>Bilateral agreement settlement; for settlement of amounts in accordance with a bilateral agreement between transaction originator and transaction destination parties</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p> | Yes                                                                                                                                   | Yes                                                                                                                  |
| 7780 to 7781               | <p>Bilateral agreement settlement; for settlement of amounts in accordance with a bilateral agreement between transaction originator and transaction destination parties</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p> | Yes                                                                                                                                   | Yes                                                                                                                  |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages</b> |
|----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 7782<br>to                 | Bilateral agreement settlement; for settlement of amounts in accordance with a bilateral agreement between transaction originator and transaction destination parties | Yes                                                                                                                                   | Yes                                                                                                                  |
| 7789                       | DE 3, s1 = 19, credit to sender<br><br>DE 3, s1 = 29, debit to sender                                                                                                 |                                                                                                                                       |                                                                                                                      |
| 7790<br>to                 | Bilateral agreement settlement; for settlement of amounts in accordance with a bilateral agreement between transaction originator and transaction destination parties | Yes                                                                                                                                   |                                                                                                                      |
| 7799                       | DE 3, s1 = 19, credit to sender<br><br>DE 3, s1 = 29, debit to sender                                                                                                 |                                                                                                                                       |                                                                                                                      |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                                                                                                                                                                      | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages</b> |
|----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 7800                       | <p>Mastercard member settlement; for collection or payment of such things as member assessments, processed through the Mastercard Consolidated Billing System (MCBS) or case dispute amount or retrieval request fulfillment fees, processed by MasterCom.</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p> | Yes                                                                                                                                   | Yes                                                                                                                  |
| 7813                       | <p>Bank Card Interchange fee, Mexico interchange fee for arbitration</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                                                                                                                                                                                       | Yes                                                                                                                                   | Yes                                                                                                                  |

**Table 21: Fee Collection Return/1740 (Function Code = 780) and Fee Collection Arbitration Return/1740 (Function Code = 782)**

| Message Reason Code | Message Reason Code Description                                                                                                                                                                                             | Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages | Valid for intra-European and inter-European Maestro and Cirrus messages |
|---------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|
| 7600                | <p>Lost/stolen telex/phone fee; for collection of lost stolen report fee and phone or telex costs incurred for taking a lost or stolen card report</p> <p>DE 3, s1 = 19, credit to sender</p>                               | Yes                                                                                                                            |                                                                         |
| 7601                | <p>Recovered card award fee; for collection of reward for a card acceptor or financial institution employee when a card has been recovered</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p> | Yes                                                                                                                            | Yes                                                                     |
| 7602                | <p>Emergency cash disbursement fee; for collection of fees associated with the handling of emergency cash disbursements to cardholders</p> <p>DE 3, s1 = 19, credit to sender</p>                                           | Yes                                                                                                                            |                                                                         |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                        | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European European and inter-European Maestro POS messages</b> | <b>Valid for intra-European and inter-European Maestro manual cash disbursement and Cirrus messages</b> |
|----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
| 7603                       | <p>Compliance ruling settlement; for collection of a compliance ruling settlement amount</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                     | Yes                                                                                                                                   | Yes                                                                                                 | Yes                                                                                                     |
| 7604                       | <p>Emergency card replacement fee; for collection of fees associated with the Emergency Card Replacement Service (ECR Service)</p> <p>DE 3, s1 = 19, credit to sender</p>                     | Yes                                                                                                                                   |                                                                                                     |                                                                                                         |
| 7605                       | <p>Warning bulletin handling fee—issuer-originated; for settlement of warning bulletin handling fees in accordance with Mastercard operating rules</p> <p>DE 3, s1 = 19, credit to sender</p> | Yes                                                                                                                                   | Yes                                                                                                 |                                                                                                         |
| 7606                       | <p>Good faith acceptance settlement; for settlement of the amount of a good faith acceptance</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                 | Yes                                                                                                                                   | Yes                                                                                                 | Yes                                                                                                     |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                            | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European European and inter-European Maestro POS messages</b> | <b>Valid for intra-European and inter-European Maestro manual cash disbursement and Cirrus messages</b> |
|----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
| 7607                       | <p>Collection letter handling fee; for settlement of the amount of a collection letter acceptance</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                | Yes                                                                                                                                   | Yes                                                                                                 | Yes                                                                                                     |
| 7608                       | <p>Telex authorization fee; for collection of fees associated with an international telex authorization</p> <p>DE 3, s1 = 19, credit to sender</p>                                                | Yes                                                                                                                                   |                                                                                                     |                                                                                                         |
| 7610                       | <p>Investigation fee; for fee collection when an investigation report has been completed by an investigating member on behalf of the requesting member</p> <p>DE 3, s1 = 19, credit to sender</p> | Yes                                                                                                                                   |                                                                                                     |                                                                                                         |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                                                                                                                                                                           | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages</b> |
|----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 7611                       | <p>Retrieval fee reversal; issuer-originated; acquirers may return; used to reverse a retrieval request fulfillment fee for documents never received or for invalid documents</p> <p>An issuer would use this code in response to receiving an invalid message from an acquirer containing code 7614.</p> <p>DE 3, s1 = 19, credit to sender</p> | Yes                                                                                                                                   | Yes                                                                                                                  |
| 7612                       | <p>Retrieval handling fee; issuer-originated; acquirers may return; used to penalize an acquirer for incorrect information verified by the retrieval request document</p> <p>DE 3, s1 = 19, credit to sender</p>                                                                                                                                 | Yes                                                                                                                                   | Yes                                                                                                                  |
| 7613                       | IIAS Nonfulfillment                                                                                                                                                                                                                                                                                                                              | No                                                                                                                                    | No                                                                                                                   |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages</b> |
|----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 7616                       | <p>Handling fee for second presentment of reason codes 4812 and 4835 for chip transactions where transaction certificate and DE 55 are present in the clearing message. Acquirer-originated</p> <p>OR</p> <p>Handling fee for First Presentment chip transactions where DE 55 is either not present or is non-compliant in the clearing message. Issuer-originated.</p> <p>DE 3, s1 = 19, credit to sender</p> <p>*Issuer-originated handling fee is not valid for non-intra-European transactions</p> | Yes                                                                                                                                   | Yes                                                                                                                  |
| 7617                       | <p>Adjustment for promotional transactions</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                                                                                                                                                                                                                                                                                                                                                                            | Yes                                                                                                                                   |                                                                                                                      |

| Message Reason Code | Message Reason Code Description                                                                                                                                          | Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages | Valid for intra-European and inter-European Maestro and POS messages | Valid for intra-European and inter-European Maestro manual cash disbursement and Cirrus messages |
|---------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| 7618                | Reversal of previously reimbursed State Fuel Tax<br><br>*Not valid for intra-European and inter-European transactions<br><br>DE 3, s1 = 19, credit to sender             | Yes*                                                                                                                           |                                                                      |                                                                                                  |
| 7619                | Emergency card replacement center, cash advance lockbox fee<br><br>DE 3, s1 = 19, credit to sender<br><br>*Not valid for intra-European and inter-European transactions. | Yes*                                                                                                                           |                                                                      |                                                                                                  |
| 7621                | ATM Balance Inquiry Fee<br><br>DE 3, s1 = 19, credit to sender<br><br>*Reserved for intra-European and inter-European use                                                | Yes*                                                                                                                           |                                                                      | Yes*                                                                                             |

| Message Reason Code | Message Reason Code Description                                                                                                                                                                                                                                                                                                                        | Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages | Valid for intra-European and inter-European Maestro and Cirrus messages                                       |
|---------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|
| 7622                | <p>Handling Fee for Authorization Related Chargebacks (4807, 4808, and 4847), for issuer use in a Fee Collection (Handling Fee) message after sending First Chargeback/1442 for one of the specified authorization-related chargebacks</p> <p>DE 3, s1 = 19, credit to sender</p> <p>*Not valid for intra-European and inter-European transactions</p> | Yes*                                                                                                                           | Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages |
| 7623                | <p>Handling Fee for Authorization Related Chargebacks (4807, 4808, and 4847); for acquirer use in a Fee Collection (Handling Fee) message after sending Second Presentment/ 1240, which indicates that the transaction was authorized</p> <p>DE 3, s1 = 19, credit to sender</p> <p>*Not valid for intra-European and inter-European transactions</p>  | Yes*                                                                                                                           |                                                                                                               |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                                                                                                                                                                                          | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro and Cirrus messages</b> |
|----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| 7624                       | <p>Handling Fee for Authorization Related Chargebacks (4807, 4808, and 4847); for issuer use in a Fee Collection (Handling Fee) message after sending Arbitration Chargeback / 1442 for one of the specified authorization-related chargebacks</p> <p>DE 3, s1 = 19, credit to sender</p> <p>*Not valid for intra-European and inter-European transactions.</p> | Yes*                                                                                                                                  |                                                                                |
| 7625                       | <p>PIN Management Service at ATM</p> <p>DE 3, s1 = 19 credit to sender</p> <p>*Reserved for intra-European and inter-European use</p>                                                                                                                                                                                                                           | Yes*                                                                                                                                  | Yes*                                                                           |
| 7626                       | Private Label Merchant Fee                                                                                                                                                                                                                                                                                                                                      | Yes                                                                                                                                   | Yes                                                                            |
| 7627                       | <p>Failure to provide a merchant advice code in a Fee Collection (Handling Fee) message</p> <p>DE 3, s1 = 19 credit to sender</p>                                                                                                                                                                                                                               | Yes                                                                                                                                   | No                                                                             |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                                                                                                                                                                  | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro and POS messages</b> | <b>Valid for intra-European and inter-European Maestro manual cash disbursement and Cirrus messages</b> |
|----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
| 7628                       | <p>Reclaim surcharge.</p> <p>* This is restricted to intra-European and European transaction-related services.</p> <p>DE 3, s1 = 19, credit to sender</p>                                                                                                                                                                               | Yes*                                                                                                                                  | Yes                                                                         | Yes                                                                                                     |
| 7700                       | <p>Intracurrency agreement settlement; for settlement of amounts in accordance with an intracurrency agreement between transaction originator and transaction destination parties</p> <p>*Not valid for intra-European and inter-European transactions</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p> | Yes*                                                                                                                                  |                                                                             |                                                                                                         |
| 7701                       | <p>Mastercard member settlement of fulfillment fees processed by MasterCom</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                                                                                                                                                                             |                                                                                                                                       |                                                                             |                                                                                                         |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                                                                                        | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro and Cirrus messages</b> |
|----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| 7702                       | <p>Domestic ATM VAT Fees/ Services</p> <p>*Not valid for intra-European and inter-European transactions.</p> <p>-</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                                                            | Yes*                                                                                                                                  | No Yes                                                                         |
| 7703                       | <p>Domestic POS VAT Fees/ Services, Customer calculates VAT (Value Added Tax)*</p> <p>*Mexico Domestic</p> <p>*Not valid for intra-European and inter-European transactions.</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p> | Yes*                                                                                                                                  | Yes No                                                                         |
| 7704                       | <p>Bank Card Interchange fee, reverse interchange for ATM transactions</p> <p>*Mexico Domestic</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                                                                               | Yes*                                                                                                                                  | Yes                                                                            |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                                                                      | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages</b> |
|----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 7705                       | <p>Transactions below to threshold published, Customer calculates VAT (Value Added Tax)</p> <p>*Mexico Domestic</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                                            | Yes*                                                                                                                                  | Yes                                                                                                                  |
| 7706                       | <p>Difference in interchange amount between member calculated and Mastercard calculated, Customer calculates VAT (Value Added Tax)</p> <p>*Mexico Domestic</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p> | Yes*                                                                                                                                  | Yes                                                                                                                  |
| 7707                       | <p>Interest for late settlements, Customer calculates VAT (Value Added Tax)</p> <p>*Mexico Domestic</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                                                        | Yes*                                                                                                                                  | Yes                                                                                                                  |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                       | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages</b> |
|----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 7708                       | <p>Non fullfiled documentation penalties, Customer calculates VAT (Value Added Tax)</p> <p>*Mexico Domestic</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p> | Yes*                                                                                                                                  | Yes                                                                                                                  |
| 7709                       | <p>Penalties on code 102 miscellaneous, Customer calculates VAT (Value Added Tax)</p> <p>*Mexico Domestic</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>   | Yes*                                                                                                                                  | Yes                                                                                                                  |
| 7710                       | <p>Miscellaneous</p> <p>*Mexico Domestic</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                                                                    | Yes*                                                                                                                                  | Yes                                                                                                                  |
| 7711                       | <p>Pre—fund amount, offset for others</p> <p>*Mexico Domestic</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                                               | Yes*                                                                                                                                  | Yes                                                                                                                  |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                                                                                    | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro and Cirrus messages</b> |
|----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
| 7712                       | <p>Bank Card Interchange fee, balance inquiry interchange, Customer calculates VAT (Value Added Tax)</p> <p>*Mexico Domestic</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                                             | Yes*                                                                                                                                  | Yes                                                                            |
| 7750 to 7779               | <p>Bilateral agreement settlement; for settlement of amounts in accordance with a bilateral agreement between transaction originator and transaction destination parties</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p> | Yes                                                                                                                                   | Yes                                                                            |
| 7780 to 7781               | <p>Bilateral agreement settlement; for settlement of amounts in accordance with a bilateral agreement between transaction originator and transaction destination parties</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p> | Yes                                                                                                                                   | Yes                                                                            |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                                                                                    | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro and Maestro POS messages</b> | <b>Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages</b> |
|----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 7782 to 7789               | <p>Bilateral agreement settlement; for settlement of amounts in accordance with a bilateral agreement between transaction originator and transaction destination parties</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p> | Yes                                                                                                                                   | Yes                                                                                 | Yes                                                                                                                  |
| 7790 to 7799               | <p>Bilateral agreement settlement; for settlement of amounts in accordance with a bilateral agreement between transaction originator and transaction destination parties</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p> | Yes                                                                                                                                   |                                                                                     |                                                                                                                      |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                                                                                                                                                                      | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro and Maestro POS messages</b> | <b>Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages</b> |
|----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 7800                       | <p>Mastercard member settlement; for collection or payment of such things as member assessments, processed through the Mastercard Consolidated Billing System (MCBS) or case dispute amount or retrieval request fulfillment fees, processed by MasterCom.</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p> | Yes                                                                                                                                   | Yes                                                                                 | Yes                                                                                                                  |
| 7813                       | <p>Bank Card Interchange fee, Mexico interchange fee for arbitration</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                                                                                                                                                                                       | Yes                                                                                                                                   | Yes                                                                                 |                                                                                                                      |

**Table 22: Fee Collection (Clearing System-generated)/1740 (Function Code = 783)**

| Message Reason Code | Message Reason Code Description                                                                                                                                             | Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages | Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages |
|---------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|
| 7621                | <p>ATM Balance Inquiry Fee</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p> <p>*Reserved for intra-European and inter-European use</p>      | Yes*                                                                                                                           | Yes*                                                                                                          |
| 7625                | <p>PIN Management Service at ATM</p> <p>DE 3, s1 = 19 credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p> <p>*Reserved for intra-European and inter-European use</p> | Yes*                                                                                                                           | Yes*                                                                                                          |
| 7629                | <p>Non-financial ATM Service fee</p> <p>(declined transactions)</p>                                                                                                         | Yes*                                                                                                                           | Yes*                                                                                                          |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                                                                                                                                                                      | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages</b> |
|----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 7702                       | <p>Domestic ATM VAT Fees/ Services</p> <p>*Not valid for intra-European and inter-European transactions.</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                                                                                                                                                   | Yes*                                                                                                                                  | No                                                                                                                   |
| 7703                       | <p>Domestic POS VAT Fees/ Services</p> <p>*Not valid for intra-European and inter-European transactions.</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                                                                                                                                                   | Yes*                                                                                                                                  | No                                                                                                                   |
| 7800                       | <p>Mastercard member settlement; for collection or payment of such things as member assessments, processed through the Mastercard Consolidated Billing System (MCBS) or case dispute amount or retrieval request fulfillment fees, processed by MasterCom.</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p> | Yes                                                                                                                                   | Yes                                                                                                                  |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                                                                      | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages</b> |
|----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 7802                       | <p>Interchange compliance adjustment; for settlement of financial amounts related to interchange compliance</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                                                | Yes                                                                                                                                   |                                                                                                                      |
| 7803                       | <p>Interchange compliance adjustment reversal; for settlement of financial amounts related to the reversal of a previous interchange compliance adjustment</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p> | Yes                                                                                                                                   |                                                                                                                      |
| 7804                       | <p>ATM transaction settlement; for settlement of daily ATM transaction amounts</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                                                                             | Yes                                                                                                                                   | <p>Yes</p> <p>Yes</p>                                                                                                |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                                                                      | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages</b> |
|----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 7805                       | ATM intracountry switch fee settlement; for settlement of daily ATM transaction intracountry switch fees<br><br>*Not valid for intra-European and inter-European transactions<br><br>DE 3, s1 = 19, credit to sender                        | Yes*                                                                                                                                  |                                                                                                                      |
| 7806                       | ATM NICS™ switch fee settlement; for settlement of Single Message System NICS Switch Fees<br><br>*Not valid for intra-European and inter-European transactions<br><br>DE 3, s1 = 19, credit to sender<br><br>DE 3, s1 = 29, debit to sender | Yes*                                                                                                                                  |                                                                                                                      |
| 7807                       | ATM intracountry first chargeback settlement; for settlement of daily ATM transaction intracountry first chargeback amounts<br><br>*Not valid for intra-European and inter-European transactions<br><br>DE 3, s1 = 29, debit to sender      | Yes*                                                                                                                                  |                                                                                                                      |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                                        | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages</b> |
|----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 7808                       | Miscellaneous Override Financial Adjustment<br><br>DE 3, s1 = 19, credit to sender<br><br>DE 3, s1 = 29, debit to sender                                                                                      | Yes                                                                                                                                   |                                                                                                                      |
| 7811                       | Reimbursement of State Fuel Tax<br><br>*Not valid for intra-European and inter-European transactions<br><br>DE 3, s1 = 19, credit to sender<br><br>DE 3, s1 = 29, debit to sender                             | Yes*                                                                                                                                  |                                                                                                                      |
| 7812                       | Collection or return of collateral for security arrangement<br><br>*Not valid for intra-European and inter-European transactions<br><br>DE 3, s1 = 19, credit to sender<br><br>DE 3, s1 = 29, debit to sender | Yes*                                                                                                                                  |                                                                                                                      |

| Message Reason Code | Message Reason Code Description     | Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages | Valid for intra-European and inter-European Maestro POS messages                                                                                   | Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages |
|---------------------|-------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|
| 7813                | Mexico IVA fees                     | Yes*                                                                                                                           | <p>* Not valid for intra-European and inter-European transactions</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p> |                                                                                                               |
| 7820                | Disaster Relief Fund                | Yes*                                                                                                                           | <p>*Not valid for intra-European and inter-European transactions</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>  |                                                                                                               |
| 7821                | MCBS Emergency Borrowing Collection | Yes*                                                                                                                           | <p>*Not valid for intra-European and inter-European transactions</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>  |                                                                                                               |

| <b>Message Reason Code</b> | <b>Message Reason Code Description</b>                                                                                                                                                                                                                                                 | <b>Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages</b> | <b>Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages</b> |
|----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| 7822                       | <p>Settlement Adjustment</p> <p>*Not valid for intra-European and inter-European transactions</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                                                                                                         | Yes*                                                                                                                                  |                                                                                                                      |
| 7823                       | <p>Single Message System Offline Debit Settlement</p> <p>*Not valid for intra-European and inter-European transactions</p> <p>Single Message System feed via Settlement Account Management system (S.A.M.)</p> <p>DE 3, s1 = 19, credit to sender For Mastercard internal use only</p> | Yes*                                                                                                                                  |                                                                                                                      |
| 7824                       | <p>Collection of reward amount as agreed upon between the customers</p> <p>DE 3, s1 = 19, credit to sender</p> <p>DE 3, s1 = 29, debit to sender</p>                                                                                                                                   | Yes                                                                                                                                   | Yes                                                                                                                  |
| 7825                       | Argentina Finance Fee                                                                                                                                                                                                                                                                  | Yes                                                                                                                                   |                                                                                                                      |
| 7826                       | Argentina Finance Fee VAT                                                                                                                                                                                                                                                              | Yes                                                                                                                                   |                                                                                                                      |

| Message Reason Code | Message Reason Code Description                                                 | Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard messages | Valid for intra-European and inter-European Maestro POS messages | Valid for intra-European and inter-European Maestro ATM, Maestro manual cash disbursement and Cirrus messages |
|---------------------|---------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|
| 7827                | EDP Adjustment Amount (Used only by the Mastercard Network for the EDP Service) | Yes                                                                                                                            | Yes                                                              | Yes                                                                                                           |

**Table 23: Fee Collection Funds Transfer/1740 (Function Code = 790) and Fee Collection Funds Backout/1740 (Function Code = 791)**

| Message Reason Code | Message Reason Code Description                                                                                                                                                                                                                    | Valid for (a) non-intra-European and non-inter-European messages AND (b) intra-European and inter-European Mastercard POS and manual cash disbursement messages | Valid for intra-European and inter-European Maestro POS messages | Valid for intra-European and inter-European Mastercard ATM, Maestro ATM, Maestro manual cash disbursement, and Cirrus messages |
|---------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|
| 7777                | Bilateral agreement settlement; for settlement of amounts in accordance with a bilateral agreement between transaction originator and transaction destination parties<br><br>DE 3, s1 = 19, credit to sender<br><br>DE 3, s1 = 29, debit to sender | Yes                                                                                                                                                             | Yes                                                              | Yes                                                                                                                            |

## DE 26—Card Acceptor Business Code (MCC)

DE 26 (Card Acceptor Business Code [MCC]) classifies the type of business applicable to the card acceptor.

### Attributes

|                      |                           |
|----------------------|---------------------------|
| Data Representation: | n-4                       |
| Length Field:        | None                      |
| Data Field:          | Fixed length, 4 positions |
| Subfields:           | None                      |
| Justification:       | Right                     |

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                |     |     |     |
| First Presentment/1240                                               | M   | •   | M   |
| First Chargeback/1442 and Arbitration Chargeback/1442                | M   | •   | M   |
| Second Presentment/1240                                              | M   | •   | M   |
| <b>Reconciliation Messages</b>                                       |     |     |     |
| Financial Position Detail/1644                                       | •   | X   | C   |
| <b>Retrieval and Fee Collection Messages</b>                         |     |     |     |
| Retrieval Request/1644                                               | M   | •   | M   |
| Retrieval Request Acknowledgement/1644                               | M   | •   | M   |
| Fee Collection (Retrieval Fee Billing)/1740                          | O   | •   | C   |
| Fee Collection (Handling Fees)/1740                                  | O   | •   | C   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | O   | •   | C   |

This data element contains a four-digit card acceptor business code (MCC) that identifies the card acceptor's primary business.

Card acceptor business codes are required in Mastercard Financial transactions to qualify transactions for specific interchange rates.

DE 26 is mandatory in Retrieval Request/1644 and Retrieval Request Acknowledgement/1644 messages.

If PDS 0358 (Reconciled, Business Activity), subfield 7 (Card Acceptor Business Code [MCC] Override Indicator) contains 0, DE 26 will also be present in the Financial Position Detail/1644 message, to provide totals based on the value in DE 26.

The four-position valid Mastercard Card Acceptor Business Code (MCC) that most reasonably and fairly represents the card acceptor's primary business, must be presented in DE 26. For example, if a large Internet retailer sells an item on behalf of a toy store, DE 26 should contain the MCC associated with the toy store. All card acceptor business codes (MCCs) recognized by Mastercard are published in the *Quick Reference Booklet*. For some transactions, Mastercard requires the use of a specific MCC. For example, gambling transactions require the use of MCC 7995.

### Values

Card Acceptor Business Codes comprise ISO standard business classification codes, augmented with additional classification codes.

The codes for all Mastercard programs and services are in the *Quick Reference Booklet*, which is periodically updated and made available to customer organizations.

Refer to Publications for additional information about Mastercard interchange programs and their requirements, including valid DE 26 values for each interchange program, if applicable.

## DE 30—Amounts, Original

---

DE 30 (Amounts, Original) contains the "amount" data element values from the First Presentment/1240 or Fee Collection (Customer-generated)/1740.

### Attributes

---

n-24

---

Length Field: None

---

Data Field: Fixed length, 24 positions

---

Subfields: 2

---

Justification: See "Subfields"

---

## Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                |     |     |     |
| First Presentment/1240                                               | O   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442                | M   | •   | M   |
| Second Presentment/1240                                              | M   | •   | M   |
| <b>Retrieval and Fee Collection Messages</b>                         |     |     |     |
| Retrieval Request/1644                                               | M   | •   | M   |
| Retrieval Request Acknowledgement/1644                               | M   | •   | M   |
| Fee Collection (Retrieval Fee Billing)/1740                          | M   | •   | M   |
| Fee Collection (Handling Fees)/1740                                  | O   | •   | C   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | O   | •   | C   |

DE 30 references the “amount” data elements (specifically, DE 4 [Amount, Transaction] and DE 5 [Amount, Reconciliation]) of the First Presentment/1240 or Fee Collection (Customer-generated)/1740.

DE 30 is required in Retrieval Request/1644, Retrieval Request Acknowledgement/1644, Retrieval Fulfillment (presented as a Fee Collection message), First Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1442 messages to provide DE 4 of the First Presentment/1240.

If present, DE 30 must be numeric.

In Fee Collection/1740 messages that are generated for reasons other than retrieval fee billing, the sender optionally may provide DE 30 in a Fee Collection Return/1740, Fee Collection Resubmission/1740, or Fee Collection Arbitration Return/1740. In this case, DE 30 contains the DE 4 from the original Fee Collection (Customer-generated)/1740.

## Related PDSs

Whenever DE 30 is included in a message, the following PDSs must also be included to identify the currency codes and exponents of the original amount subfields:

- Currency Exponents (PDS 0148)
- Currency Codes, Amounts, Original (PDS 0149)

## DE 30 Subfields

This data element consists of two subfields.

| Number | Positions | Name                            | Attribute | Justification |
|--------|-----------|---------------------------------|-----------|---------------|
| 1      | 1–12      | Original Amount, Transaction    | n-12      | right         |
| 2      | 13–24     | Original Amount, Reconciliation | n-12      | right         |

### Subfield 1: Original Amount, Transaction

Subfield 1 (Original Amount, Transaction) must contain DE 4 from the First Presentment/1240 or Fee Collection (Customer-generated)/1740.

### Subfield 2: Original Amount, Reconciliation

Subfield 2 (Original Amount, Reconciliation) must contain all zeros.

## DE 31—Acquirer Reference Data

DE 31 (Acquirer Reference Data) is data an acquirer supplies in an acquirer-originated message that may be required for an issuer to return to the acquirer in a subsequent message.

### Attributes

|                |                            |
|----------------|----------------------------|
| n-23; LLVAR    |                            |
| Length Field:  | 2 positions, value = 23    |
| Data Field:    | Fixed length, 23 positions |
| Subfields:     | 5                          |
| Justification: | See "Subfields"            |

ISO defines DE 31 as a variable-length field. Therefore, the DE 31 data is preceded by a two-position length field. In the IPM format, customers still must precede the DE 31 data with a two-position length field. This length field will always contain the value 23 and the data that follows always must be exactly 23 positions long.

## Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                |     |     |     |
| First Presentment/1240                                               | M   | •   | M   |
| First Chargeback/1442 and Arbitration Chargeback/1442                | M   | •   | M   |
| Second Presentment/1240                                              | M   | •   | M   |
| <b>Retrieval and Fee Collection Messages</b>                         |     |     |     |
| Retrieval Request/1644                                               | M   | •   | M   |
| Retrieval Request Acknowledgement/1644                               | M   | •   | M   |
| Fee Collection (Retrieval Fee Billing)/1740                          | M   | •   | M   |
| Fee Collection (Handling Fees)/1740                                  | M   | •   | M   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | O   | •   | C   |

This data element contains the Acquirer Reference Data, which is mandatory in all First Presentment/1240, Second Presentment/1240, First Chargeback/1442, and Arbitration Chargeback/1442 messages. The Acquirer Reference Data in a Second Presentment/1240 message must be the same as the Acquirer Reference Data in the First Presentment/1240 and Chargeback/1442 messages.

The issuer must return this data to the acquirer in subsequent related life cycle messages, including Retrieval Request/1644, Retrieval Request Acknowledgement/1644, First Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1442 messages related to the First Presentment/1240.

GCMS requires the six-digit acquiring BIN in DE 31, positions 2–7, for all applicable transactions.

If DE 31 is not provided in the Fee Collection/1740 message for the collection of handling fees, the receiving customer has the right to return the message.

## Values

DE 31 must be numeric.

## DE 31 Subfields

The Acquirer Reference Data format consists of five subfields as specified in the following table.

| Number | Positions | Name                                                                                                                       | Attribute | Justification |
|--------|-----------|----------------------------------------------------------------------------------------------------------------------------|-----------|---------------|
| 1      | 1         | Mixed Use; any numeric value                                                                                               | n-1       | right         |
| 2      | 2-7       | Acquirer's BIN must contain the six-digit acquirer's BIN                                                                   | n-6       | right         |
| 3      | 8-11      | Julian Processing Date YDDD contains the Julian processing date the acquirer assigned to the First Presentment/1240.       | n-4       | right         |
| 4      | 12-22     | Acquirer's Sequence Number contains the sequence number that the acquirer assigned to the First Presentment/1240; numeric. | n-11      | right         |
| 5      | 23        | Check Digit Numeric; Luhn Formula Modulus-10 algorithm determines value on the previous 22 positions.                      | n-1       | right         |

## DE 32—Acquiring Institution ID Code

DE 32 (Acquiring Institution ID Code) identifies a transaction acquirer.

### Attributes

---

n...11; LLVAR

---

Length Field: 2 positions value = 01-11

---

Data Field: Variable length, 1-11

---

Subfields: None

---

Justification: Right

---

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| <b>Message Type Identifier</b>                                                         | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|----------------------------------------------------------------------------------------|------------|------------|------------|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |            |            |            |
| First Presentment/1240                                                                 | O          | •          | C          |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | O          | •          | C          |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | O          | •          | C          |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644                  | O          | •          | C          |
| Financial Detail Addendum (Vehicle Rental Detail)/1644                                 | O          | •          | C          |
| Financial Detail Addendum (Lodging Summary)/1644                                       | O          | •          | C          |
| Financial Detail Addendum (Temporary Services)/1644                                    | O          | •          | C          |
| Financial Detail Addendum (Shipping/Courier Services)/1644                             | O          | •          | C          |
| Financial Detail Addendum (Payment Transaction Detail)/1644                            | O          | •          | C          |
| Financial Detail Addendum (Telephony Billing—Summary)/1644                             | O          | •          | C          |
| Financial Detail Addendum (Telephony Billing—Detail)/1644                              | O          | •          | C          |
| Financial Detail Addendum (Travel Agency Detail)/1644                                  | O          | •          | C          |
| Financial Detail Addendum (Lodged Account Detail)/1644                                 | O          | •          | C          |
| Financial Detail Addendum (Electronic Invoice—Transaction Data)/1644                   | O          | •          | C          |
| Financial Detail Addendum (Electronic Invoice—Party Information)/1644                  | O          | •          | C          |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644               | O          | •          | C          |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644               | O          | •          | C          |
| Financial Detail Addendum (Corporate Line Item Detail)/1644                            | O          | •          | C          |
| Financial Detail Addendum (Generic Detail)/1644                                        | O          | •          | C          |
| Financial Detail Addendum (Healthcare)/1644                                            | O          | •          | C          |
| Financial Detail Addendum (Private Label Common Data)/1644                             | O          | •          | C          |
| Financial Detail Addendum (Private Label Line Item Detail)/1644                        | O          | •          | C          |
| First Chargeback/1442 and Arbitration Chargeback/1442                                  | O          | •          | C          |

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| Second Presentment/1240                                                  | O   | •   | C   |
| <b>Retrieval and Fee Collection Messages</b>                             |     |     |     |
| Retrieval Request/1644                                                   | O   | •   | C   |
| Retrieval Request Acknowledgement/1644                                   | O   | •   | C   |
| Fee Collection (Retrieval Fee Billing)/1740                              | O   | •   | C   |
| Fee Collection (Handling Fees)/1740                                      | O   | •   | C   |
| Fee Collection (Other than Retrieval Fee Billing and Handling Fees)/1740 | O   | •   | C   |

For clearing system transactions, this data element may identify the financial institution that owns the merchant agreement.

DE 32 supplements the acquiring customer ID (located in either DE 94 [Transaction Originator Institution ID Code] or DE 93 [Transaction Destination Institution ID Code]) by providing additional information about the agent bank relationship. If the issuer returns DE 32 to the acquirer in subsequent chargebacks, the acquirer may more easily determine the institution responsible for the transaction.

### Values

When present in clearing system messages, this data element contains a value the acquirer assigns.

This value may be any proprietary numeric value as the acquirer determines.

When present, DE 32 must be numeric and cannot contain all zeros.

### Additional Information

Refer to [Appendix A](#) in this manual for more information about institution ID codes and PDSs in clearing system messages.

## DE 33—Forwarding Institution ID Code

DE 33 (Forwarding Institution ID Code) identifies a message's forwarding institution.

A forwarding institution is the institution in a transaction flow that sends a message forward from the originating institution.

## Attributes

|                |                                 |
|----------------|---------------------------------|
| n...11; LLVAR  |                                 |
| Length Field:  | 2 positions value = 06–11       |
| Data Field:    | Variable length, 6–11 positions |
| Subfields:     | None                            |
| Justification: | Right                           |

## Current Processing Restrictions

The clearing system accepts a DE 33 length of 6–11 positions but expects this element to contain zeros in all but the last six positions. Only the last six positions are passed along to the receiver of the message.

## Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| First Presentment/1240                                                                 | M   | X   | M   |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | M   | •   | M   |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | M   | •   | M   |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644                  | M   | •   | M   |
| Financial Detail Addendum (Vehicle Rental Detail)/1644                                 | M   | •   | M   |
| Financial Detail Addendum (Lodging Summary)/1644                                       | M   | •   | M   |
| Financial Detail Addendum (Temporary Services)/1644                                    | M   | •   | M   |
| Financial Detail Addendum (Shipping/Courier Services)/1644                             | M   | •   | M   |
| Financial Detail Addendum (Payment Transaction Detail)/1644                            | M   | •   | M   |
| Financial Detail Addendum (Telephony Billing—Summary)/1644                             | M   | •   | M   |

| <b>Message Type Identifier</b>                                           | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|--------------------------------------------------------------------------|------------|------------|------------|
| Financial Detail Addendum (Telephony Billing—Detail)/1644                | M          | •          | M          |
| Financial Detail Addendum (Travel Agency Detail)/1644                    | M          | •          | M          |
| Financial Detail Addendum (Lodged Account Detail)/1644                   | M          | •          | M          |
| Financial Detail Addendum (Electronic Invoice—Transaction Data)/1644     | M          | •          | M          |
| Financial Detail Addendum (Electronic Invoice—Party Information)/1644    | M          | •          | M          |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | M          | •          | M          |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | M          | •          | M          |
| Financial Detail Addendum (Corporate Line Item Detail)/1644              | M          | •          | M          |
| Financial Detail Addendum (Generic Detail)/1644                          | M          | •          | M          |
| Financial Detail Addendum (Healthcare)/1644                              | M          | •          | M          |
| Financial Detail Addendum (Private Label Common Data)/1644               | M          | •          | M          |
| Financial Detail Addendum (Private Label Line Item Detail)/1644          | M          | •          | M          |
| First Chargeback/1442 and Arbitration Chargeback/1442                    | M          | X          | M          |
| Second Presentment/1240                                                  | M          | X          | M          |
| <b>Retrieval and Fee Collection Messages</b>                             |            |            |            |
| Retrieval Request/1644                                                   | M          | X          | M          |
| Retrieval Request Acknowledgement/1644                                   | M          | X          | M          |
| Fee Collection (Retrieval Fee Billing)/1740                              | M          | X          | M          |
| Fee Collection (Handling Fees)/1740                                      | M          | •          | M          |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740     | M          | •          | M          |

DE 33 contains the clearing system customer ID or Processor ID of the processing facility that transmits a message.

### **Values**

This data element must contain a valid customer ID or Processor ID number.

---

## Additional Information

Refer to [Appendix A](#) in this manual for more information about institution ID codes and PDSs in clearing system messages.

---

## DE 37—Retrieval Reference Number

---

DE 37 (Retrieval Reference Number) is a transaction information document reference number the card acceptor's or designated agent's system supplies. DE 37 retains the transaction's original source information. This reference number assists in locating that source information (or a copy).

### Attributes

---

ans-12

---

Length Field: None

---

Data Field: Fixed length, 12 positions

---

Subfields: None

---

Justification: None

---

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | C   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | O   | •   | C   |
| Second Presentment/1240                               | O   | •   | C   |
| <b>Retrieval and Fee Collection Messages</b>          |     |     |     |
| Retrieval Request/1644                                | O   | •   | C   |
| Retrieval Request Acknowledgement/1644                | O   | •   | C   |

---

Fee Collection (Retrieval Fee Billing)/1740

O • C

---

This data element is for the exclusive use of card acceptor systems that retain the original transaction source documentation such as electronic receipts, paper receipts, imprinted tickets, and cardholder signature documents.

This data element's primary purpose is to aid in retrieving original transaction documentation if it is needed for some future action such as a retrieval request or adjustment. For ATM or electronic POI terminal usage, DE 37 may contain the transaction sequence number the terminal assigns.

Acquirer systems may assign a unique receipt or sales document identifier to satisfy regulatory or legal requirements when the merchant performs source document capture and truncation.

DE 37 should be supplied on European-acquired debit activity. The Single Message System uses this field and some additional fields for matching the clearing message to information provided in the authorization response message. An unsuccessful match may result in Mastercard Network-generated chargebacks to the acquirer.

### **Values**

If present, this element cannot contain all spaces or zeros.

## **DE 38—Approval Code**

---

DE 38 (Approval Code) is a code the authorizing institution assigns indicating approval.

### **Attributes**

---

ans-6

---

Length Field: None

---

Data Field: Fixed length, 6 positions

---

Subfields: None

---

Justification: Left

---

### **Usage**

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                |     |     |     |
| First Presentment/1240                                               | C   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442                | C   | •   | C   |
| Second Presentment/1240                                              | C   | •   | C   |
| <b>Retrieval and Fee Collection Messages</b>                         |     |     |     |
| Retrieval Request/1644                                               | O   | •   | C   |
| Retrieval Request Acknowledgement/1644                               | O   | •   | C   |
| Fee Collection (Retrieval Fee Billing)/1740                          | O   | •   | C   |
| Fee Collection (Handling Fees)/1740                                  | O   | •   | C   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | O   | •   | C   |

This data element transmits a card issuer’s “authorization code” for approved transactions. The card acceptor may retain this code to verify that proper authorization was received.

In First Presentment/1240 messages and related cardholder life cycle transactions, this data element contains the actual approval response code the issuer or its agent sends in response to an authorization request.

For each transaction authorized via the Mastercard Network (“online-authorized transactions”), DE 38 of the First Presentment/1240 message must be populated with the same value contained in DE 38 of the related Authorization Request Response/0110 message, or for automated fuel dispenser (MCC 5542 and CAT level 2) transactions occurring in the U.S. or Canada regions, the related Authorization Advice Response/0130 message.

This requirement does not apply to transactions where online authorization is not requested or required, such as offline-authorized chip-read transactions, credit (purchase return) transactions, and Collection Only transactions.

DE 38 must be present for all Mastercard Account Level Management transactions. DE 38 should be retained and returned through all subsequent messages in the lifecycle. Transactions that qualify for Account Level Management processing (Enhanced Value, Product Graduation, High Value, or a combination of Account Level Management Services) require this data element for correct processing. Spend Shortfall clearing processing follows the same logic as Account Level Management. For more information about Account Level Management services refer to the *GCMS Reference Manual*.

Transactions for the accounts participating in the Co-Brand Proprietary Transaction Management require this data element for correct processing.

---

DE 38 must be present for all Mastercard® MoneySend™ transactions where (a) PDS 0043 (Program Registration ID) equals C07, C52, C53, C54, C55, C56, or C57, and (b) DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type) equals 28 (Payment Transaction).

### Values

This data element must contain an issuer's authorization response code formatted according to Corporation operating rules.

If present, this data element must be left-justified and cannot contain all spaces, all low values, or all high values. In addition, it cannot contain embedded spaces.

DE 38 must not be present if DE 22 (Point of Service Data Code) is present and DE 22, subfield 7 = F, indicating an offline chip transaction. (This does not apply to intracountry business service arrangements.)

DE 38 is required for all U.S. intraregional First Presentment/1240 messages being submitted for incentive interchange. (This excludes transactions submitted for standard IRD, credits, and reversals.)

If DE 38 is present in a First Presentment/1240 message, DE 38 should be provided on all subsequent cycles (First Chargeback, Second Presentment, and so on).

For transactions authorized via the network, the sixth position of DE 38 could contain an identifier indicating that the cardholder is a participant in Account Level Management, World Elite Spend Shortfall, or World Mastercard Spend Shortfall. Please refer to the *Account Level Management Manual* for more information.

The following values are the identifiers for Account Level Management/Affluent Spend Shortfall.

DE 38, position 6 may contain any of the following Account Level Management account category codes when the account range is participating in an Account Level Management service. Valid account category codes by program are Q—Level 5 (Small Business Spend Processing) and R—Level 5 (Small Business Spend Processing and Product Graduation).

---

| Value | Description                                    |
|-------|------------------------------------------------|
| B     | Enhanced Value (Enhanced Value and High Spend) |
| C     | Business Level 1                               |
| D     | Business Level 1 and Product Graduation        |
| E     | Business Level 2                               |
| F     | Business Level 2 and Product Graduation        |
| G     | Business Level 3                               |
| H     | Business Level 3 and Product Graduation        |

---

---

| <b>Value</b> | <b>Description</b>                                                                                                                                                                                                                                                                          |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| J            | Business Level 4                                                                                                                                                                                                                                                                            |
| K            | Business Level 4 and Product Graduation                                                                                                                                                                                                                                                     |
| M            | Enhanced Value (Enhanced Value and High Spend) and Product Graduation                                                                                                                                                                                                                       |
| P            | Product Graduation or Co-Brand Proprietary Card program                                                                                                                                                                                                                                     |
| Q            | Level 5 Small Business Spend Processing                                                                                                                                                                                                                                                     |
| R            | Level 5 Small Business Spend Processing and Product Graduation                                                                                                                                                                                                                              |
| S            | High Value (High Value and Premium High Spend)                                                                                                                                                                                                                                              |
| T            | High Value and Product Graduation                                                                                                                                                                                                                                                           |
| Z            | The default value provided by Mastercard indicating that while the account range does participate in Account Level Management processing, the specific cardholder account found in DE 2 (Primary Account Number [PAN]) of the transaction does not participate in Account Level Management. |

---

Spend Shortfall identifiers are as follows.

---

| <b>Value</b> | <b>Description</b>                     |
|--------------|----------------------------------------|
| W            | Spend Shortfall                        |
| Y            | Spend Shortfall and Product Graduation |

---

## DE 40—Service Code

DE 40 (Service Code) provides codes that increase issuers' flexibility in defining card acceptance parameters.

These codes also provide acquirers with the ability to interpret card acceptance preferences for all point-of-interaction (POI) conditions.

The service code is an issuer-defined, three-digit value on the magnetic stripe (tracks 1 and 2) and on the chip of a bankcard. The service code instructs the POI terminal about conditions under which the card may be used.

The service code first-digit value of 2 or 6 can only be defined on chip cards:

- That comply with both Mastercard and Visa (EMV chip).
- In which the application on the magnetic stripe matches the application on the chip.

## Attributes

|                |                           |
|----------------|---------------------------|
| n-3            |                           |
| Length Field:  | None                      |
| Data Field:    | Fixed length, 3 positions |
| Subfields:     | None                      |
| Justification: | N/A                       |

## Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | C   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | C   | •   | C   |
| Second Presentment/1240                               | C   | •   | C   |

## Values

DE 40 is required to validate eligibility for some interchange programs. In such cases, acquirers must populate DE 40 with the service code value available on the card. Refer to the *Interchange Manual* for details.

Issuers may find more information about the physical and magnetic characteristics of chip cards in International Organization for Standardization (ISO) 7813.

## DE 41—Card Acceptor Terminal ID

DE 41 (Card Acceptor Terminal ID) is a unique code identifying a terminal at the card acceptor location.

## Attributes

|                      |       |
|----------------------|-------|
| Data Representation: | ans-8 |
|----------------------|-------|

---

|                |                           |
|----------------|---------------------------|
| Length Field:  | None                      |
| Data Field:    | Fixed length, 8 positions |
| Subfields:     | None                      |
| Justification: | Left                      |

---

## Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                |     |     |     |
| First Presentment/1240                                               | C   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442                | O   | •   | C   |
| Second Presentment/1240                                              | O   | •   | C   |
| <b>Retrieval and Fee Collection Messages</b>                         |     |     |     |
| Retrieval Request/1644                                               | O   | •   | C   |
| Retrieval Request Acknowledgement/1644                               | O   | •   | C   |
| Fee Collection (Retrieval Fee Billing)/1740                          | O   | •   | C   |
| Fee Collection (Handling Fees)/1740                                  | O   | •   | C   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | O   | •   | C   |

DE 41 must contain a valid terminal ID, if present. This data element contains the terminal ID that the card acceptor assigns to a terminal device. Terminal IDs must be unique within each card acceptor.

The terminal ID should be printed on all transaction receipts in ATM and POI transactions in which the terminal is capable of generating customer receipts.

DE 41 is required in intra-European and inter-European ATM First Presentment/1240 messages.

DE 41 should be supplied on European-acquired debit activity. The uses this field and some additional fields for matching the clearing message to information provided in the authorization response message. An unsuccessful match may result in -generated chargebacks to the acquirer.

### Values

Individual card acceptor, merchant, or acquirer clearing system organizations assign terminal ID values.

If present, DE 41 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## DE 42—Card Acceptor ID Code

DE 42 (Card Acceptor ID Code) identifies the card acceptor ID assigned by the acquirer.

This ID must represent a unique identifier for each merchant name/location (DE 43) within the acquiring BIN (DE 31, subfield 2).

### Attributes

---

ans-15

---

Length Field: None

---

Data Field: Fixed length, 15 positions

---

Subfields: None

---

Justification: Left

---

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | C   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | C   | •   | C   |
| Second Presentment/1240                               | C   | •   | C   |
| <b>Retrieval and Fee Collection Messages</b>          |     |     |     |
| Retrieval Request/1644                                | O   | •   | C   |
| Retrieval Request Acknowledgement/1644                | O   | •   | C   |

---

| <b>Message Type Identifier</b>                                       | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|----------------------------------------------------------------------|------------|------------|------------|
| Fee Collection (Retrieval Fee Billing)/1740                          | O          | •          | C          |
| Fee Collection (Handling Fees)/1740                                  | O          | •          | C          |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | C          | •          | C          |

---

This data element uniquely identifies the card acceptor (merchant) for an individual transaction.

DE 42 is required for all First Presentment/1240 transactions except ATM transactions.

DE 42 is required in First Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1442 transactions submitted for the following U.S.-to-U.S. interchange programs when DE 26 is equal to 5542 (Automated Fuel Dispenser).

DE 42 is required for all Fee Collection (Other than Retrieval Fee Billing/handling Fees)/1740-790 and 791 Funds Transfer messages generated by Mastercard on behalf of the customer. This requirement does not apply to U.K. Domestic Maestro activity. Please refer to the *Interchange Manual* for specific IRD details.

---

| <b>IRD</b> | <b>Description</b>              |
|------------|---------------------------------|
| 02         | World Merit 1                   |
| 27         | Petroleum CAT/AFD               |
| 45         | World Petroleum Base            |
| 61         | Petroleum Base                  |
| 78/88/98   | Merit 1                         |
| HB         | World High Value Merit          |
| HX         | World High Value Petroleum Base |
| RP         | Enhanced Merit II               |
| RW         | - Enhanced Petroleum Base       |
| WB         | World Elite Merit I             |
| WX         | World Elite Petroleum Base      |

---

### **Values**

The acquirer assigns DE 42 values. The values assigned must be unique for each card acceptor name/location identified in DE 43 (Card Acceptor Name/Location) within the acquiring BIN.

Mastercard recommends that DE 42 values not be reassigned to a different Card Acceptor Name/Location until the values have been inactive for a minimum of three years. This practice helps to avoid ambiguity and erroneous tracking in fraud data analysis and reporting.

If present, DE 42 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## DE 43—Card Acceptor Name/Location

DE 43 (Card Acceptor Name/Location) contains the card acceptor's name and location as known to the cardholder.

### Attributes

|                      |                                  |
|----------------------|----------------------------------|
| Data Representation: | ans...99; LLVAR                  |
| Length Field:        | 2 positions, value = 20–99       |
| Data Field:          | Variable length, 20–99 positions |
| Subfields:           | 6                                |
| Justification:       | See "Subfields"                  |

### Current Processing Restrictions

Subfield 1 of DE 43 must have a minimum length of 1 and a maximum length of 22, excluding the backslash delimiter.

Subfield 3 of DE 43 must have a maximum length of 13, excluding the backslash delimiter.

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                |     |     |     |
| s1 Card Acceptor Name                                 | M   | •   | M   |
| s2 Card Acceptor Street Address                       | C   | •   | C   |
| s3 Card Acceptor City                                 | C   | •   | C   |

---

| <b>Message Type Identifier</b>                                       | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|----------------------------------------------------------------------|------------|------------|------------|
| First Chargeback/1442 and Arbitration Chargeback/1442                |            |            |            |
| s1 Card Acceptor Name                                                | M          | •          | M          |
| s2 Card Acceptor Street Address                                      | O          | •          | C          |
| s3 Card Acceptor City                                                | C          | •          | C          |
| Second Presentment/1240                                              |            |            |            |
| s1 Card Acceptor Name                                                | M          | •          | M          |
| s2 Card Acceptor Street Address                                      | O          | •          | C          |
| s3 Card Acceptor City                                                | C          | •          | C          |
| <b>Retrieval and Fee Collection Messages</b>                         |            |            |            |
| Retrieval Request/1644                                               | O          | •          | C          |
| Retrieval Request Acknowledgment/1644                                | O          | •          | C          |
| Fee Collection (Retrieval Fee Billing)/1740                          | O          | •          | C          |
| Fee Collection (Handling Fees)/1740                                  | O          | •          | C          |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | O          | •          | C          |

---

This data element provides the business name, street address, and other location information about the card acceptor.

For DE 43, Mastercard will support only the International Organization for Standardization (ISO)/IEC 8859-1:1998 (Latin Alphabet No. 1) character set usage in all subfields. This character set can be identified in several ways:

- In COBOL compiler options, the term would be Code Page 1140.
- In MVS Operating System information, the term CCSID 37 (EBCDIC Latin + 1, USA) is used.
- In ISO, it is identified as ISO8859-1.

All other standards must not be submitted in DE 43 but instead may be submitted in PDS 0171 (Alternate Card Acceptor Description Data) or PDS 0178 (Alternate Card Acceptor Description Data 2).

For airline transactions (identified by a value of 3000 through 3299 or 4511 in DE 26—Card Acceptor Business Code [MCC]), the information in DE 43 (Card Acceptor Name/Location), subfield 1 (Card Acceptor Name) should reflect the airline name and not that of an intermediate processor or travel agent. Please refer to the Airline Transaction Requirements documented in subfield 1 (Card Acceptor Name) for more information.

For airlines with a uniquely assigned card acceptor business code (MCC) (values 3000–3299), the card acceptor address fields (street address, city, state, postal code, and country) may reflect either the airline's headquarters information or the location of where the ticket was purchased but not a combination of the two.

For all other airline transactions using card acceptor business code (MCC) value 4511, the card acceptor address fields (street address, city, state, postal code, and country) must contain the address of the airline's headquarters, unless prior arrangement has been made with Mastercard. Acquirers requesting an exemption to this requirement may do so by sending an email to [ps\\_data\\_integrity@mastercard.com](mailto:ps_data_integrity@mastercard.com).

All U.S.-acquired transactions submitted with a value of 4511 in DE 26 (Card Acceptor Business Code [MCC], from a travel agent for travel agency fees should provide the value of "AGNT FEE," followed by the travel agency name, in DE 43, subfield 1 (Card Acceptor Name). The address information in DE 43 should reflect the travel agency address and location, and not a combination of other information.

### **Subfield 1—Card Acceptor Name (or Payment Facilitator and Sub-Merchant Information, if applicable)**

DE 43 (Card Acceptor Name/Location), subfield 1 contains the card acceptor name, DBA name, or ATM owning institution name.

| Attribute           | Value    |
|---------------------|----------|
| Subfield ID         | n-2      |
| Subfield Length     | 01       |
| Data Representation | 22       |
| Justification       | ans...22 |
|                     | Left     |

#### **The following are rules for subfield 1 (Card Acceptor Name):**

- The acquirer must ensure that the name of the payment facilitator appears in DE 43, subfield 1 in conjunction with the name of the sub-merchant. The payment facilitator name, in full or in abbreviated form, must be three, seven, or 12 characters in length, followed by an asterisk and the sub-merchant name.
- If the card acceptor is a Staged Digital Wallet Operator (DWO) that obtained authorization for the transaction from the issuer at the time of the consumer's purchase of products or services from a retailer, then the Staged DWO name must appear in conjunction with the retailer's name. Positions 1–7 must contain the full or abbreviated Staged DWO name, followed by the "\*" symbol and the retailer name, unless the retailer is identified with a card acceptor business code (MCC) in the 3xxx series. If the retailer is an airline identified with an MCC in the 3000 to 3299 range, then only the abbreviated airline name must appear. If the retailer is a car rental agency identified with an MCC in the 3351 to 3441 range or a lodging establishment identified with an MCC in the 3501 to 3999 range, then only the car rental agency or lodging establishment retailer name must appear.

- Mexico only—The special character ampersand (&) is a valid value. The following characters are prohibited:
  - Lowercase letters
  - Accents
  - The letter enye (Ñ)
  - More than one space between words
  - Space as a first character
- The Card Acceptor Name should contain the same name as imprinted or printed on the transaction information document (TID)—the name most recognizable to the cardholder. Refer to section 5.7.3, “Merchant and Submerchant Name Information” in Chapter 5 of the *Mastercard Rules* manual for more information.
- Acquirers must identify a merchant chain/franchise by providing either PDS 0176 (Mastercard Assigned ID) with the ID assigned to the chain/franchise, or by providing the chain/franchise name in DE 43, subfield 1 (Card Acceptor Name). If the merchant is part of a chain/franchise and the cardholder would not recognize the chain/franchise name, acquirers must provide the recognizable name in DE 43, subfield 1 and must provide PDS 0176 to reflect the chain or franchise identification. Whenever an acquirer has been provided a Mastercard Assigned ID for a merchant customer, they must identify that merchant by providing PDS 0176.
- The Card Acceptor Name must contain the chain/franchise merchant name at the beginning of this subfield. If a chain is listed in the 3000–3999 range of card acceptor business codes (MCCs), use the exact chain name. If the merchant is part of a chain/franchise and the cardholder would not recognize the chain/franchise name, populate the recognizable name in DE 43, subfield 1, and provide PDS 0176 (Mastercard Assigned ID). (A chain/franchise merchant is one of multiple merchant outlets selling the same line of goods or services, or authorized to sell a company’s goods or services in a particular place.) This mandate will not be associated with any edits in GCMS; instead, it will be monitored and edited in the Clearing Data Integrity Monitoring Program.
- The Card Acceptor Name should contain a unique identifier at the end of this subfield following the Card Acceptor Name/DBA Name if the merchant has more than one property in a city.
- If a unique TID reference number is provided in this subfield, it must follow the Card Acceptor Name/DBA Name.
- For lodging transactions, “No show” may be used at the end of the Card Acceptor Name if appropriate.
- For in-flight commerce transactions, the service provider’s name followed by the flight identification must be provided in Card Acceptor Name. The flight identification must be a recognizable identification of the airline. It is not required to contain the airline’s alphabetic indicator as defined by the International Air Transport Association (IATA).
- For telephone service transactions that are card-activated, the telephone number dialed and duration of the telephone call must be provided in Card Acceptor Name.
- For Internet transactions, DE 43, subfield 1 should contain the Web site name that the cardholder would most recognize. For example, if a cardholder accesses a shopping site from a home page such as Yahoo!, and makes a purchase, the transaction’s DE 43

subfield 1 should contain the actual merchant's name instead of Yahoo!. In addition, DE 26 (Card Acceptor Business Code [MCC]) should reflect the primary line of business for the site of purchase.

- For Payment transactions which contain a value of 28 in DE 3 (Processing code), subfield 1 (Cardholder Transaction Type), DE 43, subfield 1 should contain the name of the payment provider instead of the individual payee's name.
- For transactions from catalog companies, DE 43, subfield 1 should contain the catalog name most recognized by the cardholder instead of the parent company name.
- For processing intracountry recurring payment transactions relating to a bill invoiced to the cardholder in the Europe region, Mastercard recommends that in the First Presentment/1240 message, the merchant name in DE 43 (Card Acceptor Name/Location), subfield 1 (Card Acceptor Name) be followed by a space, the word "BILL" (or the local language equivalent), a space, and the bill reference number.

**The following are system requirements for this subfield:**

This subfield is mandatory and must contain data in First Presentments/1240, Second Presentments/1240, First Chargebacks/1442, and Arbitration Chargebacks/1442 messages. It must end with a backslash (\) delimiter and be left-justified. It is variable length, 1–22 positions. It cannot contain all low values, all high values, or all spaces. It cannot contain backslashes other than at the end of the subfield.

**Airline Transaction Requirements**

The following are the requirements for airline transactions:

- For airline transactions acquired in the U.S. region, the abbreviated airline name, not to exceed nine positions, must be provided in the Card Acceptor Name for all messages. If more than nine positions are provided, anything after position 9 must be a space up to the backslash delimiter. The ticket number and complete itinerary data must be provided in the Financial Detail Addendum (Passenger Transport Detail)/1644 messages. The airline ticket number must not be provided in the Card Acceptor Name.
- For airline transactions acquired outside the U.S. region, the abbreviated carrier name must be provided in positions 1–9, followed by the ticket number in the Card Acceptor Name subfield, if the customer is provided with the airline/railway ticket identifier.

**Subfield 2—Card Acceptor Street Address**

DE 43 (Card Acceptor Name/Location), subfield 2 contains the card acceptor street of the merchant or, if a payment facilitator is involved in the transaction, the sub-merchant. If a payment facilitator is involved in the transaction, this subfield should contain the street address of the sub-merchant.

| Attribute        | Value |
|------------------|-------|
| Subfield ID:     | n-2   |
| Subfield Length: | 48    |

---

| <b>Attribute</b>     | <b>Value</b> |
|----------------------|--------------|
| Data Representation: | ans...48     |
| Justification        | Left         |

---

The following are requirements for subfield 2 (Card Acceptor Street Address):

- DE 43, subfield 2 should contain the specific merchant location address where the transaction occurred. In some instances such as mobile lines of businesses (for example, trains and taxis) or non-face-to-face transactions, this field may reflect the merchant headquarters address in lieu of the point-of-sale location. For all other instances, including hotels, the point-of-sale street address should be provided.
- DE 43, subfield 2 should not contain the address of the acquirer processor or the payment facilitator.
- For non-face-to-face or Internet transactions, DE 43, subfield 2 should match the card acceptor's billing or physical street address or contain the card acceptor's headquarters address.
- Acquirers should populate DE 43, subfield 2 with "UNKNOWN" if the street address is required but not reasonably available, when not reported by the card acceptor.

**NOTE: Reasonably available means the street address needs to be populated for at least 98 percent of all card accepter locations submitted by an acquirer. Acquirers are expected to make a good faith effort to successfully supply the street address except in small (2 percent or less) unusual situations. Street addresses will be validated in the data integrity program against publicly available address sources to determine the validity of the address supplied, in conjunction with the city and postal codes provided.**

- The Card Acceptor Street Address provided must correspond to the other card acceptor location information provided in DE 43.
- For First Presentment/1240 messages, a card acceptor street address is mandatory for all non-ATM transactions. Please refer to the appropriate regional *Interchange Manual* to determine the IRDs which require the presence of this subfield.
- A valid card acceptor street address is required for First Presentment/1240, Second Presentment/1240, and First and Arbitration Chargeback/1442 transactions submitted for the appropriate Canada region interchange rate programs. For more information, refer to the *Interchange Manual—Canada Region*.
- For First Presentment/1240 messages, DE 43, subfield 2 must be present for Commercial Card transactions in and between participating countries where value-added tax (VAT) applies. The edit validates that DE 43, subfield 6 (Card Acceptor Country Code) and the country code associated with the issuer account range in DE 2 (Primary Account Number) are on the list of participating countries. Participating VAT countries will be announced via the Operations Bulletin and identified via the VAT Indicator in Table IP0028T1 (Country Codes) of the Mastercard Parameter Extract (MPE).
- If present, DE 43, subfield 2 must be left-justified and cannot contain all spaces, zeros, low values, or high values.
- For all other transaction types, this subfield is optional.

- This subfield cannot contain backslashes other than at the end of the subfield.
- Whether populated or not, this subfield must end with a backslash (\) delimiter.

### **Subfield 3—Card Acceptor City**

DE 43 (Card Acceptor Name/Location), subfield 3 contains the card acceptor city of the merchant or, if a payment facilitator is involved in the transaction, the sub-merchant.

| <b>Attribute</b>     | <b>Value</b> |
|----------------------|--------------|
| Subfield ID:         | n-2          |
| Subfield Length:     | 13           |
| Data Representation: | ans...13     |
| Justification        | Left         |

The following are requirements for subfield 3:

- DE 43, subfield 3 must contain the location information of the sub-merchant, not the payment facilitator.
- For vehicle rental transactions, Card Acceptor City should contain the vehicle rental return location.
- For a card acceptor location that is not fixed (for example, aboard a train, taxi, or ship), the most appropriate location of primary business (for example, train station or taxi station) should be provided and must correspond to the other card acceptor location information provided in DE 43. For example, each train or taxi that accepts credit cards is not considered a separate location, but instead a separate merchant terminal based from a primary location.
- For non-face-to-face or Internet transactions, DE 43, subfield 3 should match the city of the card acceptor's billing or physical address.
- For U.S. and Canada acquired First Presentment/1240 transactions, PDS 0170, subfield 1 (Customer Service Phone Number) must be present when DE 22 (Point of Service Data Code), subfield 5 (Cardholder Present Data) is equal to 2 (cardholder not present, mail transaction), 3 (cardholder not present, phone transaction), or 4 (cardholder not present, standing [recurring] transaction). If a toll-free customer service phone number is provided in PDS 0170, the most appropriate location should be provided in the Card Acceptor City subfield and should correspond to the other card acceptor location information provided in DE 43.
- For in-flight commerce, mailed purchases, and gaming transactions, the service provider's customer service telephone number must be provided in Card Acceptor City or PDS 0170 (Card Acceptor Inquiry Information). It is not required to be a toll-free number. If a customer service phone number is provided in PDS 0170, the most appropriate location must be provided in the Card Acceptor City subfield and must correspond to the other card acceptor location information provided in DE 43.

- For electronic commerce transactions, either the card acceptor's customer service telephone number or Web site URL address must be provided. If a Web site URL address is provided, it should be placed in PDS 0175 (Card Acceptor URL). If a card acceptor's customer service telephone number is provided, it may be placed in either DE 43, subfield 3 (Card Acceptor City) or in PDS 0170 (Card Acceptor Inquiry Information). If a customer service phone number is provided in PDS 0170, the most appropriate location must be provided in the Card Acceptor City subfield and must correspond to the other card acceptor location information provided in DE 43.
- For Payment transactions, processing code 28, the payment service provider's customer service telephone number or Web site URL address should no longer be provided in either DE 43, subfield 3 (Card Acceptor City) or in PDS 0170 Card Acceptor Inquiry Information. If Web site URL address information is provided, it should be submitted using PDS 0175 (Card Acceptor URL). If a card acceptor's customer service telephone number is provided, it should be placed in PDS 0170 (Card Acceptor Inquiry Information) and should not be submitted in DE 43, subfield 3 (Card Acceptor City).
- DE 43, subfield 3 must use local spelling. For example, in Italy, use the city name Firenze, instead of Florence.
- For cities located in the U.S., DE 43, subfield 3 must match the U.S. Postal Service list of acceptable cities and spellings for the postal code submitted in DE 43, subfield 4 (Card Acceptor Postal [ZIP] Code).
- The Card Acceptor City is mandatory on all transaction types except Payment Transactions and ATM Transactions.
- The telephone number for these transactions should be provided in PDS 0189 (Point-of-Interaction [POI] Phone Data) and also optionally may be provided in DE 43, subfields 1 or 3. If the telephone number is provided in PDS 0189, the most appropriate merchant location must be provided in the Card Acceptor City subfield and must correspond to the other card acceptor location information provided in DE 43.
- For First Presentment/1240 messages, the Card Acceptor City cannot be blank or space-filled unless the transaction is a Payment Transaction. For Second Presentment/1240 and Chargeback/1442 messages, the Card Acceptor City cannot be space-filled unless the transaction is a non-face-to-face or in-flight commerce transaction, in which case PDS 0170 (Card Acceptor Inquiry Information) must be present. If the transaction is a Payment Transaction, the Card Acceptor City can be space-filled.
- This subfield cannot contain backslashes other than at the end of the subfield.
- Whether populated or not, this subfield must end with a backslash (\) delimiter. It cannot contain all low values or all high values.
- Mastercard will allow and populate in DE 43, subfield 3 text other than space or valid city (for example: "eseysavings") when PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator) contains value EZ for a U.S. intraregional or Canada intracountry Easy Savings transaction. Mastercard initiates these rebate transactions, which do not impact acquiring transactions.

## Subfield 4—Card Acceptor Postal (ZIP) Code

DE 43 (Card Acceptor Name/Location), subfield 4 should contain the postal code where the transaction occurred.

### Attributes

|                      |                             |
|----------------------|-----------------------------|
| Data Representation: | ans-10                      |
| Data Field:          | Contents of positions 84–93 |
| Justification:       | Left                        |

The following are rules for subfield 4:

- DE 43, subfield 4 must contain the location information of the merchant, not the payment facilitator.
- For non-face-to-face or Internet transactions, DE 43, subfield 4 should match the postal code of the card acceptor's physical or billing address.
- The Postal (ZIP) Code provided must be consistent with the Card Acceptor City provided, or the Card Acceptor State/Province or Region Code, if applicable.
- Acquirers in the countries for which DE 43, subfield 4 are required, except for the U.S., may populate this field with a value of "UNKNOWN" if not reasonably available, when not reported by the card acceptor.

**NOTE: Reasonably available means the postal code needs to be populated with an actual valid postal code for the address supplied for at least 98 percent of all card accepter locations submitted by an acquirer. Acquirers are expected to make a good faith effort to successfully supply the postal code except in small (2 percent or less) unusual situations. Postal Codes will be validated in the data integrity program against publicly available address sources to determine the validity of the address supplied, in conjunction with the city and street address provided.**

The following are requirements for subfield 4:

- For First Presentment/1240 messages, a valid Postal (ZIP) code is mandatory and cannot contain all spaces, zeros, nines, or nonprintable characters for non-ATM transactions.
- The Postal (ZIP) Code must correspond to the other card acceptor location provided in DE 43.
- For U.S. region card acceptors, acquirers should provide a five-digit or nine-digit ZIP Code.
- This subfield must be present and must contain a postal code or all spaces. This subfield cannot contain all low values or all high values.
- This subfield must contain all spaces or postal code and cannot contain all low or all high values.

**Subfield 5—Card Acceptor State, Province, or Region Code**

DE 43 (Card Acceptor Name/Location), subfield 5 should match the state/province/region code of the card acceptor's billing or physical address for non-face-to-face or Internet transactions.

**Attributes**


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Data Representation: ans-3

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Data Field: Contents of positions 94–96

---

Justification: Left

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The following are requirements for subfield 5:

- DE 43, subfield 5 must contain the location information of the merchant, not the payment facilitator.
- For Presentments/1240, Chargebacks/1442, Retrievals/1644, and Fee Collections/1740, if DE 43, subfield 6 contains USA or CAN, subfield 5 must contain a valid state or province code for the country identified.
- When submitted for a First Presentment/1240 transaction, subfield 5 cannot contain all low values or high values.
- The U.S. Postal Service has established three "state" codes that, when combined with a five-digit ZIP Code from a specific range, will identify the Air/Army Post Office (APO) or Fleet Post Office (FPO) of a U.S. military unit. The U.S. military state codes are available for use in all authorization and clearing messages. The U.S. military state codes are as follows.
- Mastercard will allow and populate DE 43, subfield 5 to contain text other than valid state code (for example: "com") when PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator) contains value EZ for a U.S. intraregional or Canada intracountry Easy Savings transaction. Mastercard initiates these rebate transactions, which do not impact acquiring transactions.

| <b>U.S. Military "State"</b> | <b>State Code</b> |
|------------------------------|-------------------|
| Armed Forces Africa          | AE                |
| Armed Forces Americas        | AA                |
| Armed Forces Canada          | AE                |
| Armed Forces Europe          | AE                |
| Armed Forces Middle East     | AE                |
| Armed Forces Pacific         | AP                |

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## Subfield 6—Card Acceptor Country Code

DE 43 (Card Acceptor Name/Location), subfield 6 contains the card acceptor country of the merchant or, if a payment facilitator is involved in the transaction, the sub-merchant.

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### Attributes

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|                      |                             |
|----------------------|-----------------------------|
| Data Representation: | ans-3                       |
| Data Field:          | Contents of positions 97–99 |
| Justification:       | Left                        |

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The following are requirements for subfield 6:

- DE 43, subfield 6 must contain the location information of the merchant, not the payment facilitator.
- This subfield always must contain a valid three-character ISO alphabetic country code in the following messages:
  - First Presentment/1240
  - First Chargebacks/1442 and Arbitration Chargebacks/1442
  - Second Presentments/1240
  - Retrieval Request/1644
  - Retrieval Request Acknowledgement/1644
  - Fee Collection (Retrieval Fee Billing)/1740
  - Fee Collection (Handling Fees)/1740
  - Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740
- When DE 43 is provided in the following messages, this subfield must contain a valid three-character ISO alphabetic country code:
  - Retrieval Request/1644
  - Retrieval Request Acknowledgement/1644
  - Fee Collection (Retrieval Fee Billing)/1740
  - Fee Collection (Handling Fees)/1740
  - Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740
- If the transaction took place within the United States, this subfield must contain the value USA.
- For all other messages, this subfield is required unless exempted by Corporation rules.
- If the transaction occurred in the U.S. territories of Guam, Virgin Islands, or Puerto Rico, this subfield must contain the appropriate three-position country code of GUM, VIR, or PRI. It must not contain the value USA.

## DE 48—Additional Data

DE 48 (Additional Data) contains one or more PDSs that may be required in a message to provide additional clearing system-related, program-related, or service data for which a specific ISO data element is unavailable.

### Attributes

an...999; LLLVAR

Length Field: 3 positions, value = 008–999

Data Field: Variable length, 8–999 positions

Subelements: See “Values”

Justification: Left

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>File Header and Trailer Messages</b>                                                |     |     |     |
| File Header (Customer-generated)/1644                                                  | M   | •   | •   |
| File Header (Clearing System-generated)/1644                                           | •   | X   | M   |
| File Trailer (Customer-generated)/1644                                                 | M   | •   | •   |
| File Trailer (Clearing System-generated)/1644                                          | •   | X   | M   |
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| First Presentment/1240                                                                 | M   | X   | M   |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | M   | X   | M   |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | M   | X   | M   |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644                  | M   | X   | M   |
| Financial Detail Addendum (Vehicle Rental Detail)/1644                                 | M   | X   | M   |

| <b>Message Type Identifier</b>                                           | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|--------------------------------------------------------------------------|------------|------------|------------|
| Financial Detail Addendum (Lodging Summary)/1644                         | M          | X          | M          |
| Financial Detail Addendum (Temporary Services)/1644                      | M          | X          | M          |
| Financial Detail Addendum (Shipping/Courier Services)/1644               | M          | X          | M          |
| Financial Detail Addendum (Payment Transaction Detail)/1644              | M          | X          | M          |
| Financial Detail Addendum (Telephony Billing—Summary)/1644               | M          | X          | M          |
| Financial Detail Addendum (Telephony Billing—Detail)/1644                | M          | X          | M          |
| Financial Detail Addendum (Travel Agency Detail)/1644                    | M          | X          | M          |
| Financial Detail Addendum (Lodged Account Detail)/1644                   | M          | X          | M          |
| Financial Detail Addendum (Electronic Invoice—Transaction Data)/1644     | M          | X          | M          |
| Financial Detail Addendum (Electronic Invoice—Party Information)/1644    | M          | X          | M          |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | M          | X          | M          |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | M          | X          | M          |
| Financial Detail Addendum (Corporate Line Item Detail)/1644              | M          | X          | M          |
| Financial Detail Addendum (Generic Detail)/1644                          | M          | X          | M          |
| Financial Detail Addendum (Healthcare)/1644                              | M          | X          | M          |
| Financial Detail Addendum (Private Label Common Data)/1644               | M          | X          | M          |
| Financial Detail Addendum (Private Label Line Item Detail)/1644          | M          | X          | M          |
| First Chargeback/1442 and Arbitration Chargeback/1442                    | M          | X          | M          |
| Second Presentment/1240                                                  | M          | X          | M          |
| <b>Reconciliation Messages</b>                                           |            |            |            |
| File Currency Summary/1644                                               | •          | X          | M          |
| Financial Position Detail/1644                                           | •          | X          | M          |
| Settlement Position Detail/1644                                          | •          | X          | M          |
| <b>Retrieval and Fee Collection Messages</b>                             |            |            |            |
| Retrieval Request/1644                                                   | M          | X          | M          |
| Retrieval Request Acknowledgement/1644                                   | M          | X          | M          |

| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| Fee Collection (Retrieval Fee Billing)/1740                          | M   | X   | M   |
| Fee Collection (Handling Fees)/1740                                  | M   | X   | M   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | M   | X   | M   |
| <b>Administrative Messages</b>                                       |     |     |     |
| Message Exception/1644 and File Reject/1644                          | •   | X   | M   |
| Currency Update/1644                                                 | •   | X   | M   |

This data element is a “carrier” data field for private data subelements (PDSs) that supplement the original ISO 8583–1993 specification. These PDSs are annotated with the prefix PDS (for example, PDS 0001 and PDS 0158) for documentation purposes throughout this publication to distinguish them from the ISO-standard data elements, which are simply numbered DE 1–DE 128.

Encoding of PDSs is always initiated in DE 48. If the resulting data space required to contain all PDSs for a message exceeds the maximum length of DE 48 (999 positions), the following data elements are employed, in sequential order, to contain PDS data:

- DE 62 (Additional Data 2)
- DE 123 (Additional Data 3)
- DE 124 (Additional Data 4)
- DE 125 (Additional Data 5)

DE 62, DE 123, DE 124, and DE 125 each may contain a maximum of 999 positions, each of encoded PDS information.

### Values

This data element contains one or more PDSs in PDS-encoded format.

PDSs are formatted using a “tag-length-data” encoding procedure, shown below.

| Number | Positions | Description           |
|--------|-----------|-----------------------|
| 1      | 1–4       | First PDS tag (ID)    |
| 2      | 5–7       | First PDS data length |
| 3      | 8–999     | First PDS data        |

Subfields 1–3 must be repeated as needed until all PDS data is presented or the total length of subfields 1, 2, and 3 causes the total length of DE 48 to exceed 999 positions.

Refer to the beginning of Chapter 8 in this manual for additional information about PDS definitions and an example.

## DE 49—Currency Code, Transaction

DE 49 (Currency Code, Transaction) defines the DE 4 (Amount, Transaction) currency.

### Attributes

|                      |                           |
|----------------------|---------------------------|
| Data Representation: | n-3                       |
| Length Field:        | None                      |
| Data Field:          | Fixed length, 3 positions |
| Subfields:           | None                      |
| Justification:       | N/A                       |

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | M   | •   | M   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | M   | •   | M   |
| Second Presentment/1240                               | M   | •   | M   |
| <b>Reconciliation Messages</b>                        |     |     |     |
| File Currency Summary/1644                            | •   | X   | M   |
| Financial Position Detail/1644                        | •   | X   | C   |
| Settlement Position Detail/1644                       | •   | X   | C   |
| <b>Retrieval and Fee Collection Messages</b>          |     |     |     |
| Fee Collection (Retrieval Fee Billing)/1740           | •   | X   | M   |
| Fee Collection (Handling Fees)/1740                   | M   | •   | M   |

| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | M   | •   | M   |

DE 49 is required in messages whenever DE 4 is present. It also may be used in Reconciliation or Administrative messages to identify currencies referenced in those messages.

ISO standard currency codes define the currency type, the country of origin, and the implied decimal point location for the related amount data as defined in the ISO 4217 specification.

First Chargeback, Second Presentment, and Arbitration Chargeback messages must adhere to the currency rules outlined in the *Chargeback Guide*. In some cases currency conversion is required based on the guidelines below:

- Transactions that qualify for intracurrency settlement may use the intracurrency settlement currency.
- Intra-European and inter-European transactions (transactions exchanged between two European customers) allow for:
  - Original presentment transaction currency (DE49 from the First Presentment)
  - Reconciliation currency (DE50 from the previous message [DE50 from First Presentment when submitting First Chargeback])
- All other conditions require the Chargeback, Second Presentment, and/or Arbitration Chargeback to be submitted in U.S. Dollars.

**NOTE:**

For more information on currency conversion, refer to the *GCMS Reference Manual*.

**Values**

ISO standard numeric currency codes must be used.

This data element may contain the global base currency code in an acknowledgement 1644–680 or 1644–685 reconciliation message if the processed file contained only non-financial messages, depending on customer-reconciliation category options.

**Related Required Data Element and PDS**

The following data element and PDS are required whenever DE 49 is present:

- DE 4 (Amount, Transaction)
- PDS 0148 (Currency Exponents)

## DE 50—Currency Code, Reconciliation

DE 50 (Currency Code, Reconciliation) defines the DE 5 (Amount, Reconciliation) currency.

## Attributes

|                      |                           |
|----------------------|---------------------------|
| Data Representation: | n-3                       |
| Length Field:        | None                      |
| Data Field:          | Fixed length, 3 positions |
| Subfields:           | None                      |
| Justification:       | N/A                       |

## Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                |     |     |     |
| First Presentment/1240                                               | C   | X   | M   |
| First Chargeback/1442 and Arbitration Chargeback/1442                | •   | X   | M   |
| Second Presentment/1240                                              | •   | X   | M   |
| <b>Reconciliation Messages</b>                                       |     |     |     |
| Financial Position Detail/1644                                       | •   | X   | M   |
| Settlement Position Detail/1644                                      | •   | X   | M   |
| <b>Retrieval and Fee Collection Messages</b>                         |     |     |     |
| Fee Collection (Retrieval Fee Billing)/1740                          | •   | X   | M   |
| Fee Collection (Handling Fees)/1740                                  | •   | X   | M   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | •   | X   | M   |
| <b>Administrative Messages</b>                                       |     |     |     |
| Currency Update/1644                                                 | •   | X   | M   |

DE 50 is required in messages whenever DE 5 is present. If the transaction originator provides DE 5, it also must provide DE 50. The transaction originator should provide this only for a bilateral transaction, otherwise GCMS will override. If the clearing system provides DE 5, it will

provide DE 50. It also may be used in Reconciliation or Administrative messages to identify currencies referenced in those messages.

ISO standard currency codes define the currency type, the country of origin, and the implied decimal point location for the related amount data as defined in the ISO 4217 specification.

### Values

ISO standard numeric currency codes must be used.

This data element may contain the global base currency code in an acknowledgement 1644–685 reconciliation message if the processed file contained only non-financial messages.

### Related Required Data Element and PDS

The following data element and PDS are required whenever DE 50 is present:

- DE 5 (Amount, Reconciliation)
- PDS 0148 (Currency Exponents)

## DE 51—Currency Code, Cardholder Billing

DE 51 (Currency Code, Cardholder Billing) defines the DE 6 (Amount, Cardholder Billing) currency, and DE 111 (Amount, Currency Conversion Assessment) currency.

### Attributes

|                      |                           |
|----------------------|---------------------------|
| Data Representation: | n-3                       |
| Length Field:        | None                      |
| Data Field:          | Fixed length, 3 positions |
| Subfields:           | None                      |
| Justification:       | N/A                       |

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |

| Message Type Identifier | Org | Sys | Dst |
|-------------------------|-----|-----|-----|
| First Presentment/1240  | C   | X   | C   |
| Second Presentment/1240 | C   | X   | C   |

DE 51 is required in messages whenever DE 6 is present. If the transaction originator provides DE 6, it also must provide DE 51. The transaction originator should provide this only for a bilateral transaction; otherwise, GCMS will override. If the clearing system provides DE 6, it will provide DE 51.

ISO standard currency codes define the currency type, the country of origin, and the implied decimal point location for the related amount data as defined in the ISO 4217 specification.

### Values

ISO standard numeric currency codes must be used.

### Related Required Data Element and PDS

The following data element and PDS are required whenever DE 51 is present:

- DE 6 (Amount, Cardholder Billing)
- PDS 0148 (Currency Exponents)

## DE 54—Amounts, Additional

DE 54 (Amounts, Additional) are additional amounts and related account data for which specific data elements have not been defined.

### Attributes

|                      |                                                   |
|----------------------|---------------------------------------------------|
| Data Representation: | ans-20; LLLVAR                                    |
| Length Field:        | 3 positions, value = 020–240 in increments of 20  |
| Data Field:          | Variable length, 20–240 positions                 |
| Subfields:           | 5 subfields for each additional amount occurrence |
| Occurrences:         | 1–12                                              |
| Justification:       | See “Subfields”                                   |

## Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> | C   | •   | C   |
| First Presentment/1240                                | C   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | C   | •   | C   |
| Second Presentment/1240                               | C   | •   | C   |

Transactions with surcharges (DE 54, subfield 2 = 42) are systematically permitted for all processing codes in DE 3 (Processing Code). However, customers should refer to the *Mastercard Rules* for standards pertaining to the areas in which they process.

DE 54 is required in Purchase with Cash Back transactions (Cardholder Transaction Type, DE 3, subfield 1 = 09) to indicate the cash back amount of the transaction.

The following describes usage expectations for transactions containing one or more of the following Amount Types: cash back amount, surcharge amount, or POI Amount.

- If DE 54 is present in a First Presentment/1240 message and indicates surcharging, customers:
  - Should not provide DE 54 in First Chargeback (Partial)/1442 or subsequent life cycle messages;
  - Should provide DE 54 in First Chargeback (Full)/1442 and subsequent life cycle messages;
  - Must provide the total amount of the Brand-Level Surcharge or Product-Level Surcharge amount in DE 54 in the First Chargeback/1442 message regardless of whether the chargeback is for the partial or full amount of the transaction and subsequent life cycle messages.
  - The first DE 54 occurrence will represent either the cash back amount information (DE 54, subfield 2 = 40) or the surcharging information (DE 54, subfield 2 = 42).
  - The second DE 54 occurrence will represent the original transaction amount and transaction currency, including either cash back amount or the surcharge amount.
- If DE 54 is present in a First Presentment/1240 message and indicates that a POI currency conversion service (also known as dynamic currency conversion [DCC]) was used by the cardholder, then the updated amount and currency are located in DE 4 (Amount, Transaction) and DE 49 (Currency Code, Transaction), respectively. DE 54 contains the original transaction amount and currency information.

- DE 54 will occur multiple times if Purchase with Cash Back (DE 3, subfield 1 [Cardholder Transaction Type] = 09) or surcharging occurs, and the POI currency conversion service (DCC) updated DE 4 (Amount, Transaction) and DE 49 (Currency Code, Transaction).
- Occurrences are described as follows:
  - The first DE 54 occurrence will represent either the cash back amount information (DE 54, subfield 2 = 40) or the surcharging information (DE 54, subfield 2 = 42).
  - The second DE 54 occurrence will represent the original transaction amount and transaction currency, including either cash back amount or the surcharge amount.

**NOTE: For information about the Brand-Level Surcharge or Product-Level Surcharge, refer to the *Mastercard Rules* manual, Chapter 10, "Asia/Pacific Region Rules," Rule 5.11.2, "Charges to Cardholders,"; Chapter 13, "Latin America and the Caribbean Region Rules," Rule 5.11.2, "Charges to Cardholders,"; and Chapter 15, "United States Region Rules," Rule 5.11.2, "Charges to Cardholders."**

- Each DE 54 occurrence within a transaction must have a unique DE 54, subfield 2 (Additional Amount, Amount Type) value.
- The sum of all DE 54, subfield 5 occurrences should be equal to or less than DE 4 (Amount, Transaction). Occurrences with Amount, Surcharge (DE 54, subfield 2 = 42) and POI Amount (DE 54, subfield 2 = 58) are excluded from the sum.

In support of local government regulations, the Clearing system will determine whether interchange should be applied to transactions containing a surcharge. Interchange may be applied to surcharged transactions when:

- The combination of Card Program Identifier, Business Service Level and Business Service ID permits interchange with surcharging OR
- The Card Acceptor Country Code (DE 43, subfield 6) and the issuing account range (derived from PAN [DE 2]) country code are the same and the country permits interchange in combination with surcharging.

**NOTE:**

**Although this edit will not produce an error, it will identify transactions qualifying for ATM surcharging.**

### **Related Required Data Elements and PDSs**

For First Presentment/1240 messages in which a healthcare eligibility amount is included:

- DE 54, subfield 2 must be 10 (Healthcare Eligibility Amount)
- DE 54, subfield 3 must contain the same currency as DE 49 (Currency Code, Transaction)
- DE 54, subfield 4 must be C (Credit) or D (Debit)
- DE 54, subfield 5 must contain the healthcare eligibility amount

For First Presentment/1240 messages in which a prescription eligibility amount is included:

- DE 54, subfield 2 must be 11 (Prescription Eligibility Amount)
- DE 54, subfield 3 must contain the same currency as DE 49 (Currency Code, Transaction)

- DE 54, subfield 4 must be C (Credit) or D (Debit)
- DE 54, subfield 5 must contain the prescription eligibility amount

When DE 54 is present in First Presentment/1240 messages in which DE 3, subfield 1 (Cardholder Transaction Type) is 09 (Purchase with Cash Back):

- DE 54, subfield 2 must be 40 (Amount, Cash Back)
- DE 54, subfield 3 must contain the same currency as DE 49 (Currency Code, Transaction)
- DE 54, subfield 4 must be D (Debit)
- DE 54, subfield 5 must contain the cash back amount. This subfield may contain all zeros if the issuer has declined the cash back portion of the transaction. This amount must be less than the DE 4 (Amount, Transaction) amount.

For First Presentment/1240 messages in which a surcharge is included:

- DE 54, subfield 2 must be 42 (Amount, Surcharge)
- DE 54, subfield 3 must contain the same currency as DE 49 (Currency Code, Transaction)
- DE 54, subfield 4 must be D (Debit).
- DE 54, subfield 5 must contain the surcharge amount.
- For processing codes 30, 91, or 92, this amount must be equal to the DE 4 (Amount, Transaction) amount.
- For processing codes other than 30, 91 or 92, this amount must be less than the DE 4 (Amount, Transaction) amount.

For First Presentment/1240 messages when POI currency conversion (also known as dynamic currency conversion [DCC]) is performed, DE 54 must be present and:

- DE 54, subfield 2 must be 58 (Amount, POI Amount)
- DE 54, subfield 3 must contain the pre-conversion currency of the purchase or withdrawal, which must be a different currency from DE 49 (Currency Code, Transaction).

**NOTE:**

**For First Presentment/1240 messages only.**

- DE 54, subfield 4 must be C (Credit) or D (Debit)
- DE 54, subfield 5 must contain the pre-conversion transaction amount. The cash back portion of a Purchase with Cash Back transaction, or a surcharge, will be included in this amount.

## DE 54 Subfields

DE 54 may contain one to 12 occurrences of additional amounts.

Each additional amount consists of five subfields as defined in the following table. Each field requires 20 positions; the length of this data element must be a multiple of 20, with a maximum length of 240 positions.

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<sup>20</sup> For intracountry India activity, the cash back amount can be equal to the DE 4 (Amount, Transaction) amount.

| Number | Positions | Name                             | Attribute            | Justification |
|--------|-----------|----------------------------------|----------------------|---------------|
| 1      | 1–2       | Additional Amount, Account Type  | n-2                  | N/A           |
| 2      | 3–4       | Additional Amount, Amount Type   | n-2                  | N/A           |
| 3      | 5–7       | Additional Amount, Currency Code | n-3                  | N/A           |
| 4      | 8         | Additional Amount, Amount Sign   | a-1, value of D or C | N/A           |
| 5      | 9–20      | Additional Amount, Amount        | n-12                 | Right         |

All subfields must be present whenever DE 54 is present.

All subfields are present for each amount occurrence. The values to be used for each subfield are described in the following text.

### **Subfield 1: Additional Amount, Account Type**

The account type is a two-digit code as defined for digits 3 and 4 or digits 5 and 6 of DE 3 (Processing Code). The account type must be 00 (default account).

### **Subfield 2: Additional Amount, Amount Type**

The Amount Type that the clearing system supports for transactions is in the following table.

| Value | Description                        |
|-------|------------------------------------|
| 10    | Healthcare Eligibility Amount      |
| 11    | Prescription Eligibility Amount    |
| 12    | Vision Rx Eligibility Amount       |
| 17    | Prepaid Online Bill Pay Fee Amount |
| 40    | Amount, Cash Back                  |
| 42    | Amount, Surcharge                  |
| 44    | Amount Gratuity                    |
| 58    | Amount, POI Amount                 |

### **Subfield 3: Additional Amount, Currency Code**

Subfield 3 identifies the currency of the Additional Amount.

This subfield must contain a valid ISO numeric currency code.

#### **Subfield 4: Additional Amount, Amount Sign**

The amount sign indicates whether the Additional Amount must be debited (D) or credited (C). For all messages with a purchase with cash back, a surcharge amount type, or both, the sign must be D. For all other amount types, the sign is from the issuer's perspective on the First Presentment/1240 message and will not change in subsequent life cycle or reversal messages.

#### **Subfield 5: Additional Amount, Amount**

Subfield 5 is the amount value for the Additional Amount Type in the Additional Amount Currency.

All currency amounts are expressed in the minor unit of currency without a decimal separator, in accordance with ISO standards for currency notation. For example, a transaction amount of GHP 212.50 is expressed as 000000021250.

The clearing system will verify that when the First Presentment/1240 message contains an Amount with Cash Back (DE 54, subfield 2 = 40) or an Amount, Surcharge (DE 54, subfield 2 = 42), these amounts must be equal to or less than the total transaction amount (DE 4). For processing codes 30, 91, or 92, this amount must be equal to the total transaction amount (DE 4). For processing codes other than 30, 91, or 92, this amount must be less than the total transaction amount (DE 4).

The Additional Amount, Amount must contain the amount in the same currency as DE 49 on life cycle messages.

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## **DE 55—Integrated Circuit Card (ICC) System-Related Data**

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DE 55 (Integrated Circuit Card [ICC] System-Related Data) contains data related to ICC systems.

### **Attributes**

|                      |                                  |
|----------------------|----------------------------------|
| Data Representation: | b...255; LLLVAR                  |
| Length Field:        | 3 positions, value = 001–255     |
| Data Field:          | Variable length, 1–255 positions |
| Subelements:         | See "Values"                     |
| Justification:       | N/A                              |

## Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | C   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | O   | •   | C   |
| Second Presentment/1240                               | O   | •   | C   |

DE 55 must be provided for all chip transactions except for refund transactions.

If present, DE 55 cannot contain all spaces, all zeros, all low values, or all high values.

If present and maximum length (255), DE 55 must be left justified and zero (low value hex 00) filled.

If DE 55 is present and is greater than 255 characters in length, then the Clearing Platform will reject the transaction with a format error:

- DE 39 (Response Code) value of 30 (Format Error)
- DE 44 (Additional Response Data) includes DE 55 as a data element with a format error.

## Values

DE 55 contains chip data formatted in accordance with the Europay, Mastercard, and Visa (EMV) chip specification.

If present, DE 55 cannot contain all spaces, zeros, low values, or high values.

DE 55 data is presented in **binary** format and contains the data used locally by a card's chip at a chip-capable terminal. In a First Presentment/1240, the acquirer should not modify this data but instead pass it unaltered to the issuer.

Chip data in DE 55 consists of a series of components in a “tag-length-data” format, similar to the presentation of PDSs in DE 48 (Additional Data). The following table shows the layout.

| Number | Positions      | Description                                  |
|--------|----------------|----------------------------------------------|
| 1      | 1 or 1–2       | First chip subelement tag (ID)               |
| 2      | 2 or 3         | First chip subelement data length            |
| 3      | 3–xxx or 4–xxx | First chip subelement data (variable length) |

Components 1–3 must be repeated as needed until all chip subelements are presented. The length of the “tag” component is either 1 or 2, depending on the definition of the tag in EMV chip. The length of the “data length” component is always one in DE 55.

### Mandatory and Conditional Subelements

When customers send DE 55 in clearing messages related to a chip transaction, the following data elements must be present.

| <b>Subelement Description</b>                                                                                                            | <b>Tag Value</b> | <b>Format</b>  | <b>Component</b> | <b>Each Component Length</b> | <b>Total Subelement Length</b> |
|------------------------------------------------------------------------------------------------------------------------------------------|------------------|----------------|------------------|------------------------------|--------------------------------|
| Application Cryptogram (AC)                                                                                                              | 9F26             | b8             | tag              | 2                            | 11                             |
|                                                                                                                                          |                  |                | length           | 1                            |                                |
|                                                                                                                                          |                  |                | data             | 8                            |                                |
| Cryptogram Information Data                                                                                                              | 9F27             | b1             | tag              | 2                            | 4                              |
|                                                                                                                                          |                  |                | length           | 1                            |                                |
|                                                                                                                                          |                  |                | data             | 1                            |                                |
| Issuer Application Data (IAD) (Must be provided by the acquirer if the corresponding data object is provided by the ICC to the terminal) | 9F10             | b1..32,<br>VAR | tag              | 2                            | 4–35                           |
|                                                                                                                                          |                  |                | length           | 1                            |                                |
|                                                                                                                                          |                  |                | data             | 1–32                         |                                |
| Unpredictable Number                                                                                                                     | 9F37             | b4             | tag              | 2                            | 7                              |
|                                                                                                                                          |                  |                | length           | 1                            |                                |
|                                                                                                                                          |                  |                | data             | 4                            |                                |
| Application Transaction Counter                                                                                                          | 9F36             | b2             | tag              | 2                            | 5                              |
|                                                                                                                                          |                  |                | length           | 1                            |                                |
|                                                                                                                                          |                  |                | data             | 2                            |                                |

<sup>21</sup> The hexadecimal representation is given here. Every two positions of hexadecimal data is one byte of binary data.

<sup>22</sup> Lengths are in binary format.

<sup>23</sup> “Total Subelement Length” is the sum of that subelement’s tag, length, and data components.

| <b>Subelement Description</b>   | <b>Tag Value</b> | <b>Format</b> | <b>Component</b> | <b>Each Component Length</b> | <b>Total Subelement Length</b> |
|---------------------------------|------------------|---------------|------------------|------------------------------|--------------------------------|
| Terminal Verification Result    | 95               | b5            | tag              | 1                            | 7                              |
|                                 |                  |               | length           | 1                            |                                |
|                                 |                  |               | data             | 5                            |                                |
| Transaction Date                | 9A               | b3 (n6)       | tag              | 1                            | 5                              |
|                                 |                  |               | length           | 1                            |                                |
|                                 |                  |               | data             | 3                            |                                |
| Transaction Type                | 9C               | b1 (n2)       | tag              | 1                            | 3                              |
|                                 |                  |               | length           | 1                            |                                |
|                                 |                  |               | data             | 1                            |                                |
| Amount Authorized (numeric)     | 9F02             | b6 (n12)      | tag              | 2                            | 9                              |
|                                 |                  |               | length           | 1                            |                                |
|                                 |                  |               | data             | 6                            |                                |
| Transaction Currency Code       | 5F2A             | b2 (n3)       | tag              | 2                            | 5                              |
|                                 |                  |               | length           | 1                            |                                |
|                                 |                  |               | data             | 2                            |                                |
| Application Interchange Profile | 82               | b2            | tag              | 1                            | 4                              |
|                                 |                  |               | length           | 1                            |                                |
|                                 |                  |               | data             | 2                            |                                |
| Terminal Country Code           | 9F1A             | b2 (n3)       | tag              | 2                            | 5                              |
|                                 |                  |               | length           | 1                            |                                |
|                                 |                  |               | data             | 2                            |                                |

<sup>21</sup> The hexadecimal representation is given here. Every two positions of hexadecimal data is one byte of binary data.

<sup>22</sup> Lengths are in binary format.

<sup>23</sup> "Total Subelement Length" is the sum of that subelement's tag, length, and data components.

| Subelement Description  | Tag Value | Format   | Component | Each Component Length | Total Subelement Length |
|-------------------------|-----------|----------|-----------|-----------------------|-------------------------|
| Amount, Other (numeric) | 9F03      | b6 (n12) | tag       | 2                     | 9                       |
|                         |           |          | length    | 1                     |                         |
|                         |           |          | data      | 6                     |                         |

When cash back is not allowed by product rules, 9F03 can only either be absent or present with a zero value. When cash back is allowed by product rules,

- If there is a cash back amount, 9F03 carries the cashback amount, and this data element is mandatory.
- If there is no cash back amount, the value of 9F03 will be zero, in which case 9F03 can either be absent or present with a zero value.

## Optional Subelements

Customers may send the following subelements.

| Subelement Description                       | Tag Value | Format | Component | Each Component Length | Total Subelement Length |
|----------------------------------------------|-----------|--------|-----------|-----------------------|-------------------------|
| Cardholder Verification Method (CVM) Results | 9F34      | b3     | tag       | 2                     | 6                       |
|                                              |           |        | length    | 1                     |                         |
|                                              |           |        | data      | 3                     |                         |
| Terminal Capabilities                        | 9F33      | b3     | tag       | 2                     | 6                       |
|                                              |           |        | length    | 1                     |                         |
|                                              |           |        | data      | 3                     |                         |

<sup>21</sup> The hexadecimal representation is given here. Every two positions of hexadecimal data is one byte of binary data.

<sup>22</sup> Lengths are in binary format.

<sup>23</sup> “Total Subelement Length” is the sum of that subelement’s tag, length, and data components.

<sup>24</sup> The hexadecimal representation is given here. Every two positions of hexadecimal data is one byte of binary data.

<sup>25</sup> Lengths are in binary format.

<sup>26</sup> “Total Subelement Length” is the sum of that subelement’s tag, length, and data components.

| <b>Subelement Description</b>       | <b>Tag Value</b> | <b>Format</b> | <b>Component</b> | <b>Each Component Length</b> | <b>Total Subelement Length</b> |
|-------------------------------------|------------------|---------------|------------------|------------------------------|--------------------------------|
| Terminal Type                       | 9F35             | b1 (n2)       | tag              | 2                            | 4                              |
|                                     |                  |               | length           | 1                            |                                |
|                                     |                  |               | data             | 1                            |                                |
| Interface Device Serial Number      | 9F1E             | b8 (an 8)     | tag              | 2                            | 11                             |
|                                     |                  |               | length           | 1                            |                                |
|                                     |                  |               | data             | 8                            |                                |
| Transaction Category Code           | 9F53             | b1 (an 1)     | tag              | 2                            | 4                              |
|                                     |                  |               | length           | 1                            |                                |
|                                     |                  |               | data             | 1                            | 7–18                           |
| Dedicated File Name                 | 84               | b5...16       | tag              | 1                            |                                |
|                                     |                  |               | length           | 1                            |                                |
|                                     |                  |               | data             | 5–16                         |                                |
| Terminal Application version Number | 9F09             | b2            | tag              | 2                            | 5                              |
|                                     |                  |               | length           | 1                            |                                |
|                                     |                  |               | data             | 2                            |                                |
| Transaction Sequence Counter        | 9F41             | b2 (n..8)     | tag              | 2                            | 5–7                            |
|                                     |                  |               | length           | 1                            |                                |
|                                     |                  |               | data             | 2–4                          |                                |

### **Data from Authorization Request Response/0110**

The following subelement may be present in the clearing message if it was present in the Authorization Request Response/0110 message.

<sup>24</sup> The hexadecimal representation is given here. Every two positions of hexadecimal data is one byte of binary data.

<sup>25</sup> Lengths are in binary format.

<sup>26</sup> “Total Subelement Length” is the sum of that subelement’s tag, length, and data components.

| <b>Subelement Description</b>                                                                                | <b>Tag Value</b> | <b>Format</b> | <b>Component</b> | <b>Each Component Length</b> | <b>Total Subelement Length</b> |
|--------------------------------------------------------------------------------------------------------------|------------------|---------------|------------------|------------------------------|--------------------------------|
| Issuer Authentication Data<br><i>(Provides data to be transmitted to the card for issuer authentication)</i> | 91               | b8..16        | tag              | 1                            | 10–18                          |
|                                                                                                              |                  |               | length           | 1                            |                                |
|                                                                                                              |                  |               | data             | 8–16                         |                                |

## DE 62—Additional Data 2

DE 62 (Additional Data 2) contains one or more PDSs that may be required in a message to provide additional clearing system-related, program-related, or service-related data for which a specific ISO data element is unavailable.

### Attributes

|                      |                                  |
|----------------------|----------------------------------|
| Data Representation: | ans...999; LLLVAR                |
| Length Field:        | 3 positions, value = 008–999     |
| Data Field:          | Variable length, 8–999 positions |
| Subelements:         | See “Values”                     |
| Justification:       | Left                             |

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| <b>Message Type Identifier</b>                                                         | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|----------------------------------------------------------------------------------------|------------|------------|------------|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |            |            |            |
| First Presentment/1240                                                                 | C          | X          | C          |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | C          | X          | C          |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | C          | X          | C          |

| <b>Message Type Identifier</b>                                           | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|--------------------------------------------------------------------------|------------|------------|------------|
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644    | C          | X          | C          |
| Financial Detail Addendum (Lodging Summary)/1644                         | C          | X          | C          |
| Financial Detail Addendum (Temporary Services)/1644                      | C          | X          | C          |
| Financial Detail Addendum (Shipping/Courier Services)/1644               | C          | X          | C          |
| Financial Detail Addendum (Payment Transaction Detail)/1644              | C          | X          | C          |
| Financial Detail Addendum (Telephony Billing—Summary)/1644               | C          | X          | C          |
| Financial Detail Addendum (Telephony Billing—Detail)/1644                | C          | X          | C          |
| Financial Detail Addendum (Travel Agency Detail)/1644                    | C          | X          | C          |
| Financial Detail Addendum (Lodged Account Detail)/1644                   | C          | X          | C          |
| Financial Detail Addendum (Electronic Invoice—Transaction Data)/1644     | C          | X          | C          |
| Financial Detail Addendum (Electronic Invoice—Party Information)/1644    | C          | X          | C          |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | C          | X          | C          |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | C          | X          | C          |
| Financial Detail Addendum (Corporate Line Item Detail)/1644              | C          | X          | C          |
| Financial Detail Addendum (Generic Detail)/1644                          | C          | X          | C          |
| Financial Detail Addendum (Healthcare)/1644                              | C          | X          | C          |
| Financial Detail Addendum (Private Label Common Data)/1644               | C          | X          | C          |
| Financial Detail Addendum (Private Label Line Item Detail)/1644          | C          | X          | C          |
| First Chargeback/1442 and Arbitration Chargeback/1442                    | C          | X          | C          |
| Second Presentment/1240                                                  | C          | X          | C          |
| <b>Reconciliation Messages</b>                                           |            |            |            |
| File Currency Summary/1644                                               | •          | X          | C          |
| Financial Position Detail/1644                                           | •          | X          | C          |
| Settlement Position Detail/1644                                          | •          | X          | C          |
| <b>Retrieval and Fee Collection Messages</b>                             |            |            |            |
| Retrieval Request/1644                                                   | C          | X          | C          |

| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| Retrieval Request Acknowledgement/1644                               | C   | X   | C   |
| Fee Collection (Retrieval Fee Billing)/1740                          | C   | X   | C   |
| Fee Collection (Handling Fees)/1740                                  | C   | X   | C   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | C   | X   | C   |

This data element is a “carrier” data field for PDSs that supplement the ISO 8583–1993 specification.

Encoding of PDSs is always initiated in DE 48 (Additional Data). If the resulting data length required to contain all PDSs exceeds the maximum length of DE 48 (999 positions), the following ISO data elements are employed, in sequential order, to contain the remaining PDS data:

- DE 62
- Additional Data 3 (DE 123)
- Additional Data 4 (DE 124)
- Additional Data 5 (DE 125)

DE 62, DE 123, DE 124, or DE 125 each may contain a maximum of 999 positions of encoded PDS information.

DE 62 is present in an IPM message only if DE 48 cannot contain the full length of encoded PDSs.

If both DE 48 and DE 62 are present in the message, DE 48 should contain as many complete PDSs (tag+length+data) as fits into 999 bytes. The remaining complete PDSs should be presented in DE 62, and then DE 123, DE 124, and finally DE 125, as needed.

Customers must not split a PDS between DE 48 and DE 62. If an entire PDS coding scheme (tag-length-data) causes DE 48 to exceed 999 positions, the entire PDS coding scheme (tag-length-data) must be presented in DE 62 instead. Therefore, the total length of DE 48 may be less than 999 positions, with DE 62 containing additional PDS data.

### Values

When present, this data element contains one or more PDSs in PDS-encoded format.

PDS data is formatted using a “tag-length-data” encoding procedure, shown below.

| Number | Positions | Description           |
|--------|-----------|-----------------------|
| 1      | 1–4       | First PDS tag (ID)    |
| 2      | 5–7       | First PDS data length |

---

| <b>Number</b> | <b>Positions</b> | <b>Description</b> |
|---------------|------------------|--------------------|
| 3             | 8–999            | First PDS data     |

Subfields 1–3 must be repeated as needed until all PDS data is presented or the total length of subfields 1, 2, and 3 causes the total length of DE 62 to exceed 999 positions.

Refer to the beginning of Chapter 8 in this manual for additional information about PDS definitions and an example.

## DE 63—Transaction Life Cycle ID

---

DE 63 (Transaction Life Cycle ID) contains subfields that allow for transaction life cycle control.

All life cycle messages such as Authorizations, Financials, Reversals, Retrievals, Fulfillments, and Chargebacks are linked with the Life Cycle Support Indicator and Trace ID subfields.

### Attributes

---

|                      |                            |
|----------------------|----------------------------|
| Data Representation: | ans-16; LLLVAR             |
| Length Field:        | 3 positions, value = 016   |
| Data Field:          | Fixed length, 16 positions |
| Subfields:           | 2                          |
| Justification:       | See "Subfields"            |

---

ISO defines DE 63 as a variable-length field. Therefore, the DE 63 data is preceded by a three-position length field. In the IPM format, customers still must precede the DE 63 data with a three-position length field. This length field always will contain the value 016, and the data that follows always must be exactly 16 positions long.

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

---

| <b>Message Type Identifier</b>                        | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|-------------------------------------------------------|------------|------------|------------|
| <b>Presentment, Addendum, and Chargeback Messages</b> |            |            |            |
| First Presentment/1240                                | C          | •          | C          |

---

| <b>Message Type Identifier</b>                                                         | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|----------------------------------------------------------------------------------------|------------|------------|------------|
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | C          | •          | C          |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | C          | •          | C          |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644                  | C          | •          | C          |
| Financial Detail Addendum (Vehicle Rental Detail)/1644                                 | C          | •          | C          |
| Financial Detail Addendum (Lodging Summary)/1644                                       | C          | •          | C          |
| Financial Detail Addendum (Temporary Services)/1644                                    | C          | •          | C          |
| Financial Detail Addendum (Shipping/Courier Services)/1644                             | C          | •          | C          |
| Financial Detail Addendum (Payment Transaction Detail)/1644                            | C          | •          | C          |
| Financial Detail Addendum (Telephony Billing—Summary)/1644                             | C          | •          | C          |
| Financial Detail Addendum (Travel Agency Detail)/1644                                  | C          | •          | C          |
| Financial Detail Addendum (Lodged Account Detail)/1644                                 | C          | •          | C          |
| Financial Detail Addendum (Electronic Invoice—Party Information)/1644                  | C          | •          | C          |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644               | C          | •          | C          |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644               | C          | •          | C          |
| Financial Detail Addendum (Corporate Line Item Detail)/1644                            | C          | •          | C          |
| Financial Detail Addendum (Generic Detail)/1644                                        | C          | •          | C          |
| Financial Detail Addendum (Healthcare)/1644                                            | C          | •          | C          |
| Financial Detail Addendum (Private Label Common Data)/1644                             | C          | •          | C          |
| Financial Detail Addendum (Private Label Line Item Detail)/1644                        | C          | •          | C          |
| First Chargeback/1442 and Arbitration Chargeback/1442                                  | C          | •          | C          |
| Second Presentment/1240                                                                | C          | •          | C          |
| <b>Retrieval and Fee Collection Messages</b>                                           |            |            |            |
| Retrieval Request/1644                                                                 | C          | •          | C          |
| Retrieval Request Acknowledgement/1644                                                 | C          | •          | C          |
| Fee Collection (Retrieval Fee Billing)/1740                                            | C          | •          | C          |

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| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| Fee Collection (Handling Fees)/1740                                  | C   | •   | C   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | C   | •   | C   |

DE 63 data may be assigned at the time that the first message in the transaction life cycle is presented, usually at authorization. This data element consists of two subfields:

- Life Cycle Support Indicator
- Trace ID

DE 63 must be present in the First Presentment/1240 message for all transactions authorized via the Mastercard Network (“online-authorized transactions”). This requirement does not apply to transactions where online authorization is not requested or required, such as offline-authorized chip-read transactions, credit (purchase return) transactions, and Collection Only transactions.

Life cycle messages such as Authorization Request/0100, First Presentment/1240, Retrieval Request/1644, Retrieval Request Acknowledgement/1644, First Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1442 messages are linked with this data element.

DE 63 should always be retained and returned throughout all subsequent messages in the life cycle.

DE 63 is required for European acquired activity destined for processing through the network unless DE 22—Point of Service Data Code, subfield 7 (Card Data: Input Mode) = F (Offline Chip). This activity can be identified via one of the following situations:

- First presentment interregional ATM transactions
- First presentment PIN-based Maestro or Cirrus manual cash disbursement transactions
- First presentment interregional Maestro retail transactions
- First presentment European intraregional ATM or retail Enhanced Gateway transactions

Credit (Purchase Return) transactions are exempt from this requirement.

**NOTE:**

**Enhanced Gateway transactions are defined as those from a Europe region acquirer for which the ATM Indicator is equal to 5 and for which the ATM Indicator of the issuer is equal to 4.**

**Alternate Automated Fuel Dispenser Clearing Processing:** Mastercard recommends that the Trace ID (DE 15 [Settlement Date] and DE 63 [Network Data]) of the Automated Fuel Dispenser (AFD) completion advice response be used within the clearing presentment. The Trace ID of the original preauthorization may be used for clearing presentment if that same Trace ID is included in the AFD completion advice message within DE 48, subelement 63 (Additional Data, Trace ID).

## Values

If present, DE 63 cannot contain all low values or all high values.

## DE 63 Subfields

DE 63 includes two subfields.

| Number | Positions | Name                         | Attribute | Justification |
|--------|-----------|------------------------------|-----------|---------------|
| 1      | 1         | Life Cycle Support Indicator | ans-1     | left          |
| 2      | 2–16      | Trace ID                     | ans-15    | left          |

### Subfield 1: Life Cycle Support Indicator

Currently, the Life Cycle Support Indicator subfield always contains a space.

Subfield 1 is required whenever Subfield 2 is present. The valid Life Cycle Support Indicator is described below.

| Value | Description                                 |
|-------|---------------------------------------------|
| space | Trace ID assigned to Authorization message. |

### Subfield 2: Trace ID

The Trace ID is intended to identify uniquely a transaction through its full life cycle. Currently Mastercard assigns a Trace ID to any transaction authorized via the Mastercard Network.

The Trace ID consists of the Network Reference Number (nine positions) followed by the Network Date (four positions-MMDD), followed by two spaces. For each transaction authorized via the network (“online-authorized transactions”), IPM DE 63 subfield 2 (Trace ID) of the First Presentment/1240 message must be populated with the same values contained in the related authorization message.

This requirement does not apply to transactions where online authorization is not requested or required, such as offline-authorized chip-read transactions, credit (purchase return) transactions, and Collection Only transactions.

For each Authorization Request Response/0110 message transmitted via the network (“online-authorized transactions”), subfield 2 of the First Presentment/1240 message must be populated with the values contained in DE 15, DE 63 subfield 1, and DE 63 subfield 2. For automated fuel dispenser (MCC 5542 and CAT level 2) transactions occurring in the U.S. or Canada regions, these values should come from the same fields of the related Authorization Advice Response/0130 message.

Subfield 2 is required if the associated First Presentment/1240 is submitted for any U.S. region consumer or corporate credit or consumer debit incentive interchange rate programs, unless the transaction is a credit, ATM cash disbursement, manual cash disbursement, reversal, Collection Only, or bilaterally settled transaction.

Mastercard recommends that the Trace ID (DE 15 [Date, Settlement] and DE 63 [Network Data]) of the completion advice response be used within the clearing presentment. (Refer to the Alternate AFD Clearing Processing in the following section.)

The Trace ID of the original pre-authorization may be used for Clearing presentment if that same Trace ID is included in the Automated Fuel Dispenser (AFD) completion advice message within CIS DE 48 (Additional Data—Private Use), subelement 63 (Trace ID).

GCMS requires the presence of DE 63 for all U.S. acquired transactions submitted for incentive interchange programs. For transactions containing 14-digit Enabled International Cards beginning with the digits 36, U.S. acquirers should populate Trace ID (DE 63, subfield 2) with the correct Network Reference Number and Network Date.

GCMS requires the presence of DE 63 for all Canada acquired transactions submitted for incentive interchange programs.

When Trace ID (DE 63) is present, edits will be applied against the network Reference Number (DE 63, subfield 2) to confirm the format of the information.

The edit checks are as follows:

- Position 1–3: Must contain a valid Mastercard product code
- Position 4–9: Must contain six alphanumeric characters, no embedded spaces, low values, or high values

The following table represents mapping of values from DE 63 in the Authorization CIS message, to the Clearing IPM message.

| Position | Value                                          | Description                                              |
|----------|------------------------------------------------|----------------------------------------------------------|
| 1–3      | DE 63, subfield 1 of Authorization CIS message | First three positions of authorization response message. |
| 4–9      | DE 63, subfield 2 of Authorization CIS message | First six positions of authorization response message.   |
| 10–13    | DE 15 of Authorization CIS message             |                                                          |
| 14–15    | spaces                                         |                                                          |

## DE 71—Message Number

The transaction originator assigns the DE 71 (Message Number) to data messages in a file.

DE 71 monitors the integrity and continuity of the files being exchanged.

### Attributes

|                      |                           |
|----------------------|---------------------------|
| Data Representation: | n-8                       |
| Length Field:        | None                      |
| Data Field:          | Fixed length, 8 positions |
| Subfields:           | None                      |
| Justification:       | Right                     |

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>File Header and Trailer Messages</b>                                                |     |     |     |
| File Header (Customer-generated)/1644                                                  | M   | •   | •   |
| File Header (Clearing System-generated)/1644                                           | •   | X   | M   |
| File Trailer (Customer-generated)/1644                                                 | M   | •   | •   |
| File Trailer (Clearing System-generated)/1644                                          | •   | X   | M   |
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| First Presentment/1240                                                                 | M   | X   | M   |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | M   | X   | M   |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | M   | X   | M   |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644                  | M   | X   | M   |
| Financial Detail Addendum (Vehicle Rental Detail)/1644                                 | M   | X   | M   |

| <b>Message Type Identifier</b>                                           | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|--------------------------------------------------------------------------|------------|------------|------------|
| Financial Detail Addendum (Lodging Summary)/1644                         | M          | X          | M          |
| Financial Detail Addendum (Temporary Services)/1644                      | M          | X          | M          |
| Financial Detail Addendum (Shipping/Courier Services)/1644               | M          | X          | M          |
| Financial Detail Addendum (Payment Transaction Detail)/1644              | M          | X          | M          |
| Financial Detail Addendum (Telephony Billing—Summary)/1644               | M          | X          | M          |
| Financial Detail Addendum (Telephony Billing—Detail)/1644                | M          | X          | M          |
| Financial Detail Addendum (Travel Agency Detail)/1644                    | M          | X          | M          |
| Financial Detail Addendum (Lodged Account Detail)/1644                   | M          | X          | M          |
| Financial Detail Addendum (Electronic Invoice—Transaction Data)/1644     | M          | X          | M          |
| Financial Detail Addendum (Electronic Invoice—Party Information)/1644    | M          | X          | M          |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | M          | X          | M          |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | M          | X          | M          |
| Financial Detail Addendum (Corporate Line Item Detail)/1644              | M          | X          | M          |
| Financial Detail Addendum (Generic Detail)/1644                          | M          | X          | M          |
| Financial Detail Addendum (Healthcare)/1644                              | M          | X          | M          |
| Financial Detail Addendum (Private Label Common Data)/1644               | M          | X          | M          |
| Financial Detail Addendum (Private Label Line Item Detail)/1644          | M          | X          | M          |
| First Chargeback/1442 and Arbitration Chargeback/1442                    | M          | X          | M          |
| Second Presentment/1240                                                  | M          | X          | M          |
| <b>Reconciliation Messages</b>                                           |            |            |            |
| File Currency Summary/1644                                               | •          | X          | M          |
| Financial Position Detail/1644                                           | •          | X          | M          |
| Settlement Position Detail/1644                                          | •          | X          | M          |
| <b>Retrieval and Fee Collection Messages</b>                             |            |            |            |
| Retrieval Request/1644                                                   | M          | X          | M          |
| Retrieval Request Acknowledgement/1644                                   | M          | X          | M          |

| <b>Message Type Identifier</b>                                       | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|----------------------------------------------------------------------|------------|------------|------------|
| Fee Collection (Retrieval Fee Billing)/1740                          | M          | X          | M          |
| Fee Collection (Handling Fees)/1740                                  | M          | X          | M          |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | M          | X          | M          |
| <b>Administrative Messages</b>                                       |            |            |            |
| Message Exception/1644 and File Reject/1644                          | •          | X          | M          |
| Text Message/1644                                                    | •          | X          | M          |
| Currency Update/1644                                                 | •          | X          | M          |

This data element provides the recipient of a file with a readily available means to verify that it receives all data messages in the file.

### Values

The first message in a data file (the File Header/1644) must have the Message Number initialized to 00000001. For each subsequent message in the file, this data element value must be greater than the value in the previously accepted message.

When the clearing system returns a message because it was rejected, the rejected message will immediately follow its related Message Exception/1644 or File Reject Message. If the IPM Pre-edit application rejects the message, it modifies the DE 71 value of the rejected message so that it is in sequence with the other messages in the file. If GCMS rejects the message, it retains the DE 71 value that the sender originally provided.

## DE 72—Data Record

DE 72 (Data Record) contains message text data, file update data, or other information as specified in individual IPM messages.

### Attributes

|                      |                                  |
|----------------------|----------------------------------|
| Data Representation: | ans...999; LLLVAR                |
| Length Field:        | 3 positions, value = 001–999     |
| Data Field:          | Variable length, 1–999 positions |
| Subfields:           | None                             |
| Justification:       | Left                             |

## Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                |     |     |     |
| First Chargeback/1442 and Arbitration Chargeback/1442                | C   | •   | C   |
| Second Presentment/1240                                              | C   | •   | C   |
| <b>Retrieval and Fee Collection Messages</b>                         |     |     |     |
| Fee Collection (Retrieval Fee Billing)/1740                          | O   | •   | C   |
| Fee Collection (Handling Fees)/1740                                  | M   | •   | M   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | C   | •   | C   |
| <b>Administrative Messages</b>                                       |     |     |     |
| Message Exception/1644 and File Reject/1644                          | •   | X   | M   |
| Text Message/1644                                                    | •   | X   | M   |

This data element is a variable-length data field that may be used for transmitting file message data or character string data in various message types.

DE 72 must be a maximum of 100 positions in First Chargeback/1442, Second Presentment/1240, Arbitration Chargeback/1442, and Fee Collection/1740 messages.

DE 72 may be up to 999 positions in Administrative messages that the clearing system generates.

## Values

For First Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1442 messages, refer to the *Chargeback Guide* for specific DE 72 requirements based on the value in DE 25 (Message Reason Code). The clearing system does not edit to require DE 72. However, if it is not provided for a given message reason code (DE 25) as specified in the *Chargeback Guide*, the receiving customer has the right to return the message. For Fee Collection Other/1740 messages, refer to the *GCMS Reference Manual* for specific DE 72 requirements based on DE 25. The clearing system does not edit for specific values in DE 72. However, if it is not provided for a given message reason code as specified in the *GCMS Reference Manual*, the receiving customer has the right to return the message.

If present, DE 72 cannot contain all zeros, all spaces, all low values, or all high values.

## DE 73—Date, Action

DE 73 (Date, Action) specifies a future action date or a specific date such as a transaction date.

### Attributes

|                      |                           |
|----------------------|---------------------------|
| Data Representation: | n-6; YYMMDD               |
| Length Field:        | None                      |
| Data Field:          | Fixed length, 6 positions |
| Subfields:           | None                      |
| Justification:       | N/A                       |

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| <b>Retrieval and Fee Collection Messages</b>                         |     |     |     |
| Fee Collection (Retrieval Fee Billing)/1740                          | M   | •   | M   |
| Fee Collection (Handling Fees)/1740                                  | M   | •   | M   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | C   | •   | C   |

In Fee Collection messages, this data element identifies a reference date related to the Fee Collection Message Reason Code.

For Fee Collection Other/1740 messages, refer to the *GCMS Reference Manual* for specific DE 73 requirements based on DE 25 (Message Reason Code). The clearing system does not edit to require DE 73. However, if it is not provided for a given Message Reason Code as specified in the *GCMS Reference Manual*, the receiving customer has the right to return the message.

### Values

The data in DE 73 must consist of all zeros or a valid year (YY), month (MM), and day (DD). For Fee Collection (Retrieval Fee Billing)/1740 messages, the DD portion may be zeros.

## DE 93—Transaction Destination Institution ID Code

DE 93 (Transaction Destination Institution ID Code) identifies the transaction destination institution.

### Attributes

|                      |                                 |
|----------------------|---------------------------------|
| Data Representation: | n...11; LLVAR                   |
| Length Field:        | 2 positions, value 06–11        |
| Data Field:          | Variable length, 6–11 positions |
| Subfields:           | None                            |
| Justification:       | Right                           |

### Current Processing Restrictions

The clearing system accepts a DE 93 length of 6 to 11 positions but expects this element to contain zeros in all but the last six positions. Only the last six positions are passed along to the receiver of the message.

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| First Presentment/1240                                                                 | •   | X   | M   |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | •   | X   | M   |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | •   | X   | M   |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644                  | •   | X   | M   |
| Financial Detail Addendum (Vehicle Rental Detail)/1644                                 | •   | X   | M   |
| Financial Detail Addendum (Lodging Summary)/1644                                       | •   | X   | M   |
| Financial Detail Addendum (Temporary Services)/1644                                    | •   | X   | M   |
| Financial Detail Addendum (Shipping/Courier Services)/1644                             | •   | X   | M   |

| <b>Message Type Identifier</b>                                           | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|--------------------------------------------------------------------------|------------|------------|------------|
| Financial Detail Addendum (Payment Transaction Detail)/1644              | •          | X          | M          |
| Financial Detail Addendum (Telephony Billing—Summary)/1644               | •          | X          | M          |
| Financial Detail Addendum (Telephony Billing—Detail)/1644                | •          | X          | M          |
| Financial Detail Addendum (Travel Agency Detail)/1644                    | •          | X          | M          |
| Financial Detail Addendum (Lodged Account Detail)/1644                   | •          | X          | M          |
| Financial Detail Addendum (Electronic Invoice—Transaction Data)/1644     | •          | X          | M          |
| Financial Detail Addendum (Electronic Invoice—Party Information)/1644    | •          | X          | M          |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | •          | X          | M          |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | •          | X          | M          |
| Financial Detail Addendum (Corporate Line Item Detail)/1644              | •          | X          | M          |
| Financial Detail Addendum (Generic Detail)/1644                          | •          | X          | M          |
| Financial Detail Addendum (Healthcare)/1644                              | •          | X          | M          |
| Financial Detail Addendum (Private Label Common Data)/1644               | •          | X          | M          |
| Financial Detail Addendum (Private Label Line Item Detail)/1644          | •          | X          | M          |
| First Chargeback/1442 and Arbitration Chargeback/1442                    | •          | X          | M          |
| Second Presentment/1240                                                  | •          | X          | M          |
| <b>Retrieval and Fee Collection Messages</b>                             |            |            |            |
| Retrieval Request/1644                                                   | •          | X          | M          |
| Retrieval Request Acknowledgement/1644                                   | •          | X          | M          |
| Fee Collection (Retrieval Fee Billing)/1740                              | •          | X          | M          |
| Fee Collection (Handling Fees)/1740                                      | M          | X          | M          |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740     | M          | X          | M          |
| <b>Reconciliation Messages</b>                                           |            |            |            |
| File Currency Summary/1644                                               | •          | X          | M          |
| Financial Position Detail/1644                                           | •          | X          | M          |
| Settlement Position Detail/1644                                          | •          | X          | M          |

---

| Message Type Identifier                     | Org | Sys | Dst |
|---------------------------------------------|-----|-----|-----|
| <b>Administrative Messages</b>              |     |     |     |
| Message Exception/1644 and File Reject/1644 | •   | X   | M   |
| Text Message/1644                           | •   | X   | M   |
| Currency Update/1644                        | •   | X   | M   |

---

This data element identifies the transaction destination institution that has financial responsibility and liability for the transaction.

For Mastercard transactions, this is the institution that has an agreement with Mastercard as being a principal member and has the financial authority to process Mastercard transactions as an acquirer or issuer.

This data element is required in all Fee Collection (Other) and Fee Collection (Handling Fees) transactions.

If the clearing system does not receive this data element from a customer in an originating message, it may perform automated routing services (based on other data elements such as DE 2 (Primary Account Number [PAN])) and inserts and passes to the receiving institution the proper value for DE 93.

### Values

When present in a message, this data element must contain a valid customer ID.

For lifecycle transactions initiated by issuers, DE 93 may contain the ICA number as provided in DE 94 (Transaction Originator Institution ID Code) from the First Presentment/1240 message. If the ICA number present in DE 93 represents a Single Message System acquirer, the ICA number may not be present in the IPM MPE data as supplied by Mastercard. If the DE 93 value is provided, Mastercard recommends that it be the ICA number related to the bank identification number (BIN) in DE 31 (Acquirer Reference Data), subfield 2 (Acquirer's BIN must contain the six-digit acquirer's BIN).

### Additional Information

Refer to [Appendix A](#) in this manual for more information about institution ID codes and PDSs in clearing system messages.

## DE 94—Transaction Originator Institution ID Code

DE 94 (Transaction Originator Institution ID Code) identifies the transaction originator institution.

### Attributes

|                      |                                 |
|----------------------|---------------------------------|
| Data Representation: | n...11; LLVAR                   |
| Length Field:        | 2 positions, value 06–11        |
| Data Field:          | Variable length, 6–11 positions |
| Subfields:           | None                            |
| Justification:       | Right                           |

### Current Processing Restrictions

The clearing system accepts a DE 94 length of 6 to 11 positions but expects this element to contain zeros in all but the last six positions. Only the last six positions are passed along to the receiver of the message.

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| First Presentment/1240                                                                 | M   | X   | M   |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | M   | •   | M   |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | M   | •   | M   |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644                  | M   | •   | M   |
| Financial Detail Addendum (Vehicle Rental Detail)/1644                                 | M   | •   | M   |
| Financial Detail Addendum (Lodging Summary)/1644                                       | M   | •   | M   |
| Financial Detail Addendum (Temporary Services)/1644                                    | M   | •   | M   |

| <b>Message Type Identifier</b>                                           | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|--------------------------------------------------------------------------|------------|------------|------------|
| Financial Detail Addendum (Shipping/Courier Services)/1644               | M          | •          | M          |
| Financial Detail Addendum (Payment Transaction Detail)/1644              | M          | •          | M          |
| Financial Detail Addendum (Telephony Billing—Summary)/1644               | M          | •          | M          |
| Financial Detail Addendum (Telephony Billing—Detail)/1644                | M          | •          | M          |
| Financial Detail Addendum (Travel Agency Detail)/1644                    | M          | •          | M          |
| Financial Detail Addendum (Lodged Account Detail)/1644                   | M          | •          | M          |
| Financial Detail Addendum (Electronic Invoice—Transaction Data)/1644     | M          | •          | M          |
| Financial Detail Addendum (Electronic Invoice—Party Information)/1644    | M          | •          | M          |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | M          | •          | M          |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | M          | •          | M          |
| Financial Detail Addendum (Corporate Line Item Detail)/1644              | M          | •          | M          |
| Financial Detail Addendum (Generic Detail)/1644                          | M          | •          | M          |
| Financial Detail Addendum (Healthcare)/1644                              | M          | •          | M          |
| Financial Detail Addendum (Private Label Common Data)/1644               | M          | •          | M          |
| Financial Detail Addendum (Private Label Line Item Detail)/1644          | M          | •          | M          |
| First Chargeback/1442 and Arbitration Chargeback/1442                    | M          | X          | M          |
| Second Presentment/1240                                                  | M          | X          | M          |
| <b>Retrieval and Fee Collection Messages</b>                             |            |            |            |
| Retrieval Request/1644                                                   | M          | X          | M          |
| Retrieval Request Acknowledgement/1644                                   | M          | X          | M          |
| Fee Collection (Retrieval Fee Billing)/1740                              | M          | X          | M          |
| Fee Collection (Handling Fees)/1740                                      | M          | •          | M          |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740     | M          | •          | M          |
| <b>Administrative Messages</b>                                           |            |            |            |
| Message Exception/1644 and File Reject/1644                              | •          | X          | M          |
| Text Message/1644                                                        | •          | X          | M          |

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| Message Type Identifier | Org | Sys | Dst |
|-------------------------|-----|-----|-----|
| Currency Update/1644    | •   | X   | M   |

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This data element identifies the transaction originator institution that has financial responsibility and liability for the transaction.

For Mastercard transactions, this is the institution that has an agreement with Mastercard as being a principal member and that has the financial authority to process Mastercard transactions as an acquirer or issuer.

If the clearing system does not receive this data element from a customer in an originating message, it rejects the message.

In First Presentment/1240, Second Presentment/1240, Financial Detail Addendum/1644, and Fee Collection (Retrieval Fee Billing)/1740 messages, the customer ID cannot be designated as an issuer-only customer ID.

In First Chargeback/1442 and Arbitration Chargeback/1442 messages, the customer ID cannot be designated as an acquirer-only customer ID.

### Values

When present in a message, this data element must contain a valid customer ID. The customer ID must either be equal to the customer processor ID in subfield 3 of PDS 0105 File ID in the File Header/1644-697 message or be processed by that customer/processor ID.

For collection only activity, DE 94 must be compatible with the Acquirer Reference ID in DE 31 (Acquirer Reference Data), subfield 2 (Acquirer's BIN).

For outbound files to customers, DE 94 may contain an ICA number associated with a Single Message System customer. In such cases, the ICA number may not be included in the IPM MPE data provided by Mastercard and is intended for informational purposes.

### Application Notes

For bridged transactions, issuers will now receive the ICA number that identifies the transaction originator institution having financial responsibility for the transaction in DE 94 of the First and Second Presentment/1240 messages, instead of a Mastercard-assigned internal ICA.

#### NOTE:

**Transactions that have passed between platforms (Single Message System to Dual Message System, Dual Message System to Single Message System) are referred to as bridged transactions.**

## Additional Information

Refer to [Appendix A](#) of this manual for more information about institution ID codes in clearing system messages.

## DE 95—Card Issuer Reference Data

The issuer provides DE 95 (Card Issuer Reference Data) when processing retrieval or chargeback messages.

The acquirer is required to include the same data in a subsequent fulfillment of the retrieval request. In the case of a chargeback, this applies to both Second Presentment/1240 and Arbitration Chargeback/1442 case filings.

### Attributes

|                      |                            |
|----------------------|----------------------------|
| Data Representation: | n-10; LLVAR                |
| Length Field:        | 2 positions, value = 10    |
| Data Field:          | Fixed length, 10 positions |
| Subfields:           | None                       |
| Justification:       | Right                      |

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Chargeback/1442 and Arbitration Chargeback/1442 | M   | •   | M   |
| Second Presentment/1240                               | M   | •   | M   |
| <b>Retrieval and Fee Collection Messages</b>          |     |     |     |
| Retrieval Request/1644                                | O   | •   | C   |
| Retrieval Request Acknowledgement/1644                | O   | •   | C   |
| Fee Collection (Retrieval Fee Billing)/1740           | O   | •   | C   |

This data element contains an “issuer’s reference number” for a specific cardholder transaction. The acquirer may be required to retain and return DE 95 in subsequent Retrieval Fulfillment (presented via a Fee Collection message) or Second Presentment/1240 messages sent to the issuer.

The issuer may then use DE 95 as a common reference number to link related Retrieval Request/1644, Retrieval Request Acknowledgement/1644, and Retrieval Fulfillment (presented via a Fee Collection message) messages, or to link First Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1442 messages to the original cardholder transaction.

### Values

Issuers are responsible for assigning values for this data element.

For Retrieval Request/1644, Retrieval Request Acknowledgement/1644, and Retrieval Fulfillment messages (presented via Fee Collection messages), DE 95, if present, should contain the issuer’s control number.

For First Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1442 messages, DE 95 must contain the Chargeback Reference Number. The issuer assigns the Chargeback Reference Number when the First Chargeback/1442 is created, and this number must be unique within BIN. It is used to track the chargeback throughout its life cycle.

If present, DE 95 must be numeric.

## DE 100—Receiving Institution ID Code

---

DE 100 (Receiving Institution ID Code) identifies the receiving institution.

### Attributes

|                      |                                 |
|----------------------|---------------------------------|
| Data Representation: | n...11; LLVAR                   |
| Length Field:        | 2 positions, value = 06–11      |
| Data Field:          | Variable length, 6–11 positions |
| Subfields:           | None                            |
| Justification:       | Right                           |

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| <b>Message Type Identifier</b>                                                         | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|----------------------------------------------------------------------------------------|------------|------------|------------|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |            |            |            |
| First Presentment/1240                                                                 | •          | X          | M          |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | •          | X          | M          |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | •          | X          | M          |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644                  | •          | X          | M          |
| Financial Detail Addendum (Vehicle Rental Detail)/1644                                 | •          | X          | M          |
| Financial Detail Addendum (Lodging Summary)/1644                                       | •          | X          | M          |
| Financial Detail Addendum (Temporary Services)/1644                                    | •          | X          | M          |
| Financial Detail Addendum (Shipping/Courier Services)/1644                             | •          | X          | M          |
| Financial Detail Addendum (Payment Transaction Detail)/1644                            | •          | X          | M          |
| Financial Detail Addendum (Telephony Billing—Summary)/1644                             | •          | X          | M          |
| Financial Detail Addendum (Telephony Billing—Detail)/1644                              | •          | X          | M          |
| Financial Detail Addendum (Travel Agency Detail)/1644                                  | •          | X          | M          |
| Financial Detail Addendum (Lodged Account Detail)/1644                                 | •          | X          | M          |
| Financial Detail Addendum (Electronic Invoice—Transaction Data)/1644                   | •          | X          | M          |
| Financial Detail Addendum (Electronic Invoice—Party Information)/1644                  | •          | X          | M          |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644               | •          | X          | M          |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644               | •          | X          | M          |
| Financial Detail Addendum (Corporate Line Item Detail)/1644                            | •          | X          | M          |
| Financial Detail Addendum (Generic Detail)/1644                                        | •          | X          | M          |
| Financial Detail Addendum (Healthcare)/1644                                            | •          | X          | M          |
| Financial Detail Addendum (Private Label Common Data)/1644                             | •          | X          | M          |
| Financial Detail Addendum (Private Label Line Item Detail)/1644                        | •          | X          | M          |
| First Chargeback/1442 and Arbitration Chargeback/1442                                  | •          | X          | M          |

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| <b>Message Type Identifier</b>                                       | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|----------------------------------------------------------------------|------------|------------|------------|
| Second Presentment/1240                                              | •          | X          | M          |
| <b>Reconciliation Messages</b>                                       |            |            |            |
| File Currency Summary/1644                                           | •          | X          | M          |
| Financial Position Detail/1644                                       | •          | X          | M          |
| Settlement Position Detail/1644                                      | •          | X          | M          |
| <b>Retrieval and Fee Collection Messages</b>                         |            |            |            |
| Retrieval Request/1644                                               | •          | X          | M          |
| Retrieval Request Acknowledgement/1644                               | •          | X          | M          |
| Fee Collection (Retrieval Fee Billing)/1740                          | •          | X          | M          |
| Fee Collection (Handling Fees)/1740                                  | •          | X          | M          |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | •          | X          | M          |
| <b>Administrative Messages</b>                                       |            |            |            |
| Message Exception/1644 and File Reject/1644                          | •          | X          | M          |
| Text Message/1644                                                    | •          | X          | M          |
| Currency Update/1644                                                 | •          | X          | M          |

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DE 100 contains the customer ID or Processor ID of the physically connected processing facility that receives a message.

### **Values**

This data element must contain a valid customer ID or Processor ID number.

### **Additional Information**

Refer to [Appendix A](#) in this manual for more information regarding the use of institution ID codes and PDSs in clearing system messages.

## **DE 111—Amount, Currency Conversion Assessment**

---

DE 111 (Amount, Currency Conversion Assessment) is the amount based on the result of applying the multi-currency conversion rate (Currency Conversion Assessment) adjustment to

the currency conversion rate used to convert DE 4 (Amount, Transaction) to DE 6 (Amount, Cardholder Billing) for qualified transactions.

The currency of this amount is the same as DE 51 (Currency Code, Cardholder Billing).

## Attributes

|                      |                          |
|----------------------|--------------------------|
| Data Representation: | n-12; LLLVAR             |
| Length Field:        | 3 positions, value = 012 |
| Data Field:          | 12 positions             |
| Subfields:           | None                     |
| Justification:       | Right                    |

ISO defines DE 111 as a variable-length field. Therefore, the DE 111 data is preceded by a three-position length field. In the IPM format, customers still must precede the DE 111 data with a three-position length field. This length field always will contain the value 012, and the data that follows always must be exactly 12 positions long.

## Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | •   | X   | C   |

This data element contains the calculated Currency Conversion Assessment adjustment amount. The clearing system provides DE 111 when the transaction qualifies for a Currency Conversion Assessment conversion adjustment.

## Values

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a cardholder billing amount of USD 212.50 is expressed as 000000021250.

## DE 123—Additional Data 3

DE 123 (Additional Data 3) contains one or more PDSs that may be required in a message to provide additional clearing system-related, program-related, or service-related data for which a specific ISO data element is not available.

### Attributes

|                      |                                  |
|----------------------|----------------------------------|
| Data Representation: | ans...999; LLLVAR                |
| Length Field:        | 3 positions, value = 008–999     |
| Data Field:          | Variable length, 8–999 positions |
| Subelements:         | See “Values”                     |
| Justification:       | Left                             |

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| First Presentment/1240                                                                 | C   | X   | C   |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | C   | X   | C   |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | C   | X   | C   |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644                  | C   | X   | C   |
| Financial Detail Addendum (Vehicle Rental Detail)/1644                                 | C   | X   | C   |
| Financial Detail Addendum (Lodging Summary)/1644                                       | C   | X   | C   |
| Financial Detail Addendum (Temporary Services)/1644                                    | C   | X   | C   |
| Financial Detail Addendum (Shipping/Courier Services)/1644                             | C   | X   | C   |
| Financial Detail Addendum (Payment Transaction Detail)/1644                            | C   | X   | C   |
| Financial Detail Addendum (Telephony Billing—Summary)/1644                             | C   | X   | C   |

| <b>Message Type Identifier</b>                                           | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|--------------------------------------------------------------------------|------------|------------|------------|
| Financial Detail Addendum (Telephony Billing—Detail)/1644                | C          | X          | C          |
| Financial Detail Addendum (Travel Agency Detail)/1644                    | C          | X          | C          |
| Financial Detail Addendum (Lodged Account Detail)/1644                   | C          | X          | C          |
| Financial Detail Addendum (Electronic Invoice—Transaction Data)/1644     | C          | X          | C          |
| Financial Detail Addendum (Electronic Invoice—Party Information)/1644    | C          | X          | C          |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | C          | X          | C          |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | C          | X          | C          |
| Financial Detail Addendum (Corporate Line Item Detail)/1644              | C          | X          | C          |
| Financial Detail Addendum (Generic Detail)/1644                          | C          | X          | C          |
| Financial Detail Addendum (Healthcare)/1644                              | C          | X          | C          |
| Financial Detail Addendum (Private Label Common Data)/1644               | C          | X          | C          |
| Financial Detail Addendum (Private Label Line Item Detail)/1644          | C          | X          | C          |
| First Chargeback/1442 and Arbitration Chargeback/1442                    | C          | X          | C          |
| Second Presentment/1240                                                  | C          | X          | C          |
| <b>Retrieval and Fee Collection Messages</b>                             |            |            |            |
| Retrieval Request/1644                                                   | C          | X          | C          |
| Retrieval Request Acknowledgement/1644                                   | C          | X          | C          |
| Fee Collection (Retrieval Fee Billing)/1740                              | C          | X          | C          |
| Fee Collection (Handling Fees)/1740                                      | C          | X          | C          |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740     | C          | X          | C          |
| <b>Reconciliation Messages</b>                                           |            |            |            |
| File Currency Summary/1644                                               | •          | X          | C          |
| Financial Position Detail/1644                                           | •          | X          | C          |
| Settlement Position Detail/1644                                          | •          | X          | C          |

This data element is a “carrier” data field for PDSs that supplement the ISO 8583–1993 specification.

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Encoding of PDSs is always initiated in DE 48 (Additional Data). If the resulting data length required to contain all PDSs exceeds the maximum length of DE 48 (999 positions), the following ISO data elements are employed, in sequential order, to contain the remaining PDS data:

- DE 62 (Additional Data 2)
- DE 123 (Additional Data 3)
- DE 124 (Additional Data 4)
- DE 125 (Additional Data 5)

DE 62, DE 123, DE 124, and DE 125 may contain a maximum of 999 positions, each, of encoded PDS information.

DE 123 is present in an IPM message only if DE 48 and DE 62 cannot together contain the full length of encoded PDSs.

If a significant amount of PDS data is in a message, DE 48 should contain as many complete PDSs as will fit into 999 bytes. Then DE 62 should contain as many complete PDSs (tag+length+data) as will fit into 999 bytes. The remaining complete PDSs must be presented in DE 123, DE 124, and DE 125, as needed.

Customers must not split a PDS between DE 48 and DE 62, or between DE 62 and DE 123. If an entire PDS coding scheme (tag-length-data) causes DE 48 or DE 62 to exceed 999 positions, the entire PDS coding scheme (tag-length-data) must be presented in the next PDS carrier (DE 62 or DE 123) instead. Therefore, the total length of DE 48 and DE 62 may be less than 999 positions each, with DE 123 containing additional PDS data.

### Values

When present, this data element contains one or more PDSs in PDS-encoded format.

PDS data is formatted using a “tag-length-data” encoding procedure, shown below.

| Number | Positions | Description           |
|--------|-----------|-----------------------|
| 1      | 1–4       | First PDS tag (ID)    |
| 2      | 5–7       | First PDS data length |
| 3      | 8–999     | First PDS data        |

Subfields 1–3 must be repeated as needed until all PDS data is presented or the total length of subfields 1, 2, and 3 causes the total length of DE 123 to exceed 999 positions.

Refer to the beginning of Chapter 8 of this manual for additional information about PDS definitions and an example.

## DE 124—Additional Data 4

DE 124 (Additional Data 4) contains one or more PDSs that may be required in a message to provide additional clearing system-related, program-related, or service-related data for which a specific ISO data element is not available.

### Attributes

|                      |                                 |
|----------------------|---------------------------------|
| Data Representation: | ans...999; LLLVAR               |
| Length Field:        | 3 positions, value = 008–999    |
| Data Field:          | Variable length 8–999 positions |
| Subelements:         | See “Values”                    |
| Justification:       | Left                            |

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| First Presentment/1240                                                                 | C   | X   | C   |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | C   | X   | C   |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | C   | X   | C   |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644                  | C   | X   | C   |
| Financial Detail Addendum (Vehicle Rental Detail)/1644                                 | C   | X   | C   |
| Financial Detail Addendum (Lodging Summary)/1644                                       | C   | X   | C   |
| Financial Detail Addendum (Temporary Services)/1644                                    | C   | X   | C   |
| Financial Detail Addendum (Shipping/Courier Services)/1644                             | C   | X   | C   |
| Financial Detail Addendum (Payment Transaction Detail)/1644                            | C   | X   | C   |
| Financial Detail Addendum (Telephony Billing—Summary)/1644                             | C   | X   | C   |

| <b>Message Type Identifier</b>                                           | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|--------------------------------------------------------------------------|------------|------------|------------|
| Financial Detail Addendum (Telephony Billing—Detail)/1644                | C          | X          | C          |
| Financial Detail Addendum (Travel Agency Detail)/1644                    | C          | X          | C          |
| Financial Detail Addendum (Lodged Account Detail)/1644                   | C          | X          | C          |
| Financial Detail Addendum (Electronic Invoice—Transaction Data)/1644     | C          | X          | C          |
| Financial Detail Addendum (Electronic Invoice—Party Information)/1644    | C          | X          | C          |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | C          | X          | C          |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | C          | X          | C          |
| Financial Detail Addendum (Corporate Line Item Detail)/1644              | C          | X          | C          |
| Financial Detail Addendum (Generic Detail)/1644                          | C          | X          | C          |
| Financial Detail Addendum (Healthcare)/1644                              | C          | X          | C          |
| Financial Detail Addendum (Private Label Common Data)/1644               | C          | X          | C          |
| Financial Detail Addendum (Private Label Line Item Detail)/1644          | C          | X          | C          |
| First Chargeback/1442 and Arbitration Chargeback/1442                    | C          | X          | C          |
| Second Presentment/1240                                                  | C          | X          | C          |
| <b>Retrieval and Fee Collection Messages</b>                             |            |            |            |
| Retrieval Request/1644                                                   | C          | X          | C          |
| Retrieval Request Acknowledgement/1644                                   | C          | X          | C          |
| Fee Collection (Retrieval Fee Billing)/1740                              | C          | X          | C          |
| Fee Collection (Handling Fees)/1740                                      | C          | X          | C          |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740     | C          | X          | C          |
| <b>Reconciliation Messages</b>                                           |            |            |            |
| File Currency Summary/1644                                               | •          | X          | C          |
| Financial Position Detail/1644                                           | •          | X          | C          |
| Settlement Position Detail/1644                                          | •          | X          | C          |

This data element is a “carrier” data field for PDSs that supplement the ISO 8583–1993 specification.

Encoding of PDSs is always initiated in DE 48 (Additional Data). If the resulting data length required to contain all PDSs exceeds the maximum length of DE 48 (999 positions), the following ISO data elements are employed, in sequential order, to contain the remaining PDS data:

- DE 62 (Additional Data 2)
- DE 123 (Additional Data 3)
- DE 124 (Additional Data 4)
- DE 125 (Additional Data 5)

DE 62, DE 123, DE 124, and DE 125 may contain a maximum of 999 positions, each, of encoded PDS information.

DE 124 is present in an IPM message only if DE 48, DE 62, and DE 123 cannot together contain the full length of encoded PDSs.

If a significant amount of PDS data is in a message, DE 48 should contain as many complete PDSs as will fit into 999 bytes. Then DE 62 should contain as many complete PDSs (tag+length+data) as will fit into 999 bytes. The remaining complete PDSs must be presented in DE 123, DE 124, and DE 125, as needed.

Customers must not split a PDS between DE 48 and DE 62, between DE 62 and DE 123, or between DE 123 and DE 124. If an entire PDS coding scheme (tag-length-data) causes DE 48 or DE 62 to exceed 999 positions, the entire PDS coding scheme (tag-length-data) must be presented in the next PDS carrier (DE 62 or DE 123) instead. Therefore, the total length of DE 48 and DE 62 may be less than 999 positions each, with DE 123 and DE 124 containing additional PDS data.

## Values

When present, this data element contains one or more PDSs in PDS-encoded format.

PDSs are formatted using a “tag-length-data” encoding procedure, shown below.

| Number | Positions | Description           |
|--------|-----------|-----------------------|
| 1      | 1–4       | First PDS tag (ID)    |
| 2      | 5–7       | First PDS data length |
| 3      | 8–999     | First PDS data        |

Subfields 1–3 must be repeated as needed until all PDS data is presented or the total length of subfields 1, 2, and 3 causes the total length of DE 124 to exceed 999 positions.

Refer to the beginning of Chapter 8 for additional information about PDS definitions and an example.

## DE 125—Additional Data 5

DE 125 (Additional Data 5) contains one or more PDSs that may be required in a message to provide additional clearing system-related, program-related, or service-related data for which a specific ISO data element is not available.

### Attributes

|                      |                                  |
|----------------------|----------------------------------|
| Data Representation: | ans...999; LLLVAR                |
| Length Field:        | 3 positions, value = 008–999     |
| Data Field:          | Variable length, 8–999 positions |
| Subelements:         | See “Values”                     |
| Justification:       | Left                             |

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| First Presentment/1240                                                                 | C   | X   | C   |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | C   | X   | C   |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | C   | X   | C   |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644                  | C   | X   | C   |
| Financial Detail Addendum (Vehicle Rental Detail)/1644                                 | C   | X   | C   |
| Financial Detail Addendum (Lodging Summary)/1644                                       | C   | X   | C   |
| Financial Detail Addendum (Temporary Services)/1644                                    | C   | X   | C   |
| Financial Detail Addendum (Shipping/Courier Services)/1644                             | C   | X   | C   |
| Financial Detail Addendum (Payment Transaction Detail)/1644                            | C   | X   | C   |
| Financial Detail Addendum (Telephony Billing—Summary)/1644                             | C   | X   | C   |

| <b>Message Type Identifier</b>                                           | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|--------------------------------------------------------------------------|------------|------------|------------|
| Financial Detail Addendum (Telephony Billing—Detail)/1644                | C          | X          | C          |
| Financial Detail Addendum (Travel Agency Detail)/1644                    | C          | X          | C          |
| Financial Detail Addendum (Lodged Account Detail)/1644                   | C          | X          | C          |
| Financial Detail Addendum (Electronic Invoice—Transaction Data)/1644     | C          | X          | C          |
| Financial Detail Addendum (Electronic Invoice—Party Information)/1644    | C          | X          | C          |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | C          | X          | C          |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | C          | X          | C          |
| Financial Detail Addendum (Corporate Line Item Detail)/1644              | C          | X          | C          |
| Financial Detail Addendum (Generic Detail)/1644                          | C          | X          | C          |
| Financial Detail Addendum (Healthcare)/1644                              | C          | X          | C          |
| Financial Detail Addendum (Private Label Common Data)/1644               | C          | X          | C          |
| Financial Detail Addendum (Private Label Line Item Detail)/1644          | C          | X          | C          |
| First Chargeback/1442 and Arbitration Chargeback/1442                    | C          | X          | C          |
| Second Presentment/1240                                                  | C          | X          | C          |
| <b>Retrieval and Fee Collection Messages</b>                             |            |            |            |
| Retrieval Request/1644                                                   | C          | X          | C          |
| Retrieval Request Acknowledgement/1644                                   | C          | X          | C          |
| Fee Collection (Retrieval Fee Billing)/1740                              | C          | X          | C          |
| Fee Collection (Handling Fees)/1740                                      | C          | X          | C          |
| Fee Collection (Other than Retrieval Fee Billing/handling Fees)/1740     | C          | X          | C          |
| <b>Reconciliation Messages</b>                                           |            |            |            |
| File Currency Summary/1644                                               | •          | X          | C          |
| Financial Position Detail/1644                                           | •          | X          | C          |
| Settlement Position Detail/1644                                          | •          | X          | C          |

This data element is a “carrier” data field for PDSs that supplement the ISO 8583–1993 specification.

Encoding of PDSs is always initiated in DE 48 (Additional Data). If the resulting data length required to contain all PDSs exceeds the maximum length of DE 48 (999 positions), the following ISO data elements are employed, in sequential order, to contain the remaining PDS data:

- DE 62 (Additional Data 2)
- DE 123 (Additional Data 3)
- DE 124 (Additional Data 4)
- DE 125 (Additional Data 5)

DE 62, DE 123, DE 124, and DE 125 may contain a maximum of 999 positions, each, of encoded PDS information.

DE 125 is present in an IPM message only if DE 48, DE 62, DE 123, and DE 124 cannot together contain the full length of encoded PDSs.

If a significant amount of PDS data is in a message, DE 48, DE 62, DE 123, and DE 124 should contain as many complete PDSs (tag+length+data) as will fit into 999 bytes each. The remaining complete PDSs must be presented in DE 125 if needed.

Customers must not split a PDS between DE 48 and DE 62, between DE 62 and DE 123, between DE 123 and DE 124, or between DE 124 and DE 125. If an entire PDS coding scheme (tag-length-data) causes a PDS carrier to exceed 999 positions, the entire PDS coding scheme (tag-length-data) must be presented in the next PDS carrier (DE 62, DE 123, DE 124, or DE 125) instead. Therefore, the total length of DE 48, DE 62, DE 123, and DE 124 may be less than 999 positions each, with DE 125 containing the remaining PDS data.

### Values

When present, this data element contains one or more PDSs in PDS-encoded format.

PDS data is formatted using a “tag-length-data” encoding procedure, shown below.

| Number | Positions | Description           |
|--------|-----------|-----------------------|
| 1      | 1–4       | First PDS tag (ID)    |
| 2      | 5–7       | First PDS data length |
| 3      | 8–999     | First PDS data        |

Subfields 1–3 must be repeated as needed until all PDS data is presented or the total length of subfields 1, 2, and 3 causes the total length of DE 125 to exceed 999 positions.

Refer to the beginning of Chapter 8 in this manual for additional information about PDS definitions and an example.

## DE 127—Network Data

DE 127 (Network Data) is reserved for internal clearing system use.

### Attributes

|                      |                                  |
|----------------------|----------------------------------|
| Data Representation: | ans...999; LLLVAR                |
| Length Field:        | 3 positions, value = 008–999     |
| Data Field:          | Variable length, 8–999 positions |
| Subfields:           | None                             |
| Justification:       | Left                             |

### Usage

This data element is a “carrier” data field for internal clearing system PDSs that supplement the ISO 8583-1993 specification. The transaction originator does not provide this element. The clearing system populates DE 127 as needed with temporary data and does **not** forward this element to the message destination.

## Chapter 8 Private Data Subelement Definitions

*This section provides a detailed definition of private data subelements (PDSs) used in IPM format offline clearing messages.*

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| PDS 0628 Subfields.....                       | 925 |
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| PDS 0643—Item Quantity.....                   | 954 |
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| PDS 0646 Subfields.....                       | 965 |
| PDS 0647—Extended Item Amount.....            | 966 |
| PDS 0647 Subfields.....                       | 969 |
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| PDS 0668 Subfields.....                                               | 1002 |
| PDS 0669—Transportation Other Code.....                               | 1003 |
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| PDS 0677—Customer VAT Number.....                                     | 1011 |
| PDS 0678—Unique Invoice Number.....                                   | 1012 |
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| PDS 0684 Subfields.....                                               | 1027 |

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| PDS 0687—Unique VAT Invoice Reference Number.....  | 1032 |
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| PDS 0699 Subfields.....                            | 1043 |
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| PDS 0704—Prepaid Expenses.....                     | 1048 |
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| PDS 0705 Subfields.....                            | 1050 |
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| PDS 0706 Subfields.....                            | 1052 |
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| PDS 0707 Subfields.....                            | 1054 |
| PDS 0708—Movie Charges.....                        | 1055 |
| PDS 0708 Subfields.....                            | 1056 |
| PDS 0709—Business Center Charges.....              | 1057 |
| PDS 0709 Subfields.....                            | 1057 |
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| PDS 0715 Subfields.....                             | 1065 |
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| PDS 0719—Employee Social Security Number or ID..... | 1070 |
| PDS 0720—Job Description.....                       | 1071 |
| PDS 0721—Job Code.....                              | 1073 |
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| PDS 0724 Subfields.....                             | 1078 |
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| PDS 0725 Subfields.....                             | 1080 |
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| PDS 0726 Subfields.....                             | 1082 |
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| PDS 0728—Temp Week Ending.....                      | 1085 |
| PDS 0729—Requestor Name or ID.....                  | 1086 |
| PDS 0730—Supervisor/Reports to.....                 | 1088 |
| PDS 0731—Time Sheet Number.....                     | 1089 |
| PDS 0732—Discount Amount.....                       | 1089 |
| PDS 0732 Subfields.....                             | 1090 |
| PDS 0733—Subtotal Amount.....                       | 1091 |
| PDS 0733 Subfields.....                             | 1092 |
| PDS 0734—Miscellaneous Expenses.....                | 1093 |
| PDS 0734 Subfields.....                             | 1094 |
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| PDS 0737 Subfields.....                             | 1101 |
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| PDS 0744—Shipping Party Information.....           | 1111 |
| PDS 0744 Subfields.....                            | 1113 |
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| PDS 0745 Subfields.....                            | 1115 |
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| PDS 0746 Subfields.....                            | 1117 |
| PDS 0747—Shipping Party Contact.....               | 1118 |
| PDS 0747 Subfields.....                            | 1120 |
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| PDS 0748 Subfields.....                            | 1122 |
| PDS 0749—Delivery Party Address Information.....   | 1123 |
| PDS 0749 Subfields.....                            | 1125 |
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| PDS 0750 Subfields.....                            | 1127 |
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| PDS 0751 Subfields.....                            | 1129 |
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| PDS 0752 Subfields.....                            | 1133 |
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| PDS 0753 Subfields.....                            | 1137 |
| PDS 0754—Delivery Party Contact.....               | 1140 |
| PDS 0754 Subfields.....                            | 1142 |
| PDS 0755—Line Item Total Amount.....               | 1143 |
| PDS 0755 Subfields.....                            | 1144 |
| PDS 0756—Passenger Description.....                | 1145 |
| PDS 0756 Subfields.....                            | 1146 |
| PDS 0757—Transportation Service Provider.....      | 1148 |
| PDS 0758—Transportation Services Offered.....      | 1149 |
| PDS 0759—Delivery Order Number.....                | 1150 |
| PDS 0760—Credit Card Slip Number.....              | 1150 |
| PDS 0761—Travel Agency ID.....                     | 1151 |
| PDS 0762—Data Source.....                          | 1152 |
| PDS 0763—VAT Suppression Indicator.....            | 1153 |
| PDS 0764—Healthcare Eligible Status Indicator..... | 1154 |
| PDS 0765—MoneySend Receiver Data.....              | 1155 |
| Subfield 1—Payee First Name.....                   | 1156 |
| Subfield 2—Payee Last Name.....                    | 1156 |
| Subfield 3—Payee Address.....                      | 1157 |

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|------------------------------------------------------------|------|
| Subfield 4—Payee City.....                                 | 1157 |
| Subfield 5—Payee State/Province Code.....                  | 1157 |
| Subfield 6—Payee Country Code.....                         | 1158 |
| Subfield 7—Payee Postal Code.....                          | 1158 |
| Subfield 8—Payee Date of Birth.....                        | 1158 |
| Subfield 9—Payee Phone Number.....                         | 1159 |
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| PDS 0770 Subfields.....                                    | 1160 |
| PDS 0771—Cost Center Information.....                      | 1161 |
| PDS 0771 Subfields.....                                    | 1162 |
| PDS 0772—Driver License/State Issued ID Information.....   | 1163 |
| PDS 0772 Subfields.....                                    | 1163 |
| PDS 0773—Payment Method Information.....                   | 1164 |
| PDS 0773 Subfields.....                                    | 1165 |
| PDS 0774—Stock Keeping Unit (SKU) Description.....         | 1166 |
| PDS 0775—Department Code.....                              | 1167 |
| PDS 0776—Alternate Custom Identifier.....                  | 1168 |
| PDS 0776 Subfields.....                                    | 1169 |
| PDS 0777—Promotion Code.....                               | 1170 |
| PDS 0799—Test Case Traceability Identifiers.....           | 1171 |
| PDS 0799 Subfields.....                                    | 1173 |
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## PDS Construction and Use

This section defines private data subelements (PDSs) 0001–0500 used in this specification.

These subelements are defined for situations in which the International Organization for Standardization (ISO) did not define standard data elements in the ISO 8583-1993 specification or in situations in which the ISO data elements are insufficient for operational requirements.

All PDSs are designed to be incorporated as subelements in ISO “private-use” data elements. Private-use data elements are specifically designated in the ISO 8583-1993 specification for “private” organization use. As such, defined PDSs enhance the overall functionality of the implementation of ISO 8583 entirely within the ISO specification framework.

Several ISO standard private-use data elements are designated to be formatted using a common PDS encoding procedure (described later in this chapter). When present in a message, these ISO data elements are always formatted to contain one or more PDSs in the ISO data element.

The following ISO private-use data elements are designated to contain PDS-encoded data:

- DE 48 (Additional Data)
- DE 62 (Additional Data 2)
- DE 123 (Additional Data 3)
- DE 124 (Additional Data 4)
- DE 125 (Additional Data 5)

PDSs in DE 48, DE 62, DE 123, DE 124, and DE 125 primarily support individual program and service requirements. PDSs placed in these data elements are considered a permanent part of this specification.

Originators must populate DE 48 first, then DE 62, then DE 123, then DE 124, and finally DE 125.

If a significant amount of PDS data is in a message, DE 48 must contain as many complete PDSs as will fit into 999 bytes. Then DE 62 must contain as many complete PDSs as will fit into 999 bytes. The remaining complete PDSs must be in DE 123, DE 124, and DE 125, as needed.

Customers must not split a PDS between DE 48 and DE 62. If an entire PDS coding scheme (tag+length+data) causes DE 48 to exceed 999 positions, the entire PDS coding scheme (tag +length+data) must be placed into the next PDS carrier (DE 62) instead. Therefore, the total length of DE 48 may be less than 999 positions, with DE 62 containing additional PDS data. Similarly, customers must not split a PDS between DE 62 and DE 123, between DE 123 and DE 124, or between DE 124 and DE 125.

### The PDS Encoding Scheme

Each PDS consists of three components:

- PDS Tag Field—tag

- PDS Length Field—length
- PDS Data Field—data

The first four bytes of each PDS must contain the subelement tag ID, a numeric value in the range 0001–9999, to identify uniquely the subelement.

The next three bytes of each PDS must contain the subelement length, a numeric value in the range 001–992, to specify the total length (in bytes) of the PDS data portion.

The remainder of the PDS consists of the actual data.

Because all PDSs have a common tag-length-data encoding format, new PDSs may be added to messages at any time without affecting message processing software resident on any customer processing system. If a processor does not recognize a PDS tag, it may simply use the length field to count past the PDS data portion and continue parsing for any additional PDSs.

**NOTE:**

**PDSs cannot be duplicated within an IPM message. The clearing system rejects any message containing duplicate occurrences of a PDS tag field.**

The following diagram illustrates the PDS encoding scheme in an ISO standard data element.



### Annotation of PDS Attributes

The following notation conventions are employed throughout this manual to describe the attributes of all PDSs.

**Table 24: Data Representation Attributes**

| Notation | Description                                             |
|----------|---------------------------------------------------------|
| a        | alphabetic characters A–Z and a–z                       |
| n        | numeric digits 0–9                                      |
| as       | alphabetic characters (A–Z and a–z) and space character |

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| <b>Notation</b> | <b>Description</b>                                                          |
|-----------------|-----------------------------------------------------------------------------|
| ns              | numeric digits 0–9 and special characters (including space)                 |
| an              | alphabetic (A–Z and a–z) and numeric characters                             |
| ans             | alphabetic (A–Z and a–z), numeric, and special characters (including space) |
| b               | binary representation of data in eight-bit bytes                            |

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**Table 25: Date and Time Attributes**

| <b>Notation</b> | <b>Description</b>                             |
|-----------------|------------------------------------------------|
| MM              | month (two digits; 01–12)                      |
| DD              | day (two digits; 01–31)                        |
| YY              | year (last two digits of calendar year; 00–99) |
| hh              | hour (two digits; 00–23)                       |
| mm              | minute (two digits; 00–59)                     |
| ss              | second (two digits; 00–59)                     |

**Table 26: Data Length Attributes**

| <b>Notation</b> | <b>Description</b>                                                                                                                                                                                                                      |
|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| -digits         | Fixed length in number of positions<br><br>Example: “n-3” indicates a three-position numeric PDS.<br><br>Example: “an-10” indicates a 10-position alphanumeric PDS.                                                                     |
| ...digits       | Variable length, with maximum number of positions specified.<br><br>Example: “n...11” indicates a variable-length numeric PDS of 1–11 digits.<br><br>Example: “an...25” indicates a variable-length alphanumeric PDS of 1–25 positions. |

| Notation | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|----------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| LLLVAR   | <p>Present with a variable-length data element attribute, indicates that the data element contains two fields:</p> <p>“LLL” is the length field and represents the number of positions in the variable-length data field that follows. The length field contains a value in the range 001–992.</p> <p>“VAR” is the variable-length data field.</p> <p>Example: “an..500; LLLVAR” indicates a variable-length alphanumeric data element having a length of 1–500 positions.</p> |

## Conventions for PDS Data Representation

This specification is independent of the specific data-encoding format (such as EBCDIC or ASCII).

The following data encoding conventions are standard for all messages.

- All message data elements are aligned on byte boundaries. For example, a data element cannot begin with the low order “nibble” or any bit other than the high order bit of any byte.
- All binary (attribute “b”) data elements are constructed of bit-strings that have lengths that are an integral number of eight-bit bytes. No binary data element has a length of less than eight bits (one byte).
- All length fields are encoded as numeric, right-justified with leading zeros. PDS length fields have values in the range 001–992.

### NOTE:

**The notation “b-8” indicates a fixed-length binary field of eight characters (eight bytes, 64 bits).**

## PDS and Subfield Justification

Justification of data elements and subfields are given under the “Attributes” and “Subfields” headings throughout this chapter.

Right-justified data fields and subfields that do not contain a value that fills the entire field must contain **leading zeros**. Most numeric (attribute “n”) data elements are right-justified; for example, amounts always have this right justification with leading zeros.

Left-justified fields and subfields that do not use the entire field with a value must have trailing spaces.

A justification of not applicable (N/A) indicates that the values contained within those fields or subfields take up all positions allowed.

**NOTE:**

**Customers can send clearing files with PDSs in any sequence. In all clearing files that customers receive, the clearing system formats the PDS data in ascending sequence by PDS tag number.**

For example, assume a customer wants to present the PDS data in the following table.

| PDS Number | Description                          | Length | Value          |
|------------|--------------------------------------|--------|----------------|
| 0165       | Settlement Indicator                 | 1      | M              |
| 0012       | Cardholder Transaction Date and Time | 14     | 19960930000000 |
| 0023       | Terminal Type                        | 3      | CT2            |
| 0170       | Card Acceptor Inquiry Information    | 14     | 1-800-555-1212 |

The customer may construct DE 48 (Additional Data) as in the following table.

| Positions | Value          | Description       |
|-----------|----------------|-------------------|
| 1–4       | 0165           | First PDS tag     |
| 5–7       | 001            | First PDS length  |
| 8         | M              | First PDS data    |
| 9–12      | 0012           | Second PDS tag    |
| 13–15     | 014            | Second PDS length |
| 16–29     | 19960930000000 | Second PDS data   |
| 30–33     | 0023           | Third PDS tag     |
| 34–36     | 003            | Third PDS length  |
| 37–39     | CT2            | Third PDS data    |
| 40–43     | 0170           | Fourth PDS tag    |
| 44–46     | 014            | Fourth PDS length |
| 47–60     | 1-800-555-1212 | Fourth PDS data   |

## Subelement Tag Assignment

PDSs that one or more programs or services define for use are assigned tags in ascending numeric order in the ranges 0001–0799 and 1000–9999. These PDSs are considered a permanent part of this specification.

PDSs that the clearing system reserves for internal use are assigned tags in ascending numeric order in the range 0800–0899. These subelements are not defined for customer systems' use and are not documented as part of this general specification. The clearing system operations staff may use them for special functions, such as unique interface requirements to external networks (gateways) and other network support functions. These PDSs are never sent to customers.

PDSs used to support temporary program or service conversion and enhancement activities are assigned identifiers in ascending numeric order in the range 0900–0999. These PDSs are not considered a permanent part of this specification but will be used as necessary until the related conversion/enhancement activity is completed. These PDS tags may then be reused to support other conversion efforts or unique program and service requirements. These PDSs are never sent to customers.

The PDSs that are reserved for customer proprietary use are in the range 1000–1099. Customers can use these PDSs to exchange data related to special programs. The clearing system passes these PDSs unedited to the receivers. These PDSs may be placed in any of the "Additional Data" data elements (DE 48, DE 62, DE 123, DE 124, or DE 125). The total length of the tags, lengths, and data for PDSs 1000–1099 in a single IPM message cannot exceed 992 bytes.

## Additional Information about the Use of PDSs

PDSs are not restricted for use in a particular PDS carrier.

PDS 0001–PDS 0099, or PDS 1000–1099, are **not required** to be in DE 48 as opposed to DE 62, DE 123, DE 124, or DE 125.

Customers/processors can present PDS data in any sequence, in any carrier, if the PDS data is placed first in DE 48, then DE 62, then DE 123, then DE 124, and finally DE 125.

## Subfield Presence Requirements

Data elements and PDSs may contain subfields.

Some PDS subfields are mandatory and some are optional. For all fixed-length data elements and PDSs, all subfields must be populated. For variable-length data elements and PDSs, the following rules exist:

- All subfields that comprise the minimum length for the data element or PDS must be populated. Subfields that are beyond the minimum length of the element are optional and should **not** be populated unless the sender has valid data to present. In other words, optional subfields must not be populated with filler characters such as all spaces or all zeros.
- If any optional subfield is presented with valid data, all subfields preceding that subfield must be populated. In this case, filler characters such as spaces are acceptable. For

example, if a PDS contains four subfields and the sender has valid data to present for subfields 1, 2, and 4, it must fill subfield 3 with all spaces or all zeros so that all four subfields are presented in the correct positions for the PDS.

## Intra-European and Inter-European Transactions

Some data elements and PDSs are specified for intra-European and inter-European use only.

Intra-European and inter-European messages are those in which both the issuer and acquirer are in the Europe region.

## PDS Listing

The following table is a listing of PDSs 0001–1099 in numerical order.

| <b>Number</b> | <b>Length</b> | <b>Name</b>                                 | <b>Attribute</b>     |
|---------------|---------------|---------------------------------------------|----------------------|
| 0001          | Var...        | Mastercard® Mapping Service Account Number  | ans...21; TAGLLLVAR  |
| 0002          | 003           | GCMS Product Identifier                     | ans-3; TAGLLL        |
| 0003          | 003           | Licensed Product Identifier                 | ans-3; TAGLLL        |
| 0004          | 036           | Funding Account Information                 | an...36; TAGLLLVAR   |
| 0005          | Var...        | Message Error Indicator                     | ans...140; TAGLLLVAR |
| 0006          | 010           | Applied Business Service Arrangement        | ans-10; TAGLLL       |
| 0017          | 002           | Transaction Integrity Class                 | an-2; TAGLLL         |
| 0023          | 003           | Terminal Type                               | ans-3; TAGLLL        |
| 0025          | Var...        | Message Reversal Indicator                  | an...7; TAGLLLVAR    |
| 0026          | Var...        | File Reversal Indicator                     | an...7; TAGLLLVAR    |
| 0042          | 001           | Merchant Capability                         | ans-1; TAGLLL        |
| 0043          | 003           | Program Registration ID                     | ans-3; TAGLLL        |
| 0044          | Var...        | Program Participation Indicator             | ans...20: TAGLLLVAR  |
| 0045          | 001           | Mastercard Generated Installment Identifier | a-1; TAGLLL          |
| 0046          | 004           | Japan Common Merchant Code                  | ans-4; TAGLLL        |

| <b>Number</b> | <b>Length</b> | <b>Name</b>                                          | <b>Attribute</b>     |
|---------------|---------------|------------------------------------------------------|----------------------|
| 0052          | 003           | Electronic Commerce Security Level Indicator         | n-3; TAGLLL          |
| 0056          | 001           | Mastercard Electronic Card Indicator                 | a-1; TAGLLL          |
| 0057          | 002           | Transaction Category Indicator                       | n-2.; TAGLLL         |
| 0071          | 003           | Chip to Magnetic Stripe Conversion Service Indicator | ans-4; TAGLLL        |
| 0072          | 001           | Authentication Indicator                             | n-1; TAGLLL          |
| 0080          | 060           | Amount, Tax                                          | ans...060; TAGLLLVAR |
| 0105          | 025           | File ID                                              | n-25; TAGLLL         |
| 0110          | 025           | Transmission ID                                      | n-25; TAGLLL         |
| 0122          | 001           | Processing Mode                                      | ans-1; TAGLLL        |
| 0137          | Var...        | Fee Collection Control Number                        | n...20; TAGLLLVAR    |
| 0138          | 008           | Source Message Number ID                             | n-8; TAGLLL          |
| 0140          | 008           | Amount, Cardholder Billing Amounts USD               | n-8; TAGLLL          |
| 0141          | Var...        | Customer Currency Conversion Revenue Data            | n-25; TAGLLLVAR      |
| 0146          | Var...        | Amounts, Transaction Fee                             | n...432; TAGLLLVAR   |
| 0147          | Var...        | Extended Precision Amounts                           | n...576; TAGLLLVAR   |
| 0148          | Var...        | Currency Exponents                                   | ans...60; TAGLLLVAR  |
| 0149          | 006           | Currency Codes, Amounts, Original                    | n-6; TAGLLL          |
| 0157          | 004           | Alternate Processor Indicator                        | ans...4; TAGLLL      |
| 0158          | Var...        | Business Activity                                    | ans...30; TAGLLLVAR  |
| 0159          | Var...        | Settlement Data                                      | ans...67; TAGLLLVAR  |
| 0160          | Var...        | Settlement Data, Multiple                            | n-108; TAGLLL        |
| 0164          | Var...        | Currency Cross Rates                                 | ans...230; TAGLLLVAR |
| 0165          | Var...        | Settlement Indicator                                 | ans...30; TAGLLLVAR  |
| 0170          | Var...        | Card Acceptor Inquiry Information                    | ans...57; TAGLLLVAR  |
| 0171          | Var...        | Alternate Card Acceptor Description Data             | ans...201; TAGLLLVAR |

| <b>Number</b> | <b>Length</b> | <b>Name</b>                                   | <b>Attribute</b>     |
|---------------|---------------|-----------------------------------------------|----------------------|
| 0172          | Var...        | Sole Proprietor Name                          | ans...30; TAGLLLVAR  |
| 0173          | Var...        | Legal Corporate Name                          | ans...30; TAGLLLVAR  |
| 0174          | 015           | Dun & Bradstreet Number                       | n-15; TAGLLL         |
| 0175          | Var...        | Card Acceptor URL                             | ans...255; TAGLLLVAR |
| 0176          | 006           | Mastercard Assigned ID                        | ans-6; TAGLLL        |
| 0177          | 002           | Cross-border                                  | a-2; TAGLLL          |
| 0178          | Var...        | Alternate Card Acceptor Description Data 2    | ans...201; TAGLLLVAR |
| 0179          | 002           | Long Running Transaction (LRT) Indicator      | n-2; TAGLLL          |
| 0180          | Var...        | Domestic Card Acceptor Tax ID                 | ans-020; TAGLLLVAR   |
| 0181          | Var...        | Installment Payment Data                      | an...50; TAGLLLVAR   |
| 0182          | 087           | Installment Payment Cardholder Statement Data | ans-87; TAGLLL       |
| 0183          | 039           | Brazil Post-Dated Transaction Data            | an-39; TAGLLL        |
| 0188          | Var...        | Private Data—Proprietary In Control Data      | ans...99; TAGLLLVAR  |
| 0189          | 041           | Point-of-Interaction (POI) Phone Data         | ans-41; TAGLLL       |
| 0190          | Var...        | Partner ID Code                               | ans...6; TAGLLLVAR   |
| 0191          | 001           | Originating Message Format                    | n-1; TAGLLL          |
| 0192          | 003           | Payment Transaction Initiator                 | ans-3; TAGLLL        |
| 0194          | 001           | Remote Payments Program Data                  | n...1; TAGLLL        |
| 0195          | Var...        | Installment Data                              | an...27; TAGLLLVAR   |
| 0196          | Var...        | Mobile Phone Reload Data                      | ans...47; TAGLLLVAR  |
| 0197          | 053           | National Use Tax Data                         | n-53; TAGLLL         |
| 0198          | 002           | Device Type                                   | an-2; TAGLLL         |
| 0199          | 0199          | Funding Transaction Information               | ans...199; TAGLLLVAR |
| 0200          | 006           | Device Type                                   | n-2; TAGLLL          |
| 0207          | 001           | Wallet Identifier                             | an-3; TAGLLLVAR      |
| 0208          | Var...        | Additional Merchant Data                      | ans...26; TAGLLLVAR  |

| <b>Number</b> | <b>Length</b> | <b>Name</b>                                             | <b>Attribute</b>     |
|---------------|---------------|---------------------------------------------------------|----------------------|
| 0209          | 011           | Independent Sales Organization ID                       | n-11; TAGLLL         |
| 0210          | 004           | Transit Program                                         | n...4; TAGLLL        |
| 0211          | 002           | Terminal Compliant Indicator                            | n-2; TAGLLL          |
| 0212          | 005           | Merchant Data Services                                  | ans-5; TAGLLLVAR     |
| 0213          | Var...        | Original Merchant Data                                  | ans...115; LLLVAR    |
| 0214          | Var...        | Merchant Data Cleansing Plus                            | ans...354; TAGLLLVAR |
| 0215          | 106           | Mastercard Merchant Data Advance                        | ans-106; TAGLLLVAR   |
| 0228          | 001           | Retrieval Document Code                                 | n-1; TAGLLL          |
| 0230          | 001           | Fulfillment Document Code                               | n-1; TAGLLL          |
| 0241          | Var...        | MasterCom Control Number                                | ans...7; TAGLLLVAR   |
| 0243          | Var...        | MasterCom Retrieval Response Data                       | ans...38; TAGLLLVAR  |
| 0244          | Var...        | MasterCom Chargeback Support Documentation Dates        | ans...12; TAGLLLVAR  |
| 0245          | 006           | MasterCom Arbitration Chargeback Sender Processing Date | n-6; TAGLLL          |
| 0246          | Var...        | MasterCom Sender Memo                                   | ans...100; TAGLLLVAR |
| 0247          | Var...        | MasterCom Receiver Memo                                 | ans...100; TAGLLLVAR |
| 0248          | Var...        | MasterCom Image Review Memo                             | ans...100: TAGLLLVAR |
| 0249          | Var...        | MasterCom Record ID                                     | n...10: TAGLLLVAR    |
| 0250          | 014           | MasterCom Endpoints                                     | n-14: TAGLLL         |
| 0251          | 001           | MasterCom Fulfillment Document Code                     | n-1: TAGLLL          |
| 0252          | Var...        | MasterCom Image Metadata                                | ans...124: TAGLLLVAR |
| 0253          | Var...        | MasterCom System Enhanced Data                          | ans...992: TAGLLLVAR |
| 0254          | Var...        | MasterCom Member Enhanced Data                          | ans...992: TAGLLLVAR |
| 0255          | Var...        | MasterCom Message Type                                  | ans...7, TAGLLLVAR   |
| 0260          | Var...        | Edit Exclusion Indicator                                | ans...4; TAGLLLVAR   |
| 0261          | 011           | Risk Management Approval Code                           | n-11; TAGLLL         |
| 0262          | 001           | Documentation Indicator                                 | n-1; TAGLLL          |

| <b>Number</b> | <b>Length</b> | <b>Name</b>                                         | <b>Attribute</b>     |
|---------------|---------------|-----------------------------------------------------|----------------------|
| 0264          | 004           | Original Retrieval Reason for Request               | n-4; TAGLLL          |
| 0265          | Var...        | Initial Presentment/Fee Collection Data             | ans...110; TAGLLLVAR |
| 0266          | Var...        | First Chargeback/Fee Collection Return Data         | ans...127; TAGLLLVAR |
| 0267          | Var...        | Second Presentment/Fee Collection Resubmission Data | ans...127; TAGLLLVAR |
| 0268          | 015           | Amount, Partial Transaction                         | n-15; TAGLLL         |
| 0280          | 025           | Source File ID                                      | n-25; TAGLLL         |
| 0300          | 025           | Reconciled, File                                    | n-25; TAGLLL         |
| 0301          | 016           | File Amount, Checksum                               | n-16; TAGLLL         |
| 0302          | 001           | Reconciled, Member Activity                         | a-1; TAGLLL          |
| 0306          | 008           | File Message Counts                                 | n-8; TAGLLL          |
| 0358          | Var...        | Reconciled, Business Activity                       | ans....30; TAGLLLVAR |
| 0359          | Var...        | Reconciled, Settlement Activity                     | ans...67; TAGLLLVAR  |
| 0367          | 003           | Reconciled, Card Program Identifier                 | ans-3; TAGLLL        |
| 0368          | 002           | Reconciled, Transaction Function Group Code         | ans-2; TAGLLL        |
| 0369          | 006           | Reconciled, Acquirer's BIN                          | n-6; TAGLLL          |
| 0370          | Var...        | Reconciled, Account Range                           | n...38; TAGLLLVAR    |
| 0372          | 007           | Reconciled, Transaction Function                    | n-7; TAGLLL          |
| 0374          | 002           | Reconciled, Processing Code                         | n-2; TAGLLL          |
| 0375          | Var...        | Member Reconciliation Indicator 1                   | ans...50; TAGLLLVAR  |
| 0378          | 001           | Original/Reversal/Totals Indicator                  | a-1; TAGLLL          |
| 0380          | 017           | Debits, Transaction Amount in Transaction Currency  | an-17; TAGLLL        |
| 0381          | 017           | Credits, Transaction Amount in Transaction Currency | an-17; TAGLLL        |
| 0384          | 017           | Amount, Net Transaction in Transaction Currency     | an-17; TAGLLL        |

| <b>Number</b> | <b>Length</b> | <b>Name</b>                                                   | <b>Attribute</b>     |
|---------------|---------------|---------------------------------------------------------------|----------------------|
| 0390          | 017           | Debits, Transaction Amount in Reconciliation Currency         | an-17; TAGLLL        |
| 0391          | 017           | Credits, Transaction Amount in Reconciliation Currency        | an-17; TAGLLL        |
| 0392          | Var...        | Debits, Fee Amounts in Reconciliation Currency                | an...216; TAGLLLVAR  |
| 0393          | Var...        | Credits, Fee Amounts in Reconciliation Currency               | an...216; TAGLLLVAR  |
| 0394          | 017           | Amount, Net Transaction in Reconciliation Currency            | an-17; TAGLLL        |
| 0395          | 016           | Amount, Net Fee in Reconciliation Currency                    | an-16; TAGLLL        |
| 0396          | 017           | Amount, Net Total in Reconciliation Currency                  | an-17; TAGLLL        |
| 0397          | Var...        | Debits, Extended Precision Amount in Reconciliation Currency  | ans...252; TAGLLLVAR |
| 0398          | Var...        | Credits, Extended Precision Amount in Reconciliation Currency | an...252; TAGLLLVAR  |
| 0399          | 019           | Amount, Net Extended Precision in Reconciliation Currency     | an-19; TAGLLL        |
| 0400          | 010           | Debits, Transaction Number                                    | n-10; TAGLLL         |
| 0401          | 010           | Credits, Transaction Number                                   | n-10; TAGLLL         |
| 0402          | 010           | Total, Transaction Number                                     | n-10; TAGLLL         |
| 0501          | 016           | Transaction Description                                       | n-16; TAGLLL         |
| 0502          | Var...        | Custom Identifier                                             | ans...82; TAGLLLVAR  |
| 0503          | 004           | Travel Agency Sequence Number                                 | ans-4; TAGLLL        |
| 0504          | Var...        | Travel Agency Fee                                             | ans...42; TAGLLLVAR  |
| 0505          | Var...        | Passenger Name                                                | ans...29; TAGLLLVAR  |
| 0506          | 015           | Ticket Number                                                 | ans-15; TAGLLL       |
| 0507          | 004           | Issuing Carrier                                               | ans-4; TAGLLL        |
| 0508          | Var...        | Customer Code                                                 | ans...25; TAGLLLVAR  |

| <b>Number</b> | <b>Length</b> | <b>Name</b>                          | <b>Attribute</b>    |
|---------------|---------------|--------------------------------------|---------------------|
| 0509          | 006           | Issue Date                           | n-6; TAGLLL         |
| 0510          | 008           | Travel Agency Code                   | ans-8; TAGLLL       |
| 0511          | Var...        | Travel Agency Name                   | ans...25; TAGLLLVAR |
| 0512          | 012           | Total Fare                           | n-12; TAGLLL        |
| 0513          | 012           | Total Fees                           | n-12; TAGLLL        |
| 0514          | 012           | Total Taxes                          | n-12; TAGLLL        |
| 0515          | Var...        | Additional Card Acceptor Information | ans...40; TAGLLLVAR |
| 0516          | 015           | Austin-Tetra Number                  | ans-15; TAGLLL      |
| 0517          | 015           | NAICS Code                           | ans-15; TAGLLL      |
| 0518          | 006           | Line Item Date                       | n-6; TAGLLL         |
| 0519          | 014           | Additional Fuel Location Information | an-14; TAGLLL       |
| 0520          | 006           | Travel Date                          | n-6; TAGLLL         |
| 0521          | 002           | Carrier Code                         | ans-2; TAGLLL       |
| 0522          | 002           | Service Class Code                   | ans-2; TAGLLL       |
| 0523          | 005           | City of Origin/Airport Code          | ans-5; TAGLLL       |
| 0524          | 005           | City of Destination/Airport Code     | ans-5; TAGLLL       |
| 0525          | 001           | Stop Over Code                       | ans-1; TAGLLL       |
| 0526          | 015           | Conjunction Ticket                   | ans-15; TAGLLL      |
| 0527          | 015           | Exchange Ticket                      | ans-15; TAGLLL      |
| 0528          | 001           | Coupon Number                        | ans-1; TAGLLL       |
| 0529          | Var...        | Fare Basis Code                      | ans...15; TAGLLLVAR |
| 0530          | 005           | Flight Number                        | ans-5; TAGLLL       |
| 0531          | 005           | Departure Time                       | ans-5; TAGLLL       |
| 0532          | 014           | Total Charges                        | ans-14; TAGLLL      |
| 0533          | 005           | Arrival Time                         | ans-5; TAGLLL       |
| 0534          | 014           | Total Non-Room Charges               | ans-14; TAGLLL      |

| <b>Number</b> | <b>Length</b> | <b>Name</b>                             | <b>Attribute</b>    |
|---------------|---------------|-----------------------------------------|---------------------|
| 0535          | 012           | Fare                                    | n-12; TAGLLL        |
| 0536          | 012           | Fee                                     | n-12; TAGLLL        |
| 0537          | 012           | Taxes                                   | n-12; TAGLLL        |
| 0538          | Var...        | Endorsements/Restrictions               | ans...20; TAGLLLVAR |
| 0539          | 014           | Total Amount Charged on Card            | ans-14; TAGLLL      |
| 0540          | 014           | Room Service Charges                    | ans-14; TAGLLL      |
| 0541          | 014           | Lounge/Bar Charges                      | ans-14; TAGLLL      |
| 0542          | 014           | Transportation Charges                  | ans-14; TAGLLL      |
| 0543          | 014           | Gratuity Charges                        | ans-14; TAGLLL      |
| 0544          | 009           | Rental Agreement Number                 | ans-9; TAGLLL       |
| 0545          | Var...        | Renter Name                             | ans...40; TAGLLLVAR |
| 0546          | Var...        | Rental Return City                      | ans...25; TAGLLLVAR |
| 0547          | 003           | Rental Return State/Province            | ans-3; TAGLLL       |
| 0548          | 003           | Rental Return Country                   | ans-3; TAGLLL       |
| 0549          | 010           | Rental Return Location ID               | ans-10; TAGLLL      |
| 0550          | 006           | Rental Return Date                      | n-6; TAGLLL         |
| 0551          | 006           | Rental Check-out Date                   | n-6; TAGLLL         |
| 0552          | 017           | Customer Service Toll-Free (800) Number | ans-17; TAGLLL      |
| 0553          | 013           | Rental Rate                             | ans-13; TAGLLL      |
| 0554          | 014           | Conference Room Charges                 | ans-14; TAGLLL      |
| 0555          | 012           | Rate per Mile (or per Kilometer)        | n-12; TAGLLL        |
| 0556          | 004           | Total Miles (or Kilometers)             | n-4; TAGLLL         |
| 0557          | 004           | Maximum Free Miles (or Kilometers)      | n-4; TAGLLL         |
| 0558          | 001           | Miles/Kilometers Indicator              | as-1; TAGLLL        |
| 0559          | 013           | Vehicle Insurance                       | ans-13; TAGLLL      |
| 0560          | 014           | Audio Visual Charges                    | ans-14; TAGLLL      |

| <b>Number</b> | <b>Length</b> | <b>Name</b>                    | <b>Attribute</b>    |
|---------------|---------------|--------------------------------|---------------------|
| 0561          | 013           | Adjusted Amount                | ans-13; TAGLLL      |
| 0562          | 014           | Banquet Charges                | ans-14; TAGLLL      |
| 0563          | 002           | Program Code                   | ans-2; TAGLLL       |
| 0564          | Var...        | Rental Location City           | ans...25; TAGLLLVAR |
| 0565          | 003           | Rental Location State/Province | ans-3; TAGLLL       |
| 0566          | 003           | Rental Location Country        | as-3; TAGLLL        |
| 0567          | 010           | Rental Location ID             | ans-10; TAGLLL      |
| 0568          | 004           | Rental Class ID                | ans-4; TAGLLL       |
| 0569          | 014           | Internet Access Charges        | ans-14; TAGLLL      |
| 0570          | 014           | Early Departure Charges        | ans-14; TAGLLL      |
| 0571          | Var...        | Guest Name                     | ans...40; TAGLLLVAR |
| 0572          | 025           | Guest Number                   | ans-25; TAGLLL      |
| 0573          | Var...        | Invoice Number                 | ans...25; TAGLLLVAR |
| 0574          | 006           | Arrival Date                   | n-6; TAGLLL         |
| 0575          | 006           | Departure Date                 | n-6; TAGLLL         |
| 0576          | Var...        | Folio Number                   | ans...25; TAGLLLVAR |
| 0577          | 017           | Property Phone Number          | ans-17; TAGLLL      |
| 0578          | 015           | Billing Adjustment             | ans-15; TAGLLL      |
| 0579          | 006           | Invoice Date                   | n-6; TAGLLL         |
| 0580          | 013           | Room Rate                      | n-13; TAGLLL        |
| 0581          | 014           | Total Room Tax                 | ans-14; TAGLLL      |
| 0582          | 002           | Program Code                   | ans-2; TAGLLL       |
| 0583          | 014           | Phone Charges                  | ans-14; TAGLLL      |
| 0584          | 014           | Restaurant Charges             | ans-14; TAGLLL      |
| 0585          | 014           | Mini-Bar Charges               | ans-14; TAGLLL      |
| 0586          | 014           | Gift Shop Charges              | ans-14; TAGLLL      |

| <b>Number</b> | <b>Length</b> | <b>Name</b>                      | <b>Attribute</b>     |
|---------------|---------------|----------------------------------|----------------------|
| 0587          | 014           | Laundry and Dry Cleaning Charges | ans-14; TAGLLL       |
| 0588          | Var...        | Other Services                   | ans-102; TAGLLL      |
| 0589          | 012           | Invoice Creation Date/Time       | n-12; TAGLLL         |
| 0590          | 002           | Party Identification             | an-2; TAGLLL         |
| 0591          | Var...        | Party Name                       | ans...120; TAGLLLVAR |
| 0592          | Var...        | Party Address                    | ans...240; TAGLLLVAR |
| 0593          | Var...        | Party Postal Information         | ans...46; TAGLLLVAR  |
| 0594          | Var...        | Party Contact                    | ans...305; TAGLLLVAR |
| 0595          | 008           | Card Acceptor Type               | ans-8; TAGLLL        |
| 0596          | 021           | Card Acceptor Tax ID             | ans...21; TAGLLLVAR  |
| 0597          | 014           | Total Tax Amount                 | ans-14; TAGLLL       |
| 0598          | 001           | Total Tax Collected Indicator    | ans-1; TAGLLL        |
| 0599          | Var...        | Corporation VAT Number           | ans-20; TAGLLLVAR    |
| 0600          | Var...        | Card Acceptor Reference Number   | ans...25; TAGLLLVAR  |
| 0601          | 001           | Party Nature of Filing           | a-1; TAGLLL          |
| 0602          | Var...        | Party Supplemental Data 1        | ans...672; TAGLLLVAR |
| 0603          | Var...        | Party Supplemental Data 2        | ans...672; TAGLLLVAR |
| 0604          | Var...        | Transaction Supplemental Data 1  | ans...672; TAGLLLVAR |
| 0605          | Var...        | Transaction Supplemental Data 2  | ans...672; TAGLLLVAR |
| 0606          | 014           | Freight Amount                   | ans-14; TAGLLL       |
| 0607          | 014           | Duty Amount                      | ans-14; TAGLLL       |
| 0608          | 010           | Destination Postal Code          | ans-10; TAGLLL       |
| 0609          | 003           | Destination State/Province Code  | ans-3; TAGLLL        |
| 0610          | 003           | Destination Country Code         | ans-3; TAGLLL        |
| 0611          | 003           | Sequence Number                  | ans-3; TAGLLL        |
| 0612          | 006           | Ship Date                        | n-6; TAGLLL          |

| <b>Number</b> | <b>Length</b> | <b>Name</b>                                     | <b>Attribute</b>     |
|---------------|---------------|-------------------------------------------------|----------------------|
| 0613          | 010           | Ship-From Postal Code                           | ans-10; TAGLLL       |
| 0614          | 006           | Order Date                                      | n-6; TAGLLL          |
| 0615          | Var...        | Medical Services Ship to Health Industry Number | ans...40; TAGLLLVAR  |
| 0616          | Var...        | Contract Number                                 | ans...40; TAGLLLVAR  |
| 0617          | 001           | Medical Services Price Adjustment               | a-1; TAGLLL          |
| 0618          | 002           | Medical Services Product Number Qualifier       | an-2; TAGLLL         |
| 0619          | Var...        | User Name                                       | ans...40; TAGLLLVAR  |
| 0620          | 004           | Oil Company Brand Name                          | n-4; TAGLLL          |
| 0621          | 004           | Purchase Time                                   | n-4; TAGLLL          |
| 0622          | 001           | Motor Fuel Service Type                         | ans-1; TAGLLL        |
| 0623          | 035           | Motor Fuel Information                          | ans-35; TAGLLL       |
| 0624          | Var...        | User Account Number                             | ans...40; TAGLLLVAR  |
| 0625          | Var...        | User Telephone Number                           | ans...25; TAGLLLVAR  |
| 0626          | 012           | Billing Statement Period                        | n-12; TAGLLL         |
| 0627          | Var...        | Billing Event 1                                 | ans...540; TAGLLLVAR |
| 0628          | Var...        | Billing Event 2                                 | ans...540; TAGLLLVAR |
| 0629          | Var...        | Odometer Reading                                | ans...7; TAGLLLVAR   |
| 0630          | Var...        | Vehicle Number                                  | ans...17; TAGLLLVAR  |
| 0631          | Var...        | Driver Number/ID Number                         | ans...17; TAGLLLVAR  |
| 0632          | 001           | Product Type Code                               | n-1; TAGLLL          |
| 0633          | 012           | Coupon/Discount Amount                          | n-12; TAGLLL         |
| 0634          | 006           | Tax Amount 1                                    | n-6; TAGLLL          |
| 0635          | 006           | Tax Amount 2                                    | n-6; TAGLLL          |
| 0636          | 006           | Call Date                                       | n-6; TAGLLL          |
| 0637          | 006           | Call Time                                       | n-6; TAGLLL          |
| 0638          | 146           | Call To Information                             | ans-146; TAGLLL      |

| <b>Number</b> | <b>Length</b> | <b>Name</b>                     | <b>Attribute</b>     |
|---------------|---------------|---------------------------------|----------------------|
| 0639          | 006           | Call Duration                   | n-6; TAGLLL          |
| 0640          | 002           | Call Time Period                | an-2; TAGLLL         |
| 0641          | Var...        | Product Code                    | ans...15; TAGLLLVAR  |
| 0642          | Var...        | Item Description                | ans...35; TAGLLLVAR  |
| 0643          | 013           | Item Quantity                   | n-13; TAGLLL         |
| 0644          | 145           | Call From Information           | ans-145; TAGLLL      |
| 0645          | Var...        | Item Unit of Measure            | ans...12; TAGLLLVAR  |
| 0646          | 013           | Unit Price                      | n-13; TAGLLL         |
| 0647          | 014           | Extended Item Amount            | ans-14; TAGLLL       |
| 0648          | 020           | Item Discount                   | ans-20; TAGLLL       |
| 0649          | 014           | Call Usage Amount               | ans-14; TAGLLL       |
| 0650          | 001           | Zero Cost to Customer Indicator | a-1; TAGLLL          |
| 0651          | 009           | Procedure ID                    | ans-9; TAGLLL        |
| 0652          | 004           | Service Type                    | ans-4; TAGLLL        |
| 0653          | 014           | Service Amount                  | ans-14; TAGLLL       |
| 0654          | 001           | Debit or Credit Indicator       | an-1; TAGLLL         |
| 0655          | 014           | Call Long Distance Amount       | ans-14; TAGLLL       |
| 0656          | Var...        | Full VAT Amounts                | ans-28; TAGLLLVAR    |
| 0657          | Var...        | Half VAT Amounts                | ans-28; TAGLLLVAR    |
| 0658          | 014           | Call Connect Amount             | ans-14; TAGLLL       |
| 0659          | Var...        | Other Description               | ans...60; TAGLLLVAR  |
| 0660          | Var...        | Customer Reference              | ans-190; TAGLLLVAR   |
| 0661          | 003           | Traffic Code                    | n-3; TAGLLL          |
| 0662          | 004           | Sample Number                   | n-4; TAGLLL          |
| 0663          | Var...        | Free-Form Description           | ans...992; TAGLLLVAR |
| 0664          | Var...        | Start Station                   | ans...30; TAGLLLVAR  |

| <b>Number</b> | <b>Length</b> | <b>Name</b>                                             | <b>Attribute</b>     |
|---------------|---------------|---------------------------------------------------------|----------------------|
| 0665          | Var...        | Destination Station                                     | ans...30; TAGLLLVAR  |
| 0667          | 046           | Generic Data                                            | ans-46; TAGLLL       |
| 0668          | 026           | Reduction Data                                          | ans-26; TAGLLL       |
| 0669          | 003           | Transportation Other Code                               | n-3; TAGLLL          |
| 0670          | Var...        | Payer/User Information                                  | ans...104; TAGLLLVAR |
| 0671          | 006           | Date of Funds Requested                                 | n-6; TAGLLL          |
| 0673          | 006           | Date of Anticipated Receipt of Funds                    | n-6; TAGLLL          |
| 0674          | Var...        | Additional Trace/Reference Number Used by Card Acceptor | ans...15; TAGLLLVAR  |
| 0675          | Var...        | Additional Transaction Description Data                 | ans...15; TAGLLLVAR  |
| 0676          | Var...        | Card Acceptor VAT Number                                | ans...20; TAGLLLVAR  |
| 0677          | Var...        | Customer VAT Number                                     | ans...20; TAGLLLVAR  |
| 0678          | Var...        | Unique Invoice Number                                   | ans...17; TAGLLLVAR  |
| 0679          | Var...        | Commodity Code                                          | ans...15; TAGLLLVAR  |
| 0680          | Var...        | Authorized Contact Name                                 | ans...36; TAGLLLVAR  |
| 0681          | Var...        | Authorized Contact Phone                                | ans...17; TAGLLLVAR  |
| 0682          | Var...        | Detail Tax Amount 1                                     | ans...46; TAGLLLVAR  |
| 0683          | Var...        | Detail Tax Amount 2                                     | ans...46; TAGLLLVAR  |
| 0684          | Var...        | Detail Tax Amount 3                                     | ans...46; TAGLLLVAR  |
| 0685          | 002           | Type of Supply                                          | an-2; TAGLLL         |
| 0686          | 001           | Tax Exempt Indicator                                    | an-1; TAGLLL         |
| 0687          | Var...        | Unique VAT Invoice Reference Number                     | ans...17; TAGLLLVAR  |
| 0688          | Var...        | Card Acceptor Contact E-mail Address                    | ans...60; TAGLLLVAR  |
| 0689          | Var...        | Corporate Identifier                                    | ans...12; TAGLLLVAR  |
| 0690          | 001           | No Show Indicator                                       | an-1; TAGLLL         |
| 0691          | 004           | Days Rented                                             | n-4; TAGLLL          |
| 0692          | 012           | Weekly Rental Amount                                    | n-12; TAGLLL         |

| <b>Number</b> | <b>Length</b> | <b>Name</b>                 | <b>Attribute</b>    |
|---------------|---------------|-----------------------------|---------------------|
| 0693          | 014           | Total Authorized Amount     | ans-14; TAGLLL      |
| 0694          | 012           | One Way Drop Off Charge     | n-12; TAGLLL        |
| 0695          | 012           | Regular Mileage Charge      | n-12; TAGLLL        |
| 0696          | 012           | Extra Mileage Charge        | n-12; TAGLLL        |
| 0697          | 012           | Late Charge                 | n-12; TAGLLL        |
| 0698          | 012           | Fuel Charge                 | n-12; TAGLLL        |
| 0699          | 014           | Lodging Total Tax Amount    | ans-14; TAGLLL      |
| 0700          | 012           | Towing Charges              | n-12; TAGLLL        |
| 0701          | 012           | Extra Charges               | n-12; TAGLLL        |
| 0702          | 012           | Other Charges               | n-12; TAGLLL        |
| 0703          | 004           | Total Room Nights           | n-4; TAGLLL         |
| 0704          | 014           | Prepaid Expenses            | n-14; TAGLLL        |
| 0705          | 014           | Total Non-Room Tax Amount   | ans-14; TAGLLL      |
| 0706          | 014           | Cash Advances               | ans-14; TAGLLL      |
| 0707          | 014           | Valet Charges               | ans-14; TAGLLL      |
| 0708          | 014           | Movie Charges               | n-14; TAGLLL        |
| 0709          | 014           | Business Center Charges     | n-14; TAGLLL        |
| 0710          | 014           | Health Club Charges         | n-14; TAGLLL        |
| 0711          | 001           | Fire Safety Act Indicator   | an-1; TAGLLL        |
| 0712          | 013           | Net Fuel Price              | n-13; TAGLLL        |
| 0713          | 001           | Restricted Ticket Indicator | an-1; TAGLLL        |
| 0714          | 012           | Exchange Ticket Amount      | n-12; TAGLLL        |
| 0715          | 012           | Exchange Fee Amount         | n-12; TAGLLL        |
| 0716          | Var...        | Travel Authorization Code   | ans...64; TAGLLLVAR |
| 0717          | Var...        | IATA Client Code            | ans...17; TAGLLLVAR |
| 0718          | Var...        | Employee/Temp Name/ID       | ans...40; TAGLLLVAR |

| <b>Number</b> | <b>Length</b> | <b>Name</b>                           | <b>Attribute</b>     |
|---------------|---------------|---------------------------------------|----------------------|
| 0719          | Var...        | Employee Social Security Number or ID | ans...30; TAGLLLVAR  |
| 0720          | Var...        | Job Description                       | ans...40; TAGLLLVAR  |
| 0721          | Var...        | Job Code                              | ans...20; TAGLLLVAR  |
| 0722          | 001           | Flat Rate Indicator                   | an-1; TAGLLL         |
| 0723          | 007           | Regular Hours Worked                  | n-7; TAGLLL          |
| 0724          | 007           | Regular Hours Rate                    | n-7; TAGLLL          |
| 0725          | 007           | Overtime Hours Worked                 | n-7; TAGLLL          |
| 0726          | 007           | Overtime Hours Rate                   | n-7; TAGLLL          |
| 0727          | 006           | Temp Start Date                       | n-6; TAGLLL          |
| 0728          | 006           | Temp Week Ending                      | n-6; TAGLLL          |
| 0729          | Var...        | Requestor Name or ID                  | ans...40; TAGLLLVAR  |
| 0730          | Var...        | Supervisor/Reports To                 | ans...40; TAGLLLVAR  |
| 0731          | Var...        | Time Sheet Number                     | ans...20; TAGLLLVAR  |
| 0732          | 018           | Discount Amount                       | ans-18; TAGLLL       |
| 0733          | 014           | Subtotal Amount                       | ans-14; TAGLLL       |
| 0734          | Var...        | Miscellaneous Expenses                | ans...216; TAGLLLVAR |
| 0735          | Var...        | Service Descriptor Code               | ans...40; TAGLLLVAR  |
| 0736          | Var...        | Tracking Number or Pickup Number      | ans...40; TAGLLLVAR  |
| 0737          | 014           | Shipping Net Amount                   | ans-14; TAGLLL       |
| 0738          | 014           | Incentive Amount                      | ans-14; TAGLLL       |
| 0739          | 006           | Pickup Date                           | n-6; TAGLLL          |
| 0740          | 006           | Delivery Date                         | n-6; TAGLLL          |
| 0741          | 006           | Number of Packages                    | n-6; TAGLLL          |
| 0742          | 012           | Package Weight                        | n-12; TAGLLL         |
| 0743          | Var...        | Unit of Measure                       | ans...3; TAGLLLVAR   |
| 0744          | Var...        | Shipping Party Information            | ans...150; TAGLLLVAR |

| <b>Number</b> | <b>Length</b> | <b>Name</b>                                  | <b>Attribute</b>     |
|---------------|---------------|----------------------------------------------|----------------------|
| 0745          | Var...        | Shipping Party Address                       | ans...300; TAGLLLVAR |
| 0746          | Var...        | Shipping Party Postal Information            | ans...41; TAGLLLVAR  |
| 0747          | Var...        | Shipping Party Contact                       | ans...305; TAGLLLVAR |
| 0748          | Var...        | Delivery Party Information                   | ans...150; TAGLLLVAR |
| 0749          | Var...        | Delivery Party Address Information           | ans...300; TAGLLLVAR |
| 0750          | Var...        | Delivery Party Postal Information            | ans...41; TAGLLLVAR  |
| 0751          | Var...        | Detail Tax Amount 4                          | ans...46; TAGLLLVAR  |
| 0752          | Var...        | Detail Tax Amount 5                          | ans...46; TAGLLLVAR  |
| 0753          | Var...        | Detail Tax Amount 6                          | ans...46; TAGLLLVAR  |
| 0754          | Var...        | Delivery Party Contact                       | ans...305; TAGLLLVAR |
| 0755          | 014           | Line Item Total Amount                       | ans-14; TAGLLL       |
| 0756          | 005           | Passenger Description                        | ans-5; TAGLLL        |
| 0757          | Var...        | Transportation Service Provider              | ans...40; TAGLLLVAR  |
| 0758          | Var...        | Transportation Services Offered              | ans...40; TAGLLLVAR  |
| 0759          | Var...        | Delivery Order Number                        | ans...15; TAGLLLVAR  |
| 0760          | Var...        | Credit Card Slip Number                      | ans...8; TAGLLLVAR   |
| 0761          | Var...        | Travel Agency ID                             | ans...15; TAGLLLVAR  |
| 0762          | 002           | Data Source                                  | n-2; TAGLLL          |
| 0763          | 003           | VAT Suppression Indicator                    | ans-2; TAGLLL        |
| 0764          | 001           | Healthcare Eligible Status Indicator         | n-1; TAGLLL          |
| 0770          | Var...        | Additional Card Acceptor Inquiry Information | ans...73; TAGLLLVAR  |
| 0771          | Var...        | Cost Center Information                      | ans...36; TAGLLLVAR  |
| 0772          | Var...        | Driver License/State Issued ID Information   | ans...18; TAGLLLVAR  |
| 0773          | Var...        | Payment Method Information                   | an...140; TAGLLLVAR  |
| 0774          | Var...        | Stock Keeping Unit (SKU) Description         | ans...200; TAGLLLVAR |
| 0775          | Var...        | Department Code                              | ans...8; TAGLLLVAR   |

| <b>Number</b> | <b>Length</b> | <b>Name</b>                        | <b>Attribute</b>     |
|---------------|---------------|------------------------------------|----------------------|
| 0776          | Var...        | Alternate Custom Identifier        | ans...410; TAGLLLVAR |
| 0777          | Var...        | Promotion Code                     | ans...6; TAGLLLVAR   |
| 0799          | Var...        | Test Case Traceability Identifiers | and...165; TAGLLLVAR |
| 1000–1099     | Var...        | Member-to-Member Proprietary Data  | ans...992; TAGLLLVAR |

## PDS 0001—Mastercard Mapping Service Account Number

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PDS 0001 (Mastercard Mapping Service Account Number) provides either the virtual account number/token or the primary account number in a transaction for which Mastercard performed the mapping service.

### Attributes

| <b>Attributes</b>    |                                 |
|----------------------|---------------------------------|
| Data Representation: | ans...21; TAGLLLVAR             |
| Tag Field:           | 0001                            |
| Length Field:        | 3 positions, value = 008–021    |
| Data Field:          | Variable length, 8–21 positions |
| Subfields:           | 2 subfields                     |
| Justification:       | N/A                             |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| <b>Message Type Identifier</b>                        | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|-------------------------------------------------------|------------|------------|------------|
| <b>Presentment, Addendum, and Chargeback Messages</b> |            |            |            |
| First Presentment/1240                                | •          | X          | C          |
| First Chargeback/1442 and Arbitration Chargeback/1442 | •          | X          | C          |
| Second Presentment/1240                               | •          | X          | C          |
| <b>Retrieval and Fee Collection Messages</b>          |            |            |            |

| Message Type Identifier                     | Org | Sys | Dst |
|---------------------------------------------|-----|-----|-----|
| Retrieval Request/1644                      | •   | X   | C   |
| Retrieval Request Acknowledgement/1644      | •   | X   | C   |
| Fee Collection (Retrieval Fee Billing)/1740 | •   | X   | C   |

The clearing system provides PDS 0001 to the issuer whenever it performs the mapping service. This service maps a virtual card number or token to a real card number or a real card number to a virtual card number or token. PDS 0001 is provided to the acquirer only when a PAN Mapping Service has been performed.

### Subfield 1—Account Number Type

PDS 0001 (Mastercard Mapping Service Account Number), subfield 1 describes the type of account number contained in PDS 0001, subfield 2 (Account Number).

| Attribute            | Value |
|----------------------|-------|
| Subfield ID:         | n-2   |
| Subfield Length:     | 01    |
| Data Representation: | n-2   |
| Justification:       | ans-2 |
|                      | Left  |

Position 1 of this subfield may contain the following:

- Values 1–6 if the number in subfield 2 is a contactless account number
- Values 8 or 9 if the number in subfield 2 is a Mastercard In Control™ virtual account number
- Value C if the number in subfield 2 is a Mastercard Digital Enablement Service secure element token
- Value H if the number in subfield 2 is a Mastercard Digital Enablement Service Cloud-Based Payments token
- Value O if the number in subfield 2 is a Mastercard Digital Enablement Service Card on File token
- Value T if the number in subfield 2 is a real card number

Within Retrieval Request/1644-603, Retrieval Request Acknowledgement/1644-605, and Chargeback/1442 dispute messages for Mastercard In Control transactions, PDS 0001, subfield 1, position 1 will contain value T, indicating that PDS 0001, subfield 2 contains the masked real account number. The real account number will be masked according to PCI guidelines as follows:

- Display the first six digits

- Fill the remaining digits of the real card number with zeros
- Display the final four digits (for example: 1234560000001234 for a 16-digit PANs or 1234560000000001234 for a 19-digit PAN)

Position 2 of this subfield contains a space if GCMS performed the mapping service using Mastercard authorization logs. Position 2 will contain value C if GCMS performed the mapping service using a source other than the Mastercard authorization logs. (This position will contain a C in all retrieval and chargeback messages.)

Values for this subfield are listed in the following table.

| <b>Values</b> | <b>Description</b>                                                                                                                                                                                                                                                                     |
|---------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| C Space       | Subfield 2 contains the Mastercard Digital Enablement Service secure element device token used at the point of sale. The account range is owned by an issuer. Mapping was based on the authorization log.                                                                              |
| CC            | Subfield 2 contains the Mastercard Digital Enablement Service secure element device token used at the point of sale. The account range is owned by an issuer. Mapping was based on a source other than the authorization log.                                                          |
| H space       | Subfield 2 contains the Mastercard Digital Enablement Service Cloud-Based Payments device token used at the point of sale. The account range is owned by an issuer. Mapping was based on the authorization log.                                                                        |
| HC            | Subfield 2 contains the Mastercard Digital Enablement Service Cloud-Based Payments device token used at the point of sale. The account range is owned by an issuer. Mapping was based on a source other than the authorization log.                                                    |
| O Space       | Subfield 2 contains the Mastercard Digital Enablement Service Card on File token submitted by the acquirer. The account range is owned by Mastercard. Mapping was based on the authorization log.                                                                                      |
| OC            | Subfield 2 contains the Mastercard Digital Enablement Service Card on File token submitted by the acquirer. The account range is owned by Mastercard. Mapping was based on a source other than the authorization log.                                                                  |
| TC            | Subfield 2 contains a primary account number. Mapping was based on a source other than the authorization logs.                                                                                                                                                                         |
| 1             | Subfield 2 contains a contactless account number owned by an issuer, and the issuer is actively participating in the <i>PayPass</i> Mapping Service. Every transaction containing this account range is to be mapped. Mapping was based on the authorization logs.                     |
| 1C            | Subfield 2 contains a contactless account number owned by an issuer, and the issuer is actively participating in the <i>PayPass</i> Mapping Service. Every transaction containing this account range is to be mapped. Mapping was based on a source other than the authorization logs. |

| <b>Values</b> | <b>Description</b>                                                                                                                                                                                                                                                                                                                                       |
|---------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2             | Subfield 2 contains a contactless account number owned by an issuer, and the issuer is actively participating in the <i>PayPass</i> Mapping Service. Not all transactions in this issuer account range are mapped, because the issuer is phasing in the <i>PayPass</i> Mapping Service. Mapping was based on the authorization logs.                     |
| 2C            | Subfield 2 contains a contactless account number owned by an issuer, and the issuer is actively participating in the <i>PayPass</i> Mapping Service. Not all transactions in this issuer account range are mapped, because the issuer is phasing in the <i>PayPass</i> Mapping Service. Mapping was based on a source other than the authorization logs. |
| 3             | Subfield 2 contains a contactless account number provided by Mastercard and is assigned to an issuer that is actively participating in the <i>PayPass</i> Mapping Service. Mapping was based on the authorizations logs.                                                                                                                                 |
| 3C            | Subfield 2 contains a contactless account number provided by Mastercard and is assigned to an issuer that is actively participating in the <i>PayPass</i> Mapping Service. Mapping was based on a source other than the authorization logs.                                                                                                              |
| 4             | Subfield 2 contains a contactless account number provided by Mastercard and is assigned to an issuer that is passively participating in the <i>PayPass</i> Mapping Service by permitting its cardholders to request a contactless card or device via that website. Mapping was based on the authorization logs.                                          |
| 4C            | Subfield 2 contains a contactless account number provided by Mastercard and is assigned to an issuer that is passively participating in the <i>PayPass</i> Mapping Service by permitting its cardholders to request a contactless card or device via the website. Mapping was based on a source other than the authorization logs.                       |
| 5             | Subfield 2 contains a contactless account number provided by Mastercard and is assigned to a merchant that sponsors the contactless card or device. The issuer is passively participating in the <i>PayPass</i> Mapping Service. Mapping was based on the authorization logs.                                                                            |
| 5C            | Subfield 2 contains a contactless account number provided by Mastercard and is assigned to a merchant that sponsors the contactless card or device. The issuer is passively participating in the <i>PayPass</i> Mapping Service. Mapping was based on a source other than the authorization logs.                                                        |
| 6             | Subfield 2 contains a contactless account number provided by Mastercard, and Mastercard sponsors the contactless card or device. The issuer is passively participating in the <i>PayPass</i> Mapping Service. Mapping was based on the authorization logs.                                                                                               |
| 6C            | Subfield 2 contains a contactless account number provided by Mastercard, and Mastercard sponsors the contactless card or device. The issuer is passively participating in the <i>PayPass</i> Mapping Service. Mapping was based on a source other than the authorization logs.                                                                           |
| 8             | Subfield 2 contains a Mastercard In Control account number. Mapping was based on the authorization logs.                                                                                                                                                                                                                                                 |

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| <b>Values</b> | <b>Description</b>                                                                                                           |
|---------------|------------------------------------------------------------------------------------------------------------------------------|
| 8C            | Subfield 2 contains a Mastercard In Control account number. Mapping was based on a source other than the authorization logs. |
| 9             | Subfield 2 contains the VCN used at the point of sale. Mapping was based on the authorization log.                           |
| 9C            | Subfield 2 contains the VCN used at the point of sale. Mapping was based on a source other than the authorization log.       |

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## **Subfield 2—Account Number**

PDS 0001 (Mastercard Mapping Service Account Number), subfield 2 contains a virtual/token or real account number or a primary account number.

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|                     | <b>Attribute</b> | <b>Value</b> |
|---------------------|------------------|--------------|
| Subfield ID         | n-2              | 02           |
| Subfield Length     | n-2              | 06–19        |
| Data Representation | n...19           |              |
| Justification       | Left             |              |

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Contents are as follows in the provided situations:

- When issuers receive PDS 0001, this subfield always contains a virtual account number/token.
- When acquirers receive PDS 0001, this subfield always contains a real card number.

This subfield is 6–19 digits in length.

## **PDS 0002—GCMS Product Identifier**

PDS 0002 (GCMS Product Identifier) identifies the product recognized by GCMS for the combination of issuer account range (part of DE 2 [Primary Account Number (PAN)]) and Card Program Identifier.

### **Attributes**

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|               |                          |
|---------------|--------------------------|
| ans-3; TAGLLL |                          |
| Tag Field:    | 0002                     |
| Length Field: | 3 positions, value = 003 |

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|                |                           |
|----------------|---------------------------|
| Data Field:    | Fixed length, 3 positions |
| Subfields:     | None                      |
| Justification: | Left                      |

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## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | •   | X   | M   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | •   | X   | M   |
| Second Presentment/1240                               | •   | X   | M   |
| <b>Retrieval and Fee Collection Messages</b>          |     |     |     |
| Retrieval Request/1644                                | •   | X   | M   |
| Retrieval Request Acknowledgement/1644                | •   | X   | C   |
| Fee Collection (Retrieval Fee Billing)/1740           | •   | X   | M   |

Licensed Product Identifier is provided in Fee Collection (Other)/1740 and Fee Collection (Handling Fees)/1740 if DE 2 (Primary Account Number [PAN]) is present and the issuer account range associated with the PAN contains a brand/product assignment that is compatible with the brand and business service arrangement assigned to the transaction by clearing.

The product codes in the following table are representative of the credit and debit product codes recognized by the clearing system. This table identifies the product identifier used by GCMS (PDS 0002) as well as the Licensed Product Identifier (PDS 0003). Each Licensed Product Identifier has a different description, although multiple Licensed Product Identifier values may be associated with a common GCMS Product Identifier.

The Product Class Override Indicator is populated by GCMS in PDS 0158 Subfield 8. The clearing system populates subfield 8 (Product Class Override Indicator) with a Product Class value indicating whether product class override interchange rates were used in the interchange fee amount designated in PDS 0146 (Amount, Transaction Fees).

**NOTE: Immediate Debit products begin with “T” in the GCMS Product Identifier and have “immediate” in the description.**

| GCMS Product Identifier (PDS 0002) | Licensed Product Identifier (PDS 0003) | Licensed Product Identifier Description               | Product Class Override Indicator            |
|------------------------------------|----------------------------------------|-------------------------------------------------------|---------------------------------------------|
| ACS                                | ACS                                    | Digital Debit                                         | ACS—Digital Debit                           |
| BPD                                | BPD                                    | Business Premium Debit                                | BPD—Business Premium Debit                  |
| CIR                                | CIR                                    | Cirrus®                                               | N/A                                         |
| DAG                                | DAG                                    | Gold Debit Mastercard® Salary                         | DAG—Gold Debit Mastercard® Salary           |
| DAP                                | DAP                                    | Platinum Debit Mastercard® Salary                     | DAP—Platinum Debit Mastercard® Salary       |
| DAS                                | DAS                                    | Standard Debit Mastercard® Salary                     | DAS—Standard Debit Mastercard® Salary       |
| DLG                                | DLG                                    | Debit Mastercard® Gold—Delayed Debit                  | DLG—Debit Mastercard Gold Delayed Debit     |
| DLH                                | DLH                                    | Debit Mastercard® World Embossed—Delayed Debit        | DLH—Debit Mastercard World Delayed Debit    |
| DLP                                | DLP                                    | Debit Mastercard® Platinum—Delayed Debit              | DLP—Debit Mastercard Platinum Delayed Debit |
| DLS                                | DLI                                    | Debit Mastercard® Standard Student Card—Delayed Debit | DLS—Debit Mastercard Delayed Debit          |
| DLS                                | DLS                                    | Debit Mastercard® Card—Delayed Debit                  | DLS—Debit Mastercard Delayed Debit          |
| DLS                                | DLU                                    | Debit Mastercard® Unembossed—Delayed Debit            | DLS—Debit Mastercard Delayed Debit          |
| DOS                                | DOS                                    | Standard Debit Mastercard® Social                     | DOS—Standard Debit Mastercard® Social       |
| DWF                                | DWF                                    | Debit Mastercard® Humanitarian Prepaid                | DWF—Debit Mastercard® Humanitarian Prepaid  |
| MAB                                | MAB                                    | World Elite™ Mastercard® for Business Card            | MAB—Business World Elite                    |
| MAC                                | MAC                                    | Mastercard® World Elite™ Corporate Card               | MAC—Corporate World Elite                   |

| <b>GCMS Product Identifier (PDS 0002)</b> | <b>Licensed Product Identifier (PDS 0003)</b> | <b>Licensed Product Identifier Description</b>           | <b>Product Class Override Indicator</b>              |
|-------------------------------------------|-----------------------------------------------|----------------------------------------------------------|------------------------------------------------------|
| MAP                                       | MAP                                           | MAP—Mastercard Commercial Payments Account               | MAP—Mastercard Commercial Payments Account           |
| MAQ                                       | MAQ                                           | Mastercard® Prepaid Commercial Payments Account          | MAQ— Mastercard® Prepaid Commercial Payments Account |
| MBB                                       | MBB                                           | Mastercard Prepaid Consumer                              | MBB—Mastercard Prepaid Consumer                      |
| MBC                                       | MBC                                           | Mastercard Prepaid Voucher                               | MBC—Mastercard Prepaid Voucher                       |
| MBD                                       | MBD                                           | Mastercard® Professional Debit BusinessCard Card         | MDB—Commercial Debit                                 |
| MBE                                       | MBE                                           | Mastercard® Electronic™ Business Card                    | MCB—Corporate                                        |
| MBE                                       | MRB                                           | Mastercard® Prepaid Electronic™ Business Card (Non-U.S.) | MCB—Corporate                                        |
| MBK                                       | MBK                                           | Mastercard Black® Card                                   | MCW—World                                            |
| MBP                                       | MBP                                           | Mastercard Corporate Prepaid                             | MBP—Mastercard Corporate Prepaid                     |
| MBS                                       | MBS                                           | Mastercard® B2B Product                                  | MBS— Mastercard® B2B Product                         |
| MBT                                       | MBT                                           | Mastercard Corporate Prepaid Travel                      | MBT—Mastercard Corporate Prepaid Travel              |
| MBW                                       | MBW                                           | World Mastercard® Black Edition—Debit                    | MBW—World Mastercard® Black Edition—Debit            |
| MCB                                       | MCB                                           | Mastercard® BusinessCard Card                            | MCB—Corporate                                        |
| MCB                                       | MLC                                           | Mastercard® Micro-Business Card                          | MCB—Corporate                                        |
| MCB                                       | MPC                                           | Mastercard® Professional Card                            | MCB—Corporate                                        |
| MCB                                       | MXB                                           | Debit Card X Code                                        | MCB—Corporate                                        |
| MCC                                       | MCC                                           | Mastercard® Credit Card (mixed BIN)                      | MCC—Consumer                                         |
| MCC                                       | MHC                                           | Mastercard® Healthcare Credit Non-Substantiated          | MCC—Consumer                                         |
| MCC                                       | MNS                                           | Mastercard® Non Standard                                 | MCC—Consumer                                         |
| MCD                                       | MCD                                           | Debit Mastercard® Card                                   | DMC—Debit Mastercard                                 |
| MCE                                       | MCA                                           | Mastercard® Electronic™ Card                             | MCC—Consumer                                         |

| <b>GCMS Product Identifier (PDS 0002)</b> | <b>Licensed Product Identifier (PDS 0003)</b> | <b>Licensed Product Identifier Description</b>           | <b>Product Class Override Indicator</b> |
|-------------------------------------------|-----------------------------------------------|----------------------------------------------------------|-----------------------------------------|
| MCE                                       | MCE                                           | Mastercard® Electronic™ Card                             | MCC—Consumer                            |
| MCE                                       | MED                                           | Debit Mastercard® Electronic Card (Non-U.S.)             | MCC—Consumer                            |
| MCE                                       | MIB                                           | Mastercard® Electronic™ Student Card                     | MCC—Consumer                            |
| MCE                                       | MIH                                           | Debit Mastercard® Electronic™ Student Card               | MCC—Consumer                            |
| MCE                                       | MRL                                           | Prepaid Mastercard Electronic Commercial Card (Non-U.S.) | MCC—Consumer                            |
| MCF                                       | MCF                                           | Mastercard® Fleet Card                                   | MCF—Fleet                               |
| MCF                                       | MDM                                           | Middle Market Fleet Card                                 | MCF—Fleet                               |
| MCG                                       | MCG                                           | Gold Mastercard® Card                                    | MCG—Consumer                            |
| MCH                                       | MCH                                           | Mastercard® Premium Charge                               | MCH—Mastercard Premium Charge           |
| MCO                                       | MCM                                           | Mastercard® Corporate Meeting Card                       | MCO—Global Certified Corporate          |
| MCO                                       | MCO                                           | Mastercard® Corporate Card                               | MCO—Global Certified Corporate          |
| MCO                                       | MDQ                                           | Middle Market Corporate Card                             | MCO—Global Certified Corporate          |
| MCP                                       | MCP                                           | Mastercard® Purchasing Card®                             | MCP—Mastercard Purchasing Card          |
| MCP                                       | MDN                                           | Middle Market Purchasing Card                            | MCP—Mastercard Purchasing Card          |
| MCS                                       | MCS                                           | Standard Mastercard® Card                                | MCC—Consumer                            |
| MCS                                       | MCU                                           | Unembossed Mastercard® Card                              | MCC—Consumer                            |
| MCS                                       | MIC                                           | Mastercard® Student Card                                 | MCC—Consumer                            |
| MCS                                       | MIG                                           | Unembossed Mastercard® Student Card                      | MCC—Consumer                            |
| MCS                                       | MIJ                                           | Debit Mastercard® Unembossed Non-U.S. Student Card       | MCC—Consumer                            |
| MCS                                       | MIU                                           | Debit Mastercard® Unembossed (Non-U.S.)                  | MCC—Consumer                            |
| MCS                                       | MSD                                           | Mastercard Deferred Debit Consumer                       | MCC—Consumer                            |
| MCT                                       | MCT                                           | Titanium Mastercard® Card                                | MCT—Titanium                            |

| <b>GCMS Product Identifier (PDS 0002)</b> | <b>Licensed Product Identifier (PDS 0003)</b> | <b>Licensed Product Identifier Description</b> | <b>Product Class Override Indicator</b> |
|-------------------------------------------|-----------------------------------------------|------------------------------------------------|-----------------------------------------|
| MCV                                       | MCV                                           | Merchant-Branded Program                       | MCC—Consumer                            |
| MCW                                       | MCW                                           | World Mastercard® Card                         | MCW—World                               |
| MCW                                       | MWP                                           | Mastercard® World Prepaid                      | MCW— Mastercard® World                  |
| MCW                                       | WMR                                           | World Mastercard® Rewards                      | MCW—World                               |
| MDB                                       | MDB                                           | Debit Mastercard® BusinessCard Card            | MDB—Commercial Debit                    |
| MDG                                       | MDG                                           | Gold Debit Mastercard® Card                    | MDG—Debit Mastercard Gold               |
| MDG                                       | MXG                                           | Gold Debit Mastercard® Card                    | MDG—Debit Mastercard Gold               |
| MDH                                       | MDH                                           | Debit Other Embossed Mastercard® Card          | MDH—Debit World                         |
| MDH                                       | MDI                                           | World Debit Mastercard® Card                   | MDH—World Debit                         |
| MDH                                       | WDR                                           | World Debit Mastercard® Rewards                | MDH—World Debit                         |
| MDJ                                       | MDJ                                           | Debit Mastercard® (Enhanced)                   | MDJ— Debit Mastercard® (Enhanced)       |
| MDJ                                       | MDK                                           | Debit Other 2 Unembossed                       | MDJ— Debit Mastercard® (Enhanced)       |
| MDL                                       | MDL                                           | Business Debit Other Embossed                  | MDL—Business Debit World                |
| MDO                                       | MDO                                           | Debit Other                                    | DMC—Debit Mastercard                    |
| MDO                                       | MXO                                           | Debit Card Other                               | DMC—Debit Mastercard                    |
| MDP                                       | MDP                                           | Platinum Debit Mastercard® Card                | MDP—Debit Mastercard Platinum           |
| MDP                                       | MEP                                           | Premium Debit Mastercard® Card                 | MDP—Debit Mastercard Platinum           |
| MDP                                       | MUP                                           | Premium Debit Unembossed Mastercard® Card      | MDP—Debit Mastercard Platinum           |
| MDP                                       | MXP                                           | Platinum Debit Mastercard® Card                | MDP—Debit Mastercard Platinum           |
| MDR                                       | MDR                                           | Debit Brokerage                                | DMC—Debit Mastercard                    |
| MDR                                       | MXR                                           | Debit Card Brokerage                           | DMC—Debit Mastercard                    |
| MDS                                       | MDS                                           | Debit Mastercard® Card                         | DMC—Debit Mastercard                    |

<sup>27</sup> Brokerage accounts will not be defined as debit if the account is swept in 14 or more days. Brokerage accounts swept under 14 days are considered debit accounts.

| <b>GCMS Product Identifier (PDS 0002)</b> | <b>Licensed Product Identifier (PDS 0003)</b> | <b>Licensed Product Identifier Description</b>                | <b>Product Class Override Indicator</b>                |
|-------------------------------------------|-----------------------------------------------|---------------------------------------------------------------|--------------------------------------------------------|
| MDS                                       | MDU                                           | Debit Unembossed Mastercard® Card                             | DMC—Debit Mastercard                                   |
| MDS                                       | MID                                           | Debit Unembossed Mastercard® Student Card                     | DMC—Debit Mastercard                                   |
| MDS                                       | MIS                                           | Debit Mastercard® Student Card                                | DMC—Debit Mastercard                                   |
| MDS                                       | MPQ                                           | Mastercard® Prepaid Debit Standard—Government Disaster Relief | DMC—Debit Mastercard                                   |
| MDS                                       | MXS                                           | Standard Debit Mastercard® Card                               | DMC—Debit Mastercard                                   |
| MDT                                       | MDT                                           | Commercial Debit Mastercard® Card                             | MDT—Business Debit                                     |
| MDW                                       | MDW                                           | MDW—(World Elite™ Debit Mastercard®)                          | MDW—(World Elite™ Debit Mastercard®)                   |
| MDW                                       | MDW                                           | MDW—(World Black™ Debit [LAC region excluding Mexico])        | MDW—(World Black™ Debit [LAC region excluding Mexico]) |
| MEB                                       | MEB                                           | Mastercard® Executive BusinessCard Card                       | MEB—Corporate                                          |
| MEC                                       | MEC                                           | Mastercard® Electronic™ Commercial                            | MCO—Global Certified Corporate                         |
| MEF                                       | MEF                                           | Mastercard® Electronic™ Payment Account                       | MCP—Mastercard Purchasing Card                         |
| MEO                                       | MEO                                           | Mastercard® Corporate Executive Card                          | MEO—Corporate                                          |
| MES                                       | MES                                           | Mastercard Enterprise Solution                                | MES—Mastercard Enterprise Solution                     |
| MET                                       | MET                                           | Titanium Debit Mastercard® Card                               | MET—Titanium Debit Mastercard® Card                    |
| MFB                                       | MFB                                           | Flex World Elite                                              | MFB—Flex World Elite                                   |
| MFD                                       | MFD                                           | Flex Platinum                                                 | MFD—Flex Platinum                                      |
| MFE                                       | MFE                                           | Flex Charge World Elite                                       | MFE—Flex Charge World Elite                            |
| MFH                                       | MFH                                           | Flex World                                                    | MFH—Flex World                                         |
| MFL                                       | MFL                                           | Flex Charge Platinum                                          | MFL—Flex Charge Platinum                               |
| MFW                                       | MFW                                           | Flex Charge World                                             | MFW—Flex Charge World                                  |

| <b>GCMS Product Identifier (PDS 0002)</b> | <b>Licensed Product Identifier (PDS 0003)</b> | <b>Licensed Product Identifier Description</b>     | <b>Product Class Override Indicator</b>             |
|-------------------------------------------|-----------------------------------------------|----------------------------------------------------|-----------------------------------------------------|
| MGF                                       | MGF                                           | Mastercard® Government Commercial Card             | MCF—Fleet                                           |
| MGP                                       | MGP                                           | Mastercard® Prepaid Gold Payroll                   | MGP— Mastercard® Prepaid Gold Payroll               |
| MGS                                       | MGS                                           | Platinum Mastercard® Prepaid General Spend         | MGS—Platinum Mastercard Prepaid General Spend       |
| MHA                                       | MHA                                           | Mastercard® Healthcare Prepaid Non-Tax             | MPM—Prepaid Mastercard Consumer                     |
| MHB                                       | MHB                                           | Mastercard® HSA Substantiated                      | MPM—Prepaid Mastercard Consumer                     |
| MHH                                       | MHH                                           | Mastercard® HSA Non-Substantiated                  | MPM—Prepaid Mastercard Consumer                     |
| MIA                                       | MIA                                           | Prepaid Mastercard® Unembossed Student Card        | MPG—Debit Mastercard Prepaid                        |
| MIP                                       | MIP                                           | Mastercard® Prepaid Student Card                   | MPG—Debit Mastercard Prepaid                        |
| MIU                                       | MIU                                           | Debit Mastercard® Unembossed (Non-U.S.)            | MIU—Debit Mastercard Unembossed (Non-U.S.)          |
| MLA                                       | MLA                                           | Mastercard® Central Travel Solutions Air Card      | MLA— Mastercard® Central Travel Solutions Air Card  |
| MLB                                       | MLB                                           | MLB—Mastercard Brazil Benefit for Home Improvement | MLB—Mastercard Brazil Benefit for Home Improvement  |
| MLD                                       | MLD                                           | Mastercard Distribution Card                       | MLD—Mastercard Distribution Card                    |
| MLE                                       | MLE                                           | MLE—Mastercard Brazil General Benefits             | MLE—Mastercard Brazil General Benefits              |
| MLF                                       | MLF                                           | MLF—(Mastercard Agro)                              | MLF—Mastercard Agro                                 |
| MLL                                       | MLL                                           | Mastercard® Central Travel Solutions Land Card     | MLL— Mastercard® Central Travel Solutions Land Card |
| MNF                                       | MNF                                           | Mastercard® Public Sector Commercial Card          | MCF—Fleet                                           |
| MNW                                       | MNW                                           | Mastercard® World Card                             | MNW—new World                                       |
| MOC                                       | MOC                                           | Standard Maestro® Social                           | MOC—Standard Maestro® Social                        |
| MOG                                       | MOG                                           | Maestro® Gold Card                                 | MSI—Maestro                                         |
| MOP                                       | MOP                                           | Maestro® Platinum                                  | MSI—Maestro                                         |

| <b>GCMS Product Identifier (PDS 0002)</b> | <b>Licensed Product Identifier (PDS 0003)</b> | <b>Licensed Product Identifier Description</b>        | <b>Product Class Override Indicator</b>    |
|-------------------------------------------|-----------------------------------------------|-------------------------------------------------------|--------------------------------------------|
| MOW                                       | MOW                                           | World Maestro®                                        | MOW—World Maestro—Immediate Debit          |
| MPA                                       | MPA                                           | Mastercard® Prepaid Debit Standard—Payroll            | MPM—Prepaid Mastercard Consumer            |
| MPB                                       | MPB                                           | Mastercard® Preferred Business Card                   | MCO—Global Certified Corporate             |
| MPD                                       | MPD                                           | Mastercard® Flex Prepaid                              | MPD—Mastercard Flex Prepaid                |
| MPE                                       | MPE                                           | Name for GCMS Product ID MPE                          | MPE— Name for GCMS Product ID MPE          |
| MPF                                       | MPF                                           | Mastercard® Prepaid Debit Standard—Gift               | MPM—Prepaid Mastercard Consumer            |
| MPG                                       | MPG                                           | Debit Mastercard® Standard Prepaid—General Spend      | MPG—Debit Mastercard Prepaid               |
| MPG                                       | MUS                                           | Prepaid Unembossed Mastercard® Card                   | MPG—Debit Mastercard Prepaid               |
| MPH                                       | MPH                                           | Mastercard® Cash                                      | MPG—Debit Mastercard Prepaid               |
| MPJ                                       | MPJ                                           | Mastercard Debit Prepaid Meal Vouchers                | MPJ—Mastercard Debit Prepaid Meal Vouchers |
| MPK                                       | MPK                                           | Mastercard® Prepaid Government Commercial Card        | MPK—Prepaid Government Commercial          |
| MPL                                       | MPL                                           | Platinum Mastercard® Card                             | MPL—Consumer                               |
| MPM                                       | MPM                                           | Mastercard® Prepaid Debit Standard—Consumer Incentive | MPM—Prepaid Mastercard Consumer            |
| MPN                                       | MPN                                           | Mastercard® Prepaid Debit Standard—Insurance          | MPM—Prepaid Mastercard Consumer            |
| MPO                                       | MPO                                           | Mastercard® Prepaid Debit Standard—Other              | MPM—Prepaid Mastercard Consumer            |
| MPP                                       | MFR                                           | Mastercard® Commercial Reward Funding                 | MPG—Debit Mastercard Prepaid               |
| MPP                                       | MPP                                           | Mastercard® Prepaid Card                              | MPG—Debit Mastercard Prepaid               |
| MPR                                       | MPR                                           | Mastercard® Prepaid Debit Standard—Travel             | MPM—Prepaid Mastercard Consumer            |

| <b>GCMS Product Identifier (PDS 0002)</b> | <b>Licensed Product Identifier (PDS 0003)</b> | <b>Licensed Product Identifier Description</b>                        | <b>Product Class Override Indicator</b>             |
|-------------------------------------------|-----------------------------------------------|-----------------------------------------------------------------------|-----------------------------------------------------|
| MPT                                       | MPT                                           | Mastercard® Prepaid Debit Standard—Teen                               | MPM—Prepaid Mastercard Consumer                     |
| MPV                                       | MPV                                           | Mastercard® Prepaid Debit Standard—Government                         | MPM—Prepaid Mastercard Consumer                     |
| MPW                                       | MPW                                           | Debit Mastercard® BusinessCard Prepaid Workplace Business to Business | MPW—Mastercard Prepaid Commercial                   |
| MPX                                       | MPX                                           | Mastercard® Prepaid Debit Standard—Flex Benefit                       | MPM—Prepaid Mastercard Consumer                     |
| MPY                                       | MPY                                           | Mastercard® Prepaid Debit Standard—Employee Incentive                 | MPM—Prepaid Mastercard Consumer                     |
| MPZ                                       | MPZ                                           | Mastercard® Prepaid Debit Standard—Government Consumer                | MPM—Prepaid Mastercard Consumer                     |
| MRC                                       | MIK                                           | Mastercard® Electronic™ Prepaid Student Card                          | MRG—Mastercard Prepaid—Consumer                     |
| MRC                                       | MRC                                           | Prepaid Mastercard® Electronic™ Card (Non-U.S.)                       | MRG—Mastercard Prepaid—Consumer                     |
| MRD                                       | MRD                                           | Platinum Debit Mastercard® Prepaid General Spend                      | MRD—Platinum Debit Mastercard Prepaid General Spend |
| MRF                                       | MRF                                           | European Regulated Individual Pay                                     | MRF—European Regulated Individual Pay               |
| MRG                                       | MIL                                           | Prepaid Unembossed Mastercard® Student Card (Non-U.S.)                | MRG—Mastercard Prepaid—Consumer                     |
| MRG                                       | MRG                                           | Mastercard® Prepaid Card (Non-U.S.)                                   | MRG—Mastercard Prepaid—Consumer                     |
| MRG                                       | MRS                                           | Prepaid Mastercard® Student Card                                      | MRG—Mastercard Prepaid—Consumer                     |
| MRH                                       | MRH                                           | Mastercard® Platinum Prepaid Travel Card                              | MRH—Mastercard Platinum Prepaid Travel Card         |
| MRJ                                       | MRJ                                           | Mastercard Prepaid Meal Vouchers                                      | MRJ—Mastercard Prepaid Meal Vouchers                |
| MRK                                       | MRK                                           | Prepaid Mastercard® Public Sector Commercial Card                     | MRW—Mastercard Prepaid—Commercial                   |

| <b>GCMS Product Identifier (PDS 0002)</b> | <b>Licensed Product Identifier (PDS 0003)</b> | <b>Licensed Product Identifier Description</b> | <b>Product Class Override Indicator</b>       |
|-------------------------------------------|-----------------------------------------------|------------------------------------------------|-----------------------------------------------|
| MRL                                       | MRL                                           | Mastercard Prepaid Business Preferred          | MRL—Mastercard Prepaid Business Preferred     |
| MRO                                       | MRO                                           | Mastercard® Rewards Only                       | MRO—Mastercard Rewards Only                   |
| MRP                                       | MRP                                           | Standard Retailer Centric Payments             | MRP—Standard Retailer Centric Payments        |
| MRW                                       | MRW                                           | Prepaid Mastercard® Business Card (Non-U.S.)   | MRW—Mastercard Prepaid—Commercial             |
| MSA                                       | MSA                                           | Prepaid Maestro® Payroll Card                  | MSO—Maestro Prepaid—Consumer                  |
| MSB                                       | MSB                                           | Maestro® Small Business Card                   | MSB—Maestro Small Business                    |
| MSF                                       | MSF                                           | Prepaid Maestro® Gift Card                     | MSO—Maestro Prepaid—Consumer                  |
| MSG                                       | MSG                                           | Prepaid Maestro® Consumer Reloadable Card      | MSO—Maestro Prepaid—Consumer                  |
| MSG                                       | OLR                                           | Prepaid Maestro® Consumer Reloadable Card      | MSG—Prepaid Maestro® Consumer Reloadable Card |
| MSI                                       | MSI                                           | Maestro® Card                                  | MSI—Maestro                                   |
| MSI                                       | MSS                                           | Maestro® Student Card                          | MSI—Maestro                                   |
| MSJ                                       | MSJ                                           | Maestro Prepaid Meal Vouchers                  | MSJ—Maestro Prepaid Meal Vouchers             |
| MSM                                       | MSM                                           | Maestro® Prepaid Consumer Promotion Card       | MSO—Maestro Prepaid—Consumer                  |
| MSN                                       | MSN                                           | Maestro® Prepaid Insurance Card                | MSO—Maestro Prepaid—Consumer                  |
| MSO                                       | MSO                                           | Maestro® Prepaid Other Card                    | MSO—Maestro Prepaid—Consumer                  |
| MSP                                       | MSP                                           | Muse Mastercard™                               | MSP—Muse Mastercard™                          |
| MSQ                                       | MSQ                                           | Reserved for Future Use                        | MSO—Maestro Prepaid—Consumer                  |
| MSR                                       | MSR                                           | Prepaid Maestro® Travel Card                   | MSO—Maestro Prepaid—Consumer                  |
| MST                                       | MST                                           | Prepaid Maestro® Teen Card                     | MSO—Maestro Prepaid—Consumer                  |
| MSV                                       | MSV                                           | Prepaid Maestro® Government Benefit Card       | MSO—Maestro Prepaid—Consumer                  |
| MSW                                       | MSW                                           | Prepaid Maestro® Corporate Card                | MSW—Maestro Prepaid—Commercial                |

| <b>GCMS Product Identifier (PDS 0002)</b> | <b>Licensed Product Identifier (PDS 0003)</b> | <b>Licensed Product Identifier Description</b> | <b>Product Class Override Indicator</b>     |
|-------------------------------------------|-----------------------------------------------|------------------------------------------------|---------------------------------------------|
| MSX                                       | MSX                                           | Prepaid Maestro® Flex Benefit Card             | MSO—Maestro Prepaid—Consumer                |
| MSY                                       | MSY                                           | Prepaid Maestro® Employee Incentive Card       | MSO—Maestro Prepaid—Consumer                |
| MSZ                                       | MSZ                                           | Prepaid Maestro® Emergency Assistance Card     | MSO—Maestro Prepaid—Consumer                |
| MTP                                       | MTP                                           | Mastercard® Platinum Prepaid Travel Card       | MTP—Mastercard Platinum Prepaid Travel Card |
| MUW                                       | MUW                                           | Mastercard® World Domestic Affluent            | MUW—Mastercard World Domestic Affluent      |
| MVA                                       | MVA                                           | Mastercard® B2B VIP 1                          | MVA—Mastercard® B2B VIP 1                   |
| MVB                                       | MVB                                           | Mastercard® B2B VIP 2                          | MVB—Mastercard® B2B VIP 2                   |
| MVC                                       | MVC                                           | Mastercard® B2B VIP 3                          | MVC—Mastercard® B2B VIP 3                   |
| MVD                                       | MVD                                           | Mastercard® B2B VIP 4                          | MVD—Mastercard® B2B VIP 4                   |
| MVE                                       | MVE                                           | Mastercard® B2B VIP 5                          | MVE—Mastercard® B2B VIP 5                   |
| MVF                                       | MVF                                           | Mastercard® B2B VIP 6                          | MVF—Mastercard® B2B VIP 6                   |
| MVG                                       | MVG                                           | Mastercard® B2B VIP 7                          | MVG—Mastercard® B2B VIP 7                   |
| MVH                                       | MVH                                           | Mastercard® B2B VIP 8                          | MVH—Mastercard® B2B VIP 8                   |
| MVI                                       | MVI                                           | Mastercard® B2B VIP 9                          | MVI—Mastercard® B2B VIP 9                   |
| MVJ                                       | MVJ                                           | Mastercard® B2B VIP 10                         | MVJ—Mastercard® B2B VIP 10                  |
| MVK                                       | MVK                                           | Mastercard® B2B VIP 11                         | MVK—Mastercard® B2B VIP 11                  |
| MWB                                       | MWB                                           | World Mastercard® for Business Card            | MWB—Business World                          |
| MWD                                       | MWD                                           | World Deferred                                 | MWD—World Deferred                          |
| MWE                                       | MWE                                           | World Elite Mastercard® Card                   | MWE—World Elite Mastercard® Card            |
| MWF                                       | MWF                                           | Mastercard® Humanitarian Prepaid               | MWF—Mastercard® Humanitarian Prepaid        |
| MWO                                       | MWO                                           | Mastercard® Corporate World Card               | MWO—Corporate World                         |
| MWR                                       | MWR                                           | World Retailer Centric Payments                | MWR—World Retailer Centric Payments         |
| MWP                                       | MWP                                           | Mastercard® World Prepaid                      | MWP—Mastercard® World Prepaid               |

| <b>GCMS Product Identifier (PDS 0002)</b> | <b>Licensed Product Identifier (PDS 0003)</b> | <b>Licensed Product Identifier Description</b> | <b>Product Class Override Indicator</b>  |
|-------------------------------------------|-----------------------------------------------|------------------------------------------------|------------------------------------------|
| OLB                                       | OLB                                           | Maestro® Small Business—Delayed Debit          | OLB—Maestro Small Business—Delayed Debit |
| OLG                                       | OLG                                           | Maestro® Gold—Delayed Debit                    | OLS—Maestro Delayed Debit                |
| OLP                                       | OLP                                           | Maestro® Platinum—Delayed Debit                | OLS—Maestro Delayed Debit                |
| OLS                                       | OLI                                           | Maestro® Student Card—Delayed Debit            | OLS—Maestro Delayed Debit                |
| OLS                                       | OLS                                           | Maestro®—Delayed Debit                         | OLS—Maestro Delayed Debit                |
| OLW                                       | OLW                                           | World Maestro® Delayed Debit                   | OLW—World Maestro Delayed Debit          |
| PMC                                       | PMC                                           | Proprietary Credit Card (Sweden domestic)      | PMC—Proprietary Credit                   |
| PMD                                       | PMD                                           | Proprietary Debit Card (Sweden domestic)       | PMD—Proprietary Card Debit               |
| PSC                                       | PSC                                           | Common Proprietary Swedish Credit Card         | PSC—Common Proprietary Credit            |
| PSD                                       | PSD                                           | Common Proprietary Swedish Debit Card          | PSD—Common Proprietary Debit             |
| PVA                                       | PVA                                           | Private Label A                                | PVA—Private Label A                      |
| PVB                                       | PVB                                           | Private Label B                                | PVB—Private Label B                      |
| PVC                                       | PVC                                           | Private Label C                                | PVC—Private Label C                      |
| PVD                                       | PVD                                           | Private Label D                                | PVD—Private Label D                      |
| PVE                                       | PVE                                           | Private Label E                                | PVE—Private Label E                      |
| PVF                                       | PVF                                           | Private Label F                                | PVF—Private Label F                      |
| PVG                                       | PVG                                           | Private Label G                                | PVG—Private Label G                      |
| PVH                                       | PVH                                           | Private Label H                                | PVH—Private Label H                      |
| PVI                                       | PVI                                           | Private Label I                                | PVI—Private Label I                      |
| PVJ                                       | PVJ                                           | Private Label J                                | PVJ—Private Label J                      |
| PVL                                       | PVL                                           | Private Label L                                | PVL—Private Label L                      |

| <b>GCMS Product Identifier (PDS 0002)</b> | <b>Licensed Product Identifier (PDS 0003)</b> | <b>Licensed Product Identifier Description</b>           | <b>Product Class Override Indicator</b>         |
|-------------------------------------------|-----------------------------------------------|----------------------------------------------------------|-------------------------------------------------|
| SAG                                       | SAG                                           | Gold Mastercard® Salary—Immediate Debit                  | SAG—Gold Mastercard® Salary—Immediate Debit     |
| SAL                                       | SAL                                           | Standard Maestro® Salary                                 | SAL—Standard Maestro® Salary                    |
| SAP                                       | SAP                                           | Platinum Mastercard® Salary—Immediate Debit              | SAP—Platinum Mastercard® Salary—Immediate Debit |
| SAS                                       | SAS                                           | Standard Mastercard® Salary—Immediate Debit              | SAS—Standard Mastercard® Salary—Immediate Debit |
| SOS                                       | SOS                                           | Standard Mastercard® Social—Immediate Debit              | SOS—Standard Mastercard® Social—Immediate Debit |
| SUR                                       | SUR                                           | Prepaid Unembossed Mastercard® Card (Non-U.S.)           | MRG—Mastercard Prepaid—Consumer                 |
| TBE                                       | TBE                                           | Mastercard® Electronic™ Business—Immediate Debit         | TCB—Mastercard Corporate—Immediate Debit        |
| TCB                                       | TCB                                           | Mastercard® Executive Business Card—Immediate Debit      | TCB—Mastercard Corporate—Immediate Debit        |
| TCB                                       | TPC                                           | Mastercard® Professional Card—Immediate Debit            | TCB—Mastercard Corporate—Immediate Debit        |
| TCC                                       | TCC                                           | Mastercard® (mixed BIN)—Immediate Debit                  | TCC—Mastercard Consumer—Immediate Debit         |
| TCE                                       | TCE                                           | Mastercard® Electronic™—Immediate Debit                  | TCC—Mastercard Consumer—Immediate Debit         |
| TCE                                       | TIB                                           | Mastercard® Electronic™ Student Card—Immediate Debit     | TCC—Mastercard Consumer—Immediate Debit         |
| TCF                                       | TCF                                           | Mastercard® Fleet Card—Immediate Debit                   | TCF—Mastercard Fleet—Immediate Debit            |
| TCG                                       | TCG                                           | Gold Mastercard® Card—Immediate Debit                    | TCC—Mastercard Consumer—Immediate Debit         |
| TCO                                       | TCO                                           | Mastercard® Corporate—Immediate Debit                    | TCO—Global Certified Corporate—Immediate Debit  |
| TCO                                       | TLA                                           | Mastercard® Central Travel Solutions Air—Immediate Debit | TCO—Global Certified Corporate—Immediate Debit  |

| <b>GCMS Product Identifier (PDS 0002)</b> | <b>Licensed Product Identifier (PDS 0003)</b> | <b>Licensed Product Identifier Description</b>            | <b>Product Class Override Indicator</b>             |
|-------------------------------------------|-----------------------------------------------|-----------------------------------------------------------|-----------------------------------------------------|
| TCP                                       | TCP                                           | Mastercard® Purchasing Card—Immediate Debit               | TCP—Mastercard Purchasing—Immediate Debit           |
| TCP                                       | TDN                                           | Middle Market Mastercard® Purchasing Card—Immediate Debit | TCP—Mastercard Purchasing—Immediate Debit           |
| TCS                                       | TCS                                           | Mastercard® Standard Card—Immediate Debit                 | TCC—Mastercard Consumer—Immediate Debit             |
| TCS                                       | TIC                                           | Mastercard® Student Card—Immediate Debit                  | TCC—Mastercard Consumer—Immediate Debit             |
| TCS                                       | TIU                                           | Mastercard® Unembossed—Immediate Debit                    | TCC—Mastercard Consumer—Immediate Debit             |
| TCW                                       | TCW                                           | World Signia Mastercard® Card—Immediate Debit             | TCW—Mastercard World Signia—Immediate Debit         |
| TEB                                       | TEB                                           | Mastercard® Executive BusinessCard Card                   | TEB—Mastercard Corporate—Immediate Debit            |
| TEC                                       | TEC                                           | Mastercard® Electronic™ Commercial—Immediate Debit        | TCO—Global Certified Corporate—Immediate Debit      |
| TEO                                       | TEO                                           | Mastercard® Corporate Executive Card—Immediate Debit      | TEO—Mastercard Corporate—Immediate Debit            |
| TNF                                       | TNF                                           | Mastercard® Public Sector Commercial Card—Immediate Debit | TCF—Mastercard Fleet—Immediate Debit                |
| TNW                                       | TNW                                           | Mastercard® New World—Immediate Debit                     | TNW—Mastercard New World—Immediate Debit            |
| TPB                                       | TPB                                           | Mastercard® Preferred Business Card—Immediate Debit       | TCO—Global Certified Corporate—Immediate Debit      |
| TPL                                       | TPL                                           | Platinum Mastercard®—Immediate Debit                      | TCC—Mastercard Consumer—Immediate Debit             |
| TWB                                       | TWB                                           | World Mastercard® Black Edition—Immediate Debit           | TWB—World Mastercard® Black Edition—Immediate Debit |
| WBE                                       | WBE                                           | World Mastercard® Black Edition                           | WBE—World Mastercard® Black Edition                 |
| WPD                                       | WPD                                           | Mastercard® World Prepaid Debit                           | WPD—World Prepaid Debit                             |

## PDS 0003—Licensed Product Identifier

Licensed Product Identifier (PDS 0003) identifies the actual product code assigned by Mastercard when licensing the combination of issuer account range (part of DE 2 [Primary Account Number (PAN)]) and Card Program Identifier.

### Attributes

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ans-3; TAGLLL

---

Tag Field: 0003

---

Length Field: 3 positions, value = 003

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Data Field: Fixed length, 3 positions

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Subfields: None

---

Justification: Left

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### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | •   | X   | M   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | •   | X   | M   |
| Second Presentment/1240                               | •   | X   | M   |
| <b>Retrieval and Fee Collection Messages</b>          |     |     |     |
| Retrieval Request/1644                                | •   | X   | M   |
| Retrieval Request Acknowledgement/1644                | •   | X   | M   |
| Fee Collection (Retrieval Fee Billing)/1740           | •   | X   | M   |

For issuers that participate in the Mastercard Product Graduation program, PDS 0003 will be populated on the basis of whether the transactions are qualified or non-qualified, as follows.

---

For qualified transactions authorized via the Mastercard Network, this field will reflect the product identifier associated with the graduated account number. For a transaction to qualify, all the conditions below must be met:

- Transaction qualifies for the U.S. intraregional business service arrangement (2/010001).
- Transaction type must be equal to:
  - DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type) = 00 (Purchase [Goods and Services])
  - DE 3, subfield 1 = 09 (Purchase [Goods and Services] with Cash Back)
  - DE 3, subfield 1 = 18 (Unique Transaction)

For non-qualified transactions, this field identifies the Licensed Product Identifier according to the licensed product associated with the issuer account range. Non-qualified transactions are defined as follows:

- Transactions not authorized through the Mastercard Network
- Transactions that do not meet all of the conditions defined for qualified transactions

## PDS 0004—Funding Account Information

---

PDS 0004 (Funding Account Information) identifies the Funding Source and Account Number of the funding source.

### Attributes

---

|                      |                                 |
|----------------------|---------------------------------|
| Data Representation: | an...36; TAGLLLVAR              |
| Tag Field:           | 0004                            |
| Length Field:        | 3 positions, value = 003–036    |
| Data Field:          | Variable length, 3–36 positions |
| Subfields:           | 2 subfields                     |
| Justification:       | N/A                             |

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

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| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |

---

| Message Type Identifier | Org | Sys | Dst |
|-------------------------|-----|-----|-----|
| First Presentment/1240  | C   | •   | C   |

## Requirements

PDS 0004 must be present on Payment Transactions (Processing code = 28) when Program Registration ID (PDS 0043) has a value C67 and the Interchange Rate Designator is a Mastercard Merchant Presented (MPQR) (PDS 0158, subfield 4 is value QR).

## Subfield 1—Funding Source

PDS 0004 (Funding Account Information), subfield 1 contains the information representing the transaction funding source.

| Attribute           | Value |
|---------------------|-------|
| Subfield ID         | n-2   |
| Subfield Length     | 01    |
| Data Representation | n-2   |
| Justification       | 02    |
|                     | N/A   |

Subfield 1 must be present and contain one of the following valid values.

| Values | Description             |
|--------|-------------------------|
| 01     | Credit                  |
| 02     | Debit                   |
| 03     | Prepaid                 |
| 04     | Deposit Account         |
| 05     | Mobile Money Account    |
| 06     | Cash                    |
| 07     | Reserved for future use |

In the Asia/Pacific region, funding sources are limited to Mastercard cards. In subfield 1, values 04, 05, 06, and 07 are not applicable.

## Subfield 2—Sender Account Number

PDS 0004 (Funding Account Information), subfield 2 indicates the account number of the Sender.

| Attribute           | Value   |
|---------------------|---------|
| Subfield ID         | n-2     |
| Subfield Length     | 34      |
| Data Representation | an...34 |
| Justification       | Left    |

Subfield 2 must be present, numeric, cannot contain all zeros, and cannot exceed a length of 20. Subfield 2 is a variable length field with a length value 01 - 34, however, the maximum length will be restricted to 20.

## PDS 0005—Message Error Indicator

PDS 0005 (Message Error Indicator) identifies the location, severity, and general description of data element errors in a message.

### Attributes

|                      |                                                       |
|----------------------|-------------------------------------------------------|
| ans...140; TAGLLLVAR |                                                       |
| Tag Field:           | 0005                                                  |
| Length Field:        | 3 positions, value = 014–140                          |
| Data Field:          | Variable length, 14–140 positions in increments of 14 |
| Subfields:           | 4 fixed-length subfields for each error occurrence    |
| Occurrences:         | 1–10                                                  |
| Justification:       | See “Subfields”                                       |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                      | Org | Sys | Dst |
|----------------------------------------------|-----|-----|-----|
| <b>Retrieval and Fee Collection Messages</b> |     |     |     |
| Retrieval Request/1644                       | •   | X   | C   |
| Retrieval Request Acknowledgement/1644       | •   | X   | C   |
| <b>Administrative Messages</b>               |     |     |     |
| Message Exception/1644 and File Reject/1644  | •   | X   | M   |

The clearing system provides PDS 0005 in Message Exception/1644 and File Reject/1644 messages to indicate the location of fatal or non-fatal errors in messages that it processed.

The clearing system may report up to a maximum of 10 exception conditions detected in a message.

## PDS 0005 Subfields

The clearing system reports each exception condition using four subfields.

| Number | Positions | Name                | Attribute | Justification |
|--------|-----------|---------------------|-----------|---------------|
| 1      | 1–5       | Data Element ID     | an-5      | left          |
| 2      | 6–7       | Error Severity Code | n-2       | N/A           |
| 3      | 8–11      | Error Message Code  | an-4      | N/A           |
| 4      | 12–14     | Subfield ID         | n-3       | N/A           |

The clearing system repeats the subfield format described in the previous table from 1 to 10 times in PDS 0005 to report a maximum of 10 error conditions in a single message.

### Subfield 1: Data Element ID

Subfield 1 (Data Element ID) identifies the ISO data element or PDS where the error occurred. ISO data elements are identified with the prefix D. This is followed by the data element number right-justified with leading zeros so that the number fills four positions. For example, D0003 indicates DE 3, D0100 indicates DE 100, and so on.

PDSs are identified with the prefix P followed by the four-digit tag ID. For example, P0002 indicates PDS 0002, P0146 indicates PDS 0146, and so on.

This subfield may contain spaces if the error is a “general” error not related to a specific data element or PDS.

### **Subfield 2: Error Severity Code**

Subfield 2 (Error Severity Code) indicates the severity of the error the clearing system detects. Errors may affect the clearing system or destination processor's ability to process a message successfully (fatal error).

| <b>Value</b> | <b>Description</b>                                                                                                          |
|--------------|-----------------------------------------------------------------------------------------------------------------------------|
| 00           | Fatal Error; invalid or incomplete data was encountered that prevented the clearing system from processing the transaction. |
| 01–25        | Local domestic reason codes                                                                                                 |

### **Subfield 3: Error Message Code**

Subfield 3 (Error Message Code) is a four-digit value that refers to a specific edit error message to identify the error condition.

### **Subfield 4: Subfield ID**

Subfield 4 (Subfield ID) holds the three-position subfield ID of the element in error. This subfield will contain zeros if the element in error is not defined with subfields.

## **PDS 0006—Applied Business Service Arrangement**

PDS 0006 (Applied Business Service Arrangement) identifies, for a rejected message, the card program identifier and business service arrangement for which the transaction was being evaluated at the time of the reject.

This PDS is included in a Message Exception/1644 message when a message fails an edit not related to the selection of the acceptance brand and business service arrangement information.

### **Attributes**

|                |                             |
|----------------|-----------------------------|
| ans-10; TAGLLL |                             |
| Tag Field:     | 0006                        |
| Length Field:  | 3 positions, value = 010    |
| Data Field:    | Fixed length, 010 positions |
| Subfields:     | 3                           |

---

|                |      |
|----------------|------|
| Justification: | Left |
|----------------|------|

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier        | Org | Sys | Dst |
|--------------------------------|-----|-----|-----|
| <b>Administrative Messages</b> |     |     |     |
| Message Exception/1644         | •   | X   | C   |

## PDS 0006 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                                   | Attribute | Justification |
|--------|-----------|----------------------------------------|-----------|---------------|
| 1      | 1–3       | Card Program Identifier                | ans-3     | left          |
| 2      | 4         | Business Service Arrangement Type Code | ans-1     | left          |
| 3      | 5–10      | Business Service ID Code               | ans-6     | left          |

### Subfield 1: Card Program Identifier

Subfield 1 (Card Program Identifier) is a three-character code that identifies the card program or financial network to which a transaction belongs.

Refer to [PDS 0158](#) (Business Activity) in this chapter for a list of valid values for subfield 1.

### Subfield 2: Business Service Arrangement Type Code

Subfield 2 (Business Service Arrangement Type Code) is a one-position numeric value that identifies the interchange relationship between the transaction's participants. These business service arrangement type codes are supported by the clearing system.

| Value | Description   |
|-------|---------------|
| 1     | Interregional |
| 2     | Intraregional |

| Value | Description      |
|-------|------------------|
| 3     | Intercountry     |
| 4     | Intracountry     |
| 8     | Member-to-member |

### Subfield 3: Business Service ID Code

Subfield 3 (Business Service ID Code) is a six-position value that identifies the business service assigned to the transaction for rulings and reconciliation. See [PDS 0158](#), subfield 3 for Business Service ID code format.

## PDS 0014—Digital Account Reference Number

PDS 0014 (Digital Account Reference Number) is provided in a Mastercard Merchant Presented QR (MPQR) payment transaction to allow Receiving Institutions the ability to initiate a refund to the consumer via the Originating Institution.

### Attributes

|                  |                                 |
|------------------|---------------------------------|
| n...19; TAGLLVAR |                                 |
| Tag Field:       | 0014                            |
| Length Field:    | 3 positions, value = 006–019    |
| Data Field:      | Variable length, 6–19 positions |
| Subfields:       | None                            |
| Justification:   | None                            |

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | O   | X   | C   |

## PDS 0017—Transaction Integrity Class

PDS 0017 (Transaction Integrity Class) may optionally be provided when the Transaction Integrity Class value is received from the Authorization Platform.

### Attributes

|                      |                           |
|----------------------|---------------------------|
| Data Representation: | an-2; TAGLLL              |
| Tag Field:           | 0017                      |
| Length Field:        | 3 positions, value = 002  |
| Data Field:          | Fixed length, 2 positions |
| Subfields:           | N/A                       |
| Justification:       | Left                      |

### Usage

Following is the usage of PDS 0017 (Transaction Integrity Class). (whether it is mandatory, conditional, optional, or system provided) in applicable messages:

| Message                                               | Org                                        | Sys   | Dst |
|-------------------------------------------------------|--------------------------------------------|-------|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |                                            |       |     |
| First Presentment/1240                                | O                                          | •     | O   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | O                                          | •     | O   |
| Second Presentment/1240                               | O                                          | •     | O   |
| Classification                                        | Description                                | Value |     |
| Card and Cardholder Present                           | EMV/Token in a Secure, Trusted Environment | A1    |     |
| Card and Cardholder Present                           | EMV/Chip Equivalent                        | B1    |     |
| Card and Cardholder Present                           | Mag Stripe                                 | C1    |     |
| Card and Cardholder Present                           | Key Entered                                | E1    |     |
| Card and Cardholder Present                           | Unclassified                               | U0    |     |
| Card and/or Cardholder Not Present                    | Digital Transactions                       | A2    |     |
| Card and/or Cardholder Not Present                    | Authenticated Checkout                     | B2    |     |
| Card and/or Cardholder Not Present                    | Transaction Validation                     | C2    |     |

---

**Usage**

|                                    |                   |    |
|------------------------------------|-------------------|----|
| Card and/or Cardholder Not Present | Enhanced Data     | D2 |
| Card and/or Cardholder Not Present | Generic Messaging | E2 |
| Card and/or Cardholder Not Present | Unclassified      | U0 |

**Application Notes**

The Transaction Integrity Classification is provided to all issuers in the U.S. region of Mastercard® credit and Debit Mastercard® cards.

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## PDS 0018—Acceptance Data

---

PDS 0018 (Acceptance Data) provides information about the form factor of the terminal device used to initiate a transaction.

**Attributes**

|                      |                            |
|----------------------|----------------------------|
| Data Representation: | n-1; TAGLLL                |
| Tag Field:           | 0018                       |
| Length Field:        | 3 positions, value = 001   |
| Data Field:          | Fixed length, 001 position |
| Subfields:           | 1                          |
| Justification:       | None                       |

---

**Usage**

Following is the usage of PDS 0018 (Acceptance Data) (whether it is mandatory, conditional, optional, or system provided) in applicable messages:

| Message                                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | O   | •   | C   |

## Subfield 1—mPOS Acceptance Device Type

PDS 0018, subfield 01 (mPOS Acceptance Device Type) identifies the type of device used by the merchant as the terminal for accepting mPOS.

### Attributes

Data Representation: n-1

Data Field: Contents of subfield 1

Justification: N/A

### Values      Description

0      Dedicated mPOS Terminal with PCI complaint Dongle (with or without keypad)

1      Off the Shelf Mobile Device

2-9     Reserved for Future Use

## PDS 0021—Transaction Type Indicator

PDS 0021 (Transaction Type Indicator) provides information about the form factor of the terminal device used to initiate a transaction.

### Attributes

Data Representation: ans-1; TAGLLL

Tag Field: 0021

Length Field: 3 positions, value = 001

Data Field: Fixed length, 1 position

Subfields: None

Justification: N/A

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | C   | •   | C   |

## PDS 0022—Additional Terminal Operating Environments

PDS 0022 (Additional Terminal Operating Environments) identifies a Cardless ATM transaction.

### Attributes

|                      |                          |
|----------------------|--------------------------|
| Data Representation: | ans-1; TAGLLL            |
| Tag Field:           | 0022                     |
| Length Field:        | 3 positions, value = 001 |
| Data Field:          | Fixed length, 1 position |
| Subfields:           | None                     |
| Justification:       | N/A                      |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | C   | •   | C   |

### Values

Additional Terminal Operating Environment values are in the following table.

| Value | Description                                                                                                              |
|-------|--------------------------------------------------------------------------------------------------------------------------|
| A     | Transaction has been initiated remotely and completed at a physical terminal on premises of the card acceptor facility.  |
| B     | Transaction has been initiated remotely and completed at a physical terminal off premises of the card acceptor facility. |

## PDS 0023—Terminal Type

---

PDS 0023 (Terminal Type) identifies the type of terminal used at the point of interaction.

### Attributes

|                      |                           |
|----------------------|---------------------------|
| Data Representation: | ans-3; TAGLLL             |
| Tag Field:           | 0023                      |
| Length Field:        | 3 positions, value = 003  |
| Data Field:          | Fixed length, 3 positions |
| Subfields:           | None                      |
| Justification:       | Left                      |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | C   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | C   | •   | C   |
| Second Presentment/1240                               | C   | •   | C   |

PDS 0023 is required in non-reversal First Presentment/1240, First Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1442 messages.

Transactions submitted in the U.S. region with the following terminal types may not have an Interchange Rate Designator (subfield 4 of PDS 0158 [Business Activity]) value of 60 (Commercial Face-to-Face) or 92 (Key-Entered):

- CT1, Automated Dispensing Machine, (Cardholder Activated Terminal [CAT] Level 1)
- CT2, Self-Service Terminal (CAT Level 2)
- CT3, Limited Amount Terminal (CAT Level 3)
- CT4, In-Flight Commerce Terminal (CAT Level 4)

Transactions submitted with a PDS 0023 value of CT1 (Automated Dispensing Machine) or CT2 (Self-Service Terminal) and a [DE 26](#) (Card Acceptor Business Code) value of 5542, qualify for the U.S. region Convenience Purchases Interchange Program (IRD 23).

First Presentment/1240 transactions submitted for the International Merchant Universal Card Authentication Field (UCAF) Interchange Program (IRD 24) or the International Full UCAF Interchange Program (IRD 79) must have a value of CT6 (electronic commerce transaction) in PDS 0023.

## Values

Terminal Type codes for point-of-interaction (POI) terminal devices are in the following table.

| Value | Description                                                                                |
|-------|--------------------------------------------------------------------------------------------|
| ATM   | ATM terminal                                                                               |
| CT1   | CAT level 1 (automated dispensing machine)                                                 |
| CT2   | CAT level 2 (self-service terminal)                                                        |
| CT3   | CAT level 3 (limited amount terminal)                                                      |
| CT4   | CAT level 4 (in-flight commerce terminal)                                                  |
| CT6   | CAT level 6 (electronic commerce transaction)                                              |
| CT7   | CAT level 7 (transponders)                                                                 |
| CT8   | Reserved for Future Use                                                                    |
| CT9   | MPOS Acceptance Device                                                                     |
| MAN   | Manual, no terminal                                                                        |
| NA    | Terminal type data unknown or not available (The third position of this value is a space.) |
| POI   | POI terminal                                                                               |

---

If present, PDS 0023 must be left-justified and cannot contain all low values, all high values, or all spaces.

PDS 0023 must contain a value of CT6 when DE 22, Subfield 7 is populated with a value of S.

### In-Flight Commerce Gaming Transactions

Transactions submitted with a PDS 0023 value of CT4 (In-flight Commerce Terminal) that contain a Cardholder Transaction Type (subfield 1 of DE 3 [Processing Code]) of 18 (Unique Transaction) or 20 (Credit) are considered in-flight commerce gaming transactions. If DE 3 subfield 1= 18, they are gaming losses. If DE 3 subfield 1= 20, they are gaming wins.

Gaming wins and gaming losses must contain one of the following values in subfield 4 of PDS 0158:

- 61, Interregional Commercial Standard
- 63, Interregional Commercial Purchase Standard
- 65, U.S. Commercial Standard
- 68, U.S. Commercial Data Rate I
- 75, 85, and 95, U.S. Consumer Standard and Interregional Standard Interchange
- 78, 88, and 98, Merit I

Gaming wins and gaming losses must contain a DE 2 (PAN) that is not blocked from participating in in-flight gaming.

The DE 4 (Amount, Transaction) transaction amount for gaming wins is limited to USD 3500. The transaction amount for gaming losses is limited to USD 350.

### Authorization to Clearing Data Element Mapping

The CIS authorization messages currently use the ISO 8583-1987 message format, whereas the IPM clearing messages use the ISO 8583-1993 message format. Therefore, there are some differences for the same data elements between the authorization and clearing messages that customers should consider when mapping between them.

The table below details the mapping between the authorization and clearing data elements.

---

| To map to PDS 0023, Terminal Type value | Description           | Use CIS DE 61, Point of Service (POS) Data, subfield 10 (Cardholder-Activated Terminal Level) | Description           |
|-----------------------------------------|-----------------------|-----------------------------------------------------------------------------------------------|-----------------------|
| N/A                                     | Not a CAT transaction | 0                                                                                             | Not a CAT transaction |

---

| To map to PDS<br>0023, Terminal<br>Type value | Description                                                                               | Use CIS DE 61, Point of<br>Service (POS) Data,<br>subfield 10 (Cardholder-<br>Activated Terminal Level) | Description                                                   |
|-----------------------------------------------|-------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|---------------------------------------------------------------|
| CT1                                           | CAT Level 1: Automated dispensing machine                                                 | 1                                                                                                       | Authorized Level 1 CAT: Automated dispensing machine with PIN |
| CT2                                           | CAT Level 2: Self-service terminal                                                        | 2                                                                                                       | Authorized Level 2 CAT: Self-service terminal                 |
| CT3                                           | CAT Level 3: Limited amount terminal                                                      | 3                                                                                                       | Authorized Level 3 CAT: Limited-amount terminal               |
| CT4                                           | CAT Level 4: In-flight commerce terminal                                                  | 4                                                                                                       | Authorized Level 4 CAT: In-flight commerce                    |
| N/A                                           | N/A                                                                                       | 5                                                                                                       | Reserved                                                      |
| CT6                                           | CAT Level 6: Electronic commerce transaction                                              | 6                                                                                                       | Authorized Level 6 CAT: Electronic commerce                   |
| CT7                                           | CAT Level 7: Transponders                                                                 | 7                                                                                                       | Authorized Level 7 CAT: Transponder transaction               |
| CT8                                           | CAT Level 8: Reserved for future use                                                      | 8                                                                                                       | Authorized Level 8CAT: Reserved for future use                |
| CT9                                           | MPOS Acceptance Device                                                                    | 9                                                                                                       | MPOS Acceptance Device                                        |
| ATM                                           | ATM terminal                                                                              | NA                                                                                                      | mapping could not be identified                               |
| MAN                                           | Manual, no terminal                                                                       | NA                                                                                                      | mapping could not be identified                               |
| NA                                            | Terminal type data unknown or not available (the third position of this value is a space) | NA                                                                                                      | mapping could not be identified                               |

| To map to PDS<br>0023, Terminal<br>Type value | Description  | Use CIS DE 61, Point of<br>Service (POS) Data,<br>subfield 10 (Cardholder-<br>Activated Terminal Level) | Description                        |
|-----------------------------------------------|--------------|---------------------------------------------------------------------------------------------------------|------------------------------------|
| POI                                           | POI terminal | NA                                                                                                      | mapping could<br>not be identified |

## PDS 0025—Message Reversal Indicator

PDS 0025 (Message Reversal Indicator) identifies a message as a reversal of a previous message.

### Attributes

|                   |                                |
|-------------------|--------------------------------|
| an...7; TAGLLLVAR |                                |
| Tag Field:        | 0025                           |
| Length Field:     | 3 positions, value = 001–007   |
| Data Field:       | Variable length, 1–7 positions |
| Subfields:        | 2                              |
| Justification:    | See “Subfields”                |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | O   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | O   | •   | C   |
| s2 Central Site Processing Date of Original Message   | O   | X   | C   |
| Second Presentment/1240                               | C   | X   | C   |
| s2 Central Site Processing Date of Original Message   | O   | X   | C   |

| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| <b>Retrieval and Fee Collection Messages</b>                         |     |     |     |
| Retrieval Request/1644                                               | C   | X   | C   |
| s2 Central Site Processing Date of Original Message                  | O   | •   | C   |
| Retrieval Request Acknowledgement/1644                               | C   | X   | C   |
| s2 Central Site Processing Date of Original Message                  | O   | •   | C   |
| Fee Collection (Retrieval Fee Billing)/1740                          | C   | X   | C   |
| s2 Central Site Processing Date of Original Message                  | O   | X   | C   |
| Fee Collection (Handling Fees)/1740                                  | C   | X   | C   |
| s2 Central Site Processing Date of Original Message                  | O   | X   | C   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | C   | X   | C   |
| s2 Central Site Processing Date of Original Message                  | O   | X   | C   |
| <b>Administrative Messages</b>                                       |     |     |     |
| Message Exception/1644 and File Reject/1644                          | •   | X   | C   |

PDS 0025 in an advice or notification message indicates that a previously transmitted message was transmitted in error and should be ignored or reversed.

The value in PDS 0025 in a Message Exception/1644 message is taken from the actual rejected message. This PDS is not provided in a File Reject/1644 message. PDS 0026 is provided in File Reject/1644 message if it was present in the File Header/1644 message of the rejected file.

All other data elements in the message remain unchanged from the original message to provide sufficient information for that message to be nullified or reversed.

**NOTE:**

**An R in subfield 1 reverses the original funds flow.**

## PDS 0025 Subfields

PDS 0025 contains two subfields.

This PDS should not be present unless a message is to be reversed.

| Number | Positions | Name                                             | Attribute       | Justification |
|--------|-----------|--------------------------------------------------|-----------------|---------------|
| 1      | 1         | Message Reversal Indicator                       | a-1; R or space | N/A           |
| 2      | 2-7       | Central Site Processing Date of Original Message | n-6;<br>YYMMDD  | N/A           |

**NOTE:**

**Chargeback reversals cannot be processed in the same file as the original chargeback.**

### **Subfield 1: Message Reversal Indicator**

If a message is not a reversal, customers/processors should **not** provide PDS 0025.

If a customer/processor does provide PDS 0025 in a clearing message, subfield 1 (Message Reversal Indicator) is always required and must contain an R or space.

The clearing system may provide PDS 0025 in a message if it is part of a "full file reversal" that the original message sender requested. If this is the case, subfield 1 of PDS 0025 contains an R if this message is a reversal of a previous message in which PDS 0025 was not present. Subfield 1 contains a space if this message is a reversal of a previous message in which PDS 0025 subfield 1 contained an R. Refer to [PDS 0026](#) in this chapter for additional information on full file reversals.

### **Subfield 2: Central Site Processing Date of Original Message**

Subfield 2 (Central Site Processing Date of Original Message) is required only when PDS 0025 is present in First Presentment/1240 messages. Subfield 2 must contain a valid date in the format YYMMDD.

Subfield 2, if present, must contain a date that is less than or equal to the clearing system processing date.

When PDS 0025 is present in First Presentment/1240 messages, the clearing system uses subfield 2 of PDS 0025 to obtain the correct foreign exchange rates from the currency conversion rate history file.

When PDS 0025 is present in First Chargeback/1442, Second Presentment/1240, or Arbitration Chargeback/1442 messages, the clearing system uses the current business processing date for currency conversion.

## PDS 0026—File Reversal Indicator

PDS 0026 (File Reversal Indicator) identifies the entire file as a reversal of a previous file.

### Attributes

---

an...7; TAGLLLVAR

---

Tag Field: 0026

---

Length Field: 3 positions, value = 001–007

---

Data Field: Variable length, 1–7 positions

---

Subfields: 2

---

Justification: See “Subfields”

---

### Usage

The following table shows the usage of this PDS (mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                 | Org | Sys | Dst |
|-----------------------------------------|-----|-----|-----|
| <b>File Header and Trailer Messages</b> |     |     |     |
| File Header (Customer-generated)/1644   | C   | •   | •   |
| <b>Administrative Messages</b>          |     |     |     |
| Message Exception and File Reject/1644  | •   | X   | C   |

The presence of PDS 0026 in a File Header (Customer-generated)/1644 indicates that the clearing system should reverse all messages contained in the logical file. The clearing system manages this process by inserting or revising PDS 0025 (Message Reversal Indicator) in each message.

**NOTE:**

**An R in subfield 1 reverses the original funds flow.**

When PDS 0026 is present in the File Header (Customer-generated)/1644 and the individual transaction message

- Does not contain PDS 0025, the clearing system builds PDS 0025 using the values submitted in PDS 0026 in the File Header (Customer-generated)/1644.
- Already contains PDS 0025, the value of subfield 1 is changed from R to a space or a space to R.

The value in subfield 2 of PDS 0025 remains unchanged.

### **Example 1**

| <b>IF...</b>                                                                                                                                                                                                                                                                                               | <b>THEN the clearing system...</b>                                                                                                                                                                                                                                     |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• PDS 0026 subfield 1 is R and subfield 2 is 991013 in the File Header (Customer-generated)/1644, and</li> <li>• One of the First Presentment/1240 messages within the file contains PDS 0025 with an R in subfield 1 and a date of 991012 in subfield 2</li> </ul> | <ul style="list-style-type: none"> <li>• Changes R to space in PDS 0025 subfield 1 of the First Presentment/1240, and</li> <li>• Retains the value of 991012 in PDS 0025 subfield 2 using the currency conversion rates of 991012 to settle the transaction</li> </ul> |

### **Example 2**

| <b>IF...</b>                                                                                                                                                                                                                                                                                                  | <b>THEN the clearing system...</b>                                                                                                                                                                                                                                         |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>• PDS 0026 subfield 1 is R and subfield 2 is 991013 in the File Header (Customer-generated)/1644, and</li> <li>• One of the First Presentment/1240 messages within the file contains PDS 0025 with a space in subfield 1 and a date of 991011 in subfield 2</li> </ul> | <ul style="list-style-type: none"> <li>• Changes space to an R in PDS 0025, subfield 1 of the First Presentment/1240, and</li> <li>• Retains the value of 991011 in PDS 0025 subfield 2 using the currency conversion rates of 991011 to settle the transaction</li> </ul> |

## **PDS 0026 Subfields**

PDS 0026 consists of two subfields.

This PDS should not be present unless the entire file is to be reversed.

| <b>Number</b> | <b>Positions</b> | <b>Name</b>             | <b>Attribute</b> | <b>Justification</b> |
|---------------|------------------|-------------------------|------------------|----------------------|
| 1             | 1                | File Reversal Indicator | a-1; R           | N/A                  |

| <b>Number</b> | <b>Positions</b> | <b>Name</b>                                   | <b>Attribute</b> | <b>Justification</b> |
|---------------|------------------|-----------------------------------------------|------------------|----------------------|
| 2             | 2–7              | Central Site Processing Date of Original File | n-6;<br>YYMMDD   | N/A                  |

### **Subfield 1: File Reversal Indicator**

If PDS 0026 is present, subfield 1 (File Reversal Indicator) is always required and must contain an R.

### **Subfield 2: Central Site Processing Date of Original File**

If PDS 0026 is present, subfield 2 (Central Site Processing Date of Original File) is always required and must contain a valid date equal to or less than the current business processing date.

## **PDS 0028—Mastercard Merchant Presented QR (MPQR) Receiving Account Number**

PDS 0028 (Mastercard Merchant Presented QR [MPQR] Receiving Account Number) provided in a Masterpass QR Funding Transaction contains the receiving account number.

### **Attributes**

|                      |                              |
|----------------------|------------------------------|
| Data Representation: | ans...34; TAGLLLVAR          |
| Tag Field:           | 0028                         |
| Length Field:        | 3 positions, value = 001–034 |
| Data Field:          | Variable length, 001–034     |
| Subfields:           | None                         |
| Justification:       | Left                         |

### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| <b>Message Type Identifier</b>                        | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|-------------------------------------------------------|------------|------------|------------|
| <b>Presentment, Addendum, and Chargeback Messages</b> |            |            |            |
| First Presentment/1240                                | O          | •          | C          |
| First Chargeback/1442 and Arbitration Chargeback/1442 | O          | •          | C          |

| Message Type Identifier | Org | Sys | Dst |
|-------------------------|-----|-----|-----|
| Second Presentment/1240 | O   | •   | C   |

### **Mastercard Merchant Presented QR (MPQR) Transactions Requirements**

#### **Payment Transaction Usage:**

- First Presentment/1240—Not available. Edit if presented. Reject transaction if edit fails. Forward message to destination if edit validates
- Second Presentment/1240—Not available. Edit if presented. Reject transaction if edit fails. Forward message to destination if edit validates
- First Chargeback/1442 and Arbitration Chargeback/1442—Not available. Edit if presented. Reject transaction if edit fails. Forward message to destination if edit validates

#### **Refund Payment Transaction Usage:**

- First Presentment/1240—Not available. Edit if presented. Reject transaction if edit fails. Forward message to destination if edit validates
- Second Presentment/1240—Not available. Edit if presented. Reject transaction if edit fails. Forward message to destination if edit validates
- First Chargeback/1442 and Arbitration Chargeback/1442—Not available. Edit if presented. Reject transaction if edit fails. Forward message to destination if edit validates

#### **Funding Transaction Usage:**

- First Presentment/1240—Optional. If present, edit must validate. Forward message to destination if edit validates
- Second Presentment/1240—Optional. If present, edit must validate. Forward message to destination if edit validates
- First Chargeback/1442 and Arbitration Chargeback/1442—Optional. If present, edit must validate. Forward message to destination if edit validates

### **PDS 0029—QR Dynamic Code Data**

PDS 0029 (QR Dynamic Code Data) is a placeholder for regional data with limited Mastercard editing or data validation.

#### **Attributes**

|                      |                              |
|----------------------|------------------------------|
| Data Representation: | ans...237; TAGLLLVAR         |
| Tag Field:           | 0029                         |
| Length Field:        | 3 positions, value = 001–237 |
| Data Field:          | Variable length, 001–237     |
| Subfields:           | None                         |

---

Justification: Left

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | O   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | O   | •   | C   |
| Second Presentment/1240                               | O   | •   | C   |

## Mastercard Merchant Presented QR (MPQR) Transactions Requirements

### Payment Transaction Usage:

- First Presentment/1240—Optional. If present, edit must validate. Forward message to destination if edit validates
- Second Presentment/1240—Optional. If present, edit must validate. Forward message to destination if edit validates
- First Chargeback/1442 and Arbitration Chargeback/1442—Optional. If present, edit must validate. Forward message to destination if edit validates

### Refund Payment Transaction Usage:

- First Presentment/1240—Not available. Edit if presented. Reject transaction if edit fails. Forward message to destination if edit validates
- Second Presentment/1240—Not available. Edit if presented. Reject transaction if edit fails. Forward message to destination if edit validates
- First Chargeback/1442 and Arbitration Chargeback/1442—Not available. Edit if presented. Reject transaction if edit fails. Forward message to destination if edit validates

### Funding Transaction Usage:

- First Presentment/1240—Optional. If present, edit must validate. Forward message to destination if edit validates
- Second Presentment/1240—Optional. If present, edit must validate. Forward message to destination if edit validates
- First Chargeback/1442 and Arbitration Chargeback/1442—Optional. If present, edit must validate. Forward message to destination if edit validates

## PDS 0042—Merchant Capability

PDS 0042 (Merchant Capability) identifies transactions submitted by a registered Masterpass™ by Mastercard® merchant.

### Attributes

|                      |                          |
|----------------------|--------------------------|
| Data Representation: | ans-1; TAGLLL            |
| Tag Field:           | 0042                     |
| Length Field:        | 3 positions, value = 001 |
| Data Field:          | Fixed length, 1 position |
| Subfields:           | None                     |
| Justification:       | N/A                      |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | C   | •   | C   |
| First Chargeback/1442                                 | C   | •   | C   |
| Arbitration Chargeback                                | C   | •   | C   |
| Second Presentment                                    | C   | •   | C   |

The acquirer will populate PDS 0042 to identify e-commerce transactions that are initiated at a Masterpass-enabled merchant, but the cardholder did not use Masterpass to facilitate the transaction.

### Values

| Value | Description                 |
|-------|-----------------------------|
| A     | Masterpass-Enabled Merchant |

## Requirements

The following are requirements for PDS 0042.

- When PDS 0042 is provided, value A is the only character permitted; space is not allowed.
- PDS 0042 is required for e-commerce transactions submitted for the Masterpass Enabled Merchant incentive. If the acquirer fails to provide PDS 0042 in the First Presentment message, the transaction will not qualify for the incentive.

## PDS 0043—Transaction Type Identifier

PDS 0043 (Transaction Type Identifier) monitors and tracks a participant's activity in special promotion programs.

### Attributes

|                      |                           |
|----------------------|---------------------------|
| Data Representation: | ans-3; TAGLL              |
| Tag Field:           | 0043                      |
| Length Field:        | 3 positions, value = 003  |
| Data Field:          | Fixed length, 3 positions |
| Subfields:           | None                      |
| Justification:       | Left                      |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | C   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | O   | •   | C   |
| Second Presentment/1240                               | O   | •   | C   |
| <b>Retrieval and Fee Collection Messages</b>          |     |     |     |
| Retrieval Request/1644                                | C   | •   | C   |

| Message Type Identifier               | Org | Sys | Dst |
|---------------------------------------|-----|-----|-----|
| Retrieval Request Acknowledgment/1644 | C   | •   | C   |

The transaction originator (the merchant or the acquirer) supplies the information in this PDS. The value in PDS 0043 indicates that the acquirer or merchant is certified to participate in a program such as Gaming. It contains the program registration identifier.

PDS 0043 must be present in First Presentment/1240 transactions submitted for the U.S. region interchange programs, as defined in the *Interchange Manual*, unless the transaction is a credit, reversal, or Collection Only transaction.

PDS 0043 is required for all Payment Transactions (DE 3 [Processing Code] subfield 1 = 28).

PDS 0043 is required for all MoneySend Funding Transactions (DE 3, subfield 1 = 00 and DE 26 [Card Acceptor Business Code (MCC)] = 6538). PDS 0043 is not required for other Funding transactions.

PDS 0043 is required for all MoneySend Payment Transactions (DE 3, subfield 1 = 28 and DE 26 = 6536 or 6537). PDS 0043 will contain C57 as one of the valid values.

PDS 0043 is required for all funding transactions under MCC 6538 (MoneySend Funding). It is recommended for all funding transactions that originating institutions include PDS 0043 to provide greater transparency of purpose.

PDS 0043 is required for all MoneySend payment transactions (DE 3, subfield 1 = 28 [Payment Transaction]). PDS 0043 will contain one of the following values.

## Values

PDS 0043 values are established and administered under the authority of brand-specific program and service management and marketing personnel. Values are listed in the following table.

| Value | Description                                                                 |
|-------|-----------------------------------------------------------------------------|
| C01   | Person-to-Person                                                            |
| C02   | Mastercard rebate                                                           |
| C03   | rePower Load Value                                                          |
| C04   | Gaming Re-pay                                                               |
| C05   | Payment Transaction for a reason other than those defined in values C01–C04 |
| C06   | Payment of a credit card balance with cash or check                         |
| C07   | MoneySend Person-to-Person                                                  |

| <b>Value</b> | <b>Description</b>                                                       |
|--------------|--------------------------------------------------------------------------|
| C09          | Card Activation                                                          |
| C51          | MoneySend Additional Funding/Payment Indicator (Reserved for Future Use) |
| C52          | MoneySend Account-to-Account Transfers                                   |
| C53          | MoneySend Agent Cash Out                                                 |
| C54          | MoneySend Credit Card Bill Payment                                       |
| C55          | MoneySend Business Disbursement                                          |
| C56          | MoneySend Government/Non-profit Disbursement                             |
| C57          | MoneySend Acquirer Merchant Settlement                                   |
| C58          | MoneySend Cash2ATM                                                       |
| C59          | MoneySend Cash2Card                                                      |
| C60          | MoneySend Additional Funding/Payment Indicator (Reserved for Future Use) |
| C61          | MoneySend Additional Funding/Payment Indicator (Reserved for Future Use) |
| C62          | MoneySend Additional Funding/Payment Indicator (Reserved for Future Use) |
| C63          | MoneySend Additional Funding/Payment Indicator (Reserved for Future Use) |
| C64          | MoneySend Additional Funding/Payment Indicator (Reserved for Future Use) |
| C65          | MoneySend Business to Business Transfer                                  |
| C66          | MoneySend Additional Funding/Payment Indicator (Reserved for Future Use) |
| C67          | Mastercard Merchant Presented (MPQR)                                     |
| C68          | Mastercard Merchant Presented (MPQR) Refund                              |
| C91          | Utility Payments—Brazil domestic transactions                            |
| C92          | Government Services—Brazil domestic transactions                         |
| C93          | Mobile phone top-ups—Brazil domestic transactions                        |
| C94          | Coupon Booklet Payments (CARNE)—Brazil domestic transactions             |
| F07          | P2P Transfer                                                             |
| F52          | Account-to-Account Transfer                                              |
| F53          | Agent Cash Out                                                           |
| F54          | Credit Account Bill Payment                                              |

---

| <b>Value</b> | <b>Description</b>                      |
|--------------|-----------------------------------------|
| F61          | Staged Wallet Load                      |
| F64          | Prepaid Card Load                       |
| P01          | Mastercard ATM Cash Pick-Up Transaction |

PDS 0043 (Transaction Type Identifier) cannot contain all spaces or all zeros.

The Payment Transaction Types of C03–C07, C52–C56, and C92–C94 are valid for Clearing, via specific business service arrangements.

For payment transactions: transactions submitted with a Cardholder Transaction Type of 28 (Payment Transaction) require a value of C07, C52, C53, C54, C55, C56, C57, C58, C59, and C65.

For funding transactions: transactions submitted with a Cardholder Transaction Type of 00 (Purchase Goods and Services) require a value of C07, C52, C53, C54, C55, C56, C57, C65 for MCC 6538 (MoneySend Funding) and F07, F52, F53, F54, F61, and F64 for MCC 4829 (Money Transfer) or MCC 6540 (POI Funding Transactions).

Values C07, C52, C53, C54, C55, C56, C57, C58, C59, and C65 indicate that the payment transaction is associated with Mastercard® MoneySend™ and MCC 6536 (MoneySend Intracountry) or MCC 6537 (MoneySend Intercountry). MoneySend payment transactions require the submission of the Financial Detail Addendum—Payment Transaction Detail/1644.

The value C01 indicates that the Payment Transaction is associated with IRDs 20 or 21 and MCC 6532 or 6533. In the Europe region, the value C04 indicates that the Gaming Payment Transaction is associated with intra-European and inter-European IRD 20 and MCC 7995.

Values C07, C52, C53, C54, C55, C56, and C57 indicate that the Payment Transaction is associated with Mastercard® MoneySend™ and MCC 6536 or 6537. In the MEA region, the value C04 indicates that the Gaming Payment Transaction is associated with MCC 7995.

Values C07, C52, C53, C54, C55, and C56 indicate that the Payment Transaction is associated with Mastercard® MoneySend™ and MCC 6536 or 6537. MoneySend payment transactions require the submission of the Financial Detail Addendum—Payment Transaction Detail/1644.

The value C04 indicates that the Gaming Payment Transaction is associated with:

- In the Europe region, Intra-European and inter-European IRDs 20 and 23, and MCC 7995; or
- In the U.S. region, MCC 7800 (Government-owned Lottery).

### **Authorization to Clearing Data Element Mapping**

The CIS authorization messages currently use the ISO 8583-1987 message format, whereas the IPM clearing messages use the ISO 8583-1993 message format. Therefore, there are some differences for the same data elements between the authorization and clearing messages that customers should consider when mapping between them.

The table below details the mapping between the authorization and clearing data elements.

| <b>To map to PDS 0043, Program Registration ID value</b> | <b>Description</b>                                                          | <b>Use CIS DE 48, Additional Data, subelement 77 (Payment Transaction Type Indicator)</b> | <b>Description</b>                                                          |
|----------------------------------------------------------|-----------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|
| C01                                                      | Person-to-Person                                                            | C01                                                                                       | Person-to-Person                                                            |
| C02                                                      | Mastercard rebate                                                           | C02                                                                                       | Mastercard rebate                                                           |
| C03                                                      | <i>rePower Load Value</i>                                                   | C03                                                                                       | <i>rePower Load value</i>                                                   |
| C04                                                      | Gaming Re-pay                                                               | C04                                                                                       | Gaming Re-pay                                                               |
| C05                                                      | Payment Transaction for a reason other than those defined in values C01–C04 | C05                                                                                       | Payment Transaction for a reason other than those defined in values C01–C04 |
| C06                                                      | Payment of a credit card balance with cash or check                         | C06                                                                                       | Payment of a credit card balance with cash or check                         |
| C07                                                      | MoneySend Person-to-Person                                                  | C07                                                                                       | MoneySend Person-to-Person                                                  |
| C09                                                      | Card Activation                                                             | C09                                                                                       | Card Activation                                                             |
| C51                                                      | MoneySend Additional Funding/Payment Indicator (Reserved for Future Use)    | C51                                                                                       | MoneySend Additional Funding/Payment Indicator (Reserved for Future Use)    |
| C52                                                      | MoneySend Account-to-Account Transfers                                      | C52                                                                                       | MoneySend Account-to-Account Transfers                                      |
| C53                                                      | MoneySend Agent Cash Out                                                    | C53                                                                                       | MoneySend Agent Cash Out                                                    |
| C54                                                      | MoneySend Credit Card Bill Payment                                          | C54                                                                                       | MoneySend Credit Card Bill Payment                                          |
| C55                                                      | MoneySend Business to Consumer Disbursement                                 | C55                                                                                       | MoneySend Business to Consumer Disbursement                                 |
| C56                                                      | MoneySend Government/Non-Government Organization to Consumer Disbursement   | C56                                                                                       | MoneySend Government/Non-Government Organization to Consumer Disbursement   |

| To map to PDS<br>0043, Program<br>Registration ID<br>value | Description                                                              | Use CIS DE 48,<br>Additional Data,<br>subelement 77<br>(Payment<br>Transaction Type<br>Indicator) | Description                                                              |
|------------------------------------------------------------|--------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------|
| C57                                                        | MoneySend Acquirer Merchant Settlement                                   | C57                                                                                               | MoneySend Acquirer Merchant Settlement                                   |
| C58                                                        | MoneySend Cash2ATM                                                       | C58                                                                                               | MoneySend Cash2ATM                                                       |
| C59                                                        | MoneySend Cash2Card                                                      | C59                                                                                               | MoneySend Cash2Card                                                      |
| C60                                                        | MoneySend Additional Funding/Payment Indicator (Reserved for Future Use) | C60                                                                                               | MoneySend Additional Funding/Payment Indicator (Reserved for Future Use) |
| C61                                                        | MoneySend Additional Funding/Payment Indicator (Reserved for Future Use) | C61                                                                                               | MoneySend Additional Funding/Payment Indicator (Reserved for Future Use) |
| C62                                                        | MoneySend Additional Funding/Payment Indicator (Reserved for Future Use) | C62                                                                                               | MoneySend Additional Funding/Payment Indicator (Reserved for Future Use) |
| C63                                                        | MoneySend Additional Funding/Payment Indicator (Reserved for Future Use) | C63                                                                                               | MoneySend Additional Funding/Payment Indicator (Reserved for Future Use) |
| C64                                                        | MoneySend Additional Funding/Payment Indicator (Reserved for Future Use) | C64                                                                                               | MoneySend Additional Funding/Payment Indicator (Reserved for Future Use) |
| C65                                                        | MoneySend Additional Funding/Payment Indicator (Reserved for Future Use) | C65                                                                                               | MoneySend Additional Funding/Payment Indicator (Reserved for Future Use) |
| C66                                                        | MoneySend Additional Funding/Payment Indicator (Reserved for Future Use) | C66                                                                                               | MoneySend Additional Funding/Payment Indicator (Reserved for Future Use) |
| C67                                                        | Masterpass QR                                                            | C67                                                                                               | Masterpass QR                                                            |
| C68                                                        | Masterpass QR Refund                                                     | C68                                                                                               | Masterpass QR Refund                                                     |

| To map to PDS 0043, Program Registration ID value | Description                                                  | Use CIS DE 48, Additional Data, subelement 77 (Payment Transaction Type Indicator) | Description                             |
|---------------------------------------------------|--------------------------------------------------------------|------------------------------------------------------------------------------------|-----------------------------------------|
| C91                                               | Utility Payments—Brazil domestic transactions                | C91                                                                                | Utility Payments—Brazil                 |
| C92                                               | Government Services—Brazil domestic transactions             | C92                                                                                | Government Services—Brazil              |
| C93                                               | Mobile phone top-ups—Brazil domestic transactions            | C93                                                                                | Mobile phone top-ups—Brazil             |
| C94                                               | Coupon Booklet Payments (CARNE)—Brazil domestic transactions | C94                                                                                | Coupon Booklet Payments (CARNE)—Brazil  |
| P01                                               | Mastercard ATM Cash Pick-Up Transaction                      | P01                                                                                | Mastercard ATM Cash Pick-Up Transaction |

## PDS 0044—Program Participation Indicator

PDS 0044 (Program Participation Indicator) identifies participation in a program.

### Attributes

---

ans...20: TAGLLIVAR

---

Tag Field: 0044

---

Length Field: 3 positions, value=001–020 positions

---

Data Field: Variable length, 1–20 positions

---

Subfields: 20

---

Justification: See “Subfields”

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**NOTE: Subfields 3–20 are reserved for future use.**

## Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | •   | X   | C   |
| Second Presentment/1240                               | •   | X   | C   |

## Subfield 1—CVC 2 Validation Program Indicator

PDS 0044 (Program Participation Indicator), subfield 1 indicates whether or not the transaction qualifies for the Mastercard Card Validation Code 2 (CVC 2) Validation Program.

### Attributes

|                      |                        |
|----------------------|------------------------|
| Data Representation: | ans-1                  |
| Data Field:          | Contents of position 1 |
| Justification:       | Left                   |

### Values      Description

|   |                                                                                           |
|---|-------------------------------------------------------------------------------------------|
| C | Transaction qualifies for the CVC 2 Validation Program. Only GCMS will populate this PDS. |
|---|-------------------------------------------------------------------------------------------|

## Subfield 2—QPS/PayPass Chargeback Eligibility Indicator

PDS 0044 (Program Participation Indicator), subfield 2 indicates whether or not the Quick Payment Service (QPS) or PayPass transaction qualifies for chargeback protection.

### Attributes

|                      |                        |
|----------------------|------------------------|
| Data Representation: | ans-1                  |
| Data Field:          | Contents of position 2 |
| Justification:       | Left                   |

| Values  | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
|---------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| I       | Value for QPS or PayPass transaction is ineligible for chargeback for reason code 4837 based upon the Cardholder Verification Method (CVM) Limit in effect on the day of the transaction. This field will be populated by GCMS on Presentment/1240 messages. The value "I" indicates that chargeback is not allowed for above mentioned chargeback reason codes if the transaction amount is less than or equal to the CVM Limit as defined on IPM MPE IP0058T1. Refer to the <i>Chargeback Guide</i> for details about processing QPS and PayPass transactions. |
| (space) | Transaction is eligible for chargeback.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |

## PDS 0045—Mastercard Generated Installment Identifier

PDS 0045 (Mastercard Generated Installment Identifier) provides information about Mastercard identified and processed installment transactions.

### Attributes

|                      |                          |
|----------------------|--------------------------|
| Data Representation: | a-1; TAGLLL              |
| Tag Field:           | 0045                     |
| Length Field:        | 3 positions, value = 001 |
| Data Field:          | Fixed length, 1 position |
| Subfields:           | None                     |
| Justification:       | N/A                      |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | •   | C   | C   |

Mastercard will populate PDS 0045 to identify and process installment transactions.

## Values

| Value | Description                                                                           |
|-------|---------------------------------------------------------------------------------------|
| A     | Transaction approved for installment processing.                                      |
| C     | Credit transaction to reverse the purchase transaction                                |
| E     | Transaction eligible for Installment Processing                                       |
| M     | Approved for installment processing and Mastercard generated installment payment data |
| P     | Purchase transaction of each split installment transaction                            |
| Y     | Transaction qualifies for the installment processing                                  |

## PDS 0046—Japan Common Merchant Code

PDS 0046 (Japan Common Merchant Code) identifies the merchant's category in Japan referred to as the Common Merchant Category Code (CMC). Mastercard uses this value to identify a link to a corresponding Mastercard Assigned ID.

## Attributes

|                      |                           |
|----------------------|---------------------------|
| Data Representation: | ans-4; TAGLLL             |
| Tag Field:           | 0046                      |
| Length Field:        | 4 positions, value = 004  |
| Data Field:          | Fixed length, 4 positions |
| Subfields:           | None                      |
| Justification:       | Left                      |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | O   | •   | C   |

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| First Chargeback/1442 and Arbitration Chargeback/1442 | C   | •   | C   |
| Second Presentment/1240                               | C   | •   | C   |

If PDS 0046 is submitted in a First Presentment/1240 message, acquirers must also submit it in the Second Presentment/1240 message. Similarly, issuers that receive the PDS 0046 in first presentment must retain it and provide it in the subsequent First Chargeback/1442 and Arbitration Chargeback/1442 messages.

PDS 0046 is only available for Japan intracountry transactions.

If present, Mastercard will remove PDS 0046 from any Presentment message submitted by a non-Japan acquirer. The transaction will not be rejected.

## PDS 0052—Electronic Commerce Security Level Indicator

PDS 0052 (Electronic Commerce Security Level Indicator) provides information about the Universal Cardholder Authentication Field (UCAF™) security protocol for international Mastercard card Internet transactions.

### Attributes

|                      |                           |
|----------------------|---------------------------|
| Data Representation: | n-3; TAGLLL               |
| Tag Field:           | 0052                      |
| Length Field:        | 3 positions               |
| Data Field:          | Fixed length, 3 positions |
| Subfields:           | 3                         |
| Justification:       | See "Subfields"           |

### Usage

PDS 0052 must be present in First Presentment/1240 transactions related to transactions authorized with a Mastercard-assigned static Accountholder Authentication Value. Acquirers must be prepared to submit PDS 0052, subfield 3 (UCAF Collection Indicator), value 3 in First Presentment/1240 messages when CIS DE 48, subelement 42, subfield 1, position 3 (UCAF Collection Indicator), value 3 is present in the original Authorization Request/0100 message. Acquirers must also be prepared to support PDS 0052, subfield 3, value 3 in Second Presentment/1240, Chargeback/1440, and Arbitration Chargeback/1440 messages.

All Mastercard® SecureCode™ acquirers and acquirers supporting MDES transactions are expected to send the Mastercard validated/modified Electronic Commerce Security Level

indicator value from the Authorization Request Response/0110 message in the first presentment for clearing.

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| <b>Message Type Identifier</b>                        | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|-------------------------------------------------------|------------|------------|------------|
| <b>Presentment, Addendum, and Chargeback Messages</b> |            |            |            |
| First Presentment/1240                                | C          | •          | C          |
| First Chargeback/1442 and Arbitration Chargeback/1442 | C          | •          | C          |
| Second Presentment/1240                               | C          | •          | C          |

If the acquirer fails to provide PDS 0052 in the First Presentment of a UCAF™ transaction, regardless of the IRD submitted, the authorization will not qualify for liability shift.

Mastercard considers the inclusion of PDS 0052 in these messages to be an electronic commerce (e-commerce) clearing requirement associated with UCAF™ processing. Adherence to electronic commerce clearing requirements is an eligibility requirement for transactions processed under UCAF™ liability shift rules.

PDS 0052 is required in all e-commerce First Presentment/1240 messages. An e-commerce transaction can be identified by the presence of DE 22, subfield 7, value of S (Electronic Commerce). If PDS 0052 is not present in an e-commerce Presentment message, regardless of the IRD, GCMS will reject the transaction.

Additionally, when the acquirer includes PDS 0052 in a First Presentment/1240 message, DE 22, subfield 7 must contain value S and PDS 0023 (Terminal Type) must contain value CT6 (CAT level 6 [electronic commerce transaction]). If both criteria are not met, then the clearing system will remove PDS 0052 from the message before sending it to the issuer.

## Values

A value of 0 in PDS 0052, subfield 3 (UCAF Collection Indicator) is not edited in the clearing system.

First Presentment/1240 transactions submitted with a value of 24 (Merchant UCAF) in Business Activity/Interchange Rate Designator (PDS 0158 [Business Activity], subfield 4), must include PDS 0052. The value in PDS 0052, subfield 3 (UCAF Collection Indicator) must be a 1.

First Presentment/1240 transactions submitted with a value of PF (Premium Full UCAF) in PDS 0158 subfield 4 (Business Activity/Interchange Rate Designator) must include Electronic Commerce Security Level Indicator (PDS 0052). The value in PDS 0052, subfield 3 (UCAF Collection Indicator) must be a 2 or 3. If PDS 0052 subfield 3 contains a value 3 (indicating MARP transaction) then PDS 0176 must be submitted.

For details about the Maestro® Utility Payment Program (MUPP), intracountry recurring payment programs (Europe Region), and static Accountholder Authentication Values (AAVs), refer to the following documents:

- *Transaction Processing Rules*
- “Modifications to e-Commerce Authentication Programs,” *Europe Region Operations Bulletin* No. 2, 3 February 2014

PDS 0052, if present must be numeric and a fixed length of 3.

### Authorization to Clearing Data Element Mapping

The CIS authorization messages currently use the ISO 8583-1987 message format, whereas the IPM clearing messages use the ISO 8583-1993 message format. Therefore, there are some differences for the same data elements between the authorization and clearing messages that customers should consider when mapping between them.

The table below details the mapping between the authorization and clearing data elements.

| To map to PDS 0052,<br>Electronic Commerce<br>Security Level<br>Indicator, subfield 1<br>(Security Protocol)<br>value | Description                                                    | Use CIS DE 48,<br>Additional Data,<br>subelement 42<br>(Electronic Commerce<br>Indicators), subfield 1<br>(Electronic Commerce<br>Security Level<br>Indicator and UCAF<br>Collection Indicator),<br>position 1 (Security<br>Protocol) value | Description                                                                             |
|-----------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|
| 0                                                                                                                     | Reserved for existing<br>Mastercard Europe/Visa<br>definitions | 0                                                                                                                                                                                                                                           | Reserved for existing<br>Mastercard Europe/Visa<br>definitions                          |
| 1                                                                                                                     | Reserved for future use                                        | 1                                                                                                                                                                                                                                           | Reserved for future use                                                                 |
| 2                                                                                                                     | Channel                                                        | 2                                                                                                                                                                                                                                           | Channel                                                                                 |
| 3–8                                                                                                                   | Reserved for future use                                        | 3–8                                                                                                                                                                                                                                         | Reserved for future use;<br>chip cryptogram used,<br>cardholder certificate<br>not used |
| 9                                                                                                                     | None (no security<br>protocol)                                 | 9                                                                                                                                                                                                                                           | None (no security<br>protocol)                                                          |

| <b>To map to PDS 0052,<br/>subfield 2 (Cardholder<br/>Authentication) value</b>     | <b>Description</b>                                                                                 | <b>Use CIS DE 48,<br/>subelement 42,<br/>subfield 1, position 2<br/>(Cardholder<br/>Authentication) value</b> | <b>Description</b>                                                                                                                                                           |
|-------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 0                                                                                   | Reserved for future use                                                                            | 0                                                                                                             | Reserved for future use; chip cryptogram used, cardholder certificate not used                                                                                               |
| 1                                                                                   | Cardholder certificate not used                                                                    | 1                                                                                                             | Cardholder certificate not used                                                                                                                                              |
| 2                                                                                   | Processed through Masterpass                                                                       | 2                                                                                                             | Processed through Masterpass                                                                                                                                                 |
| 3                                                                                   | Reserved for future use                                                                            | 3                                                                                                             | Reserved for future use                                                                                                                                                      |
| 4                                                                                   | Digital Secure Remote Payment (DSRP) with UCAF data                                                | 4                                                                                                             | Digital Secure Remote Payment (DSRP) with UCAF data                                                                                                                          |
| 5–9                                                                                 | Reserved for future use                                                                            | 5–9                                                                                                           | Reserved for future use                                                                                                                                                      |
| <b>To map to PDS 0052,<br/>subfield 3 (UCAF<br/>Collection Indicator)<br/>value</b> | <b>Description</b>                                                                                 | <b>Use CIS DE 48,<br/>subelement 42,<br/>subfield 1, position 3<br/>(UCAF Collection<br/>Indicator) value</b> | <b>Description</b>                                                                                                                                                           |
| 0                                                                                   | Not supported at the merchant's Web site                                                           | 0                                                                                                             | Non SecureCode                                                                                                                                                               |
| 1                                                                                   | UCAF data collection is supported by the merchant, and UCAF data must be present                   | 1                                                                                                             | UCAF data collection is supported by the merchant, and UCAF data must be present (DE 48, subelement 43 must be present and contain an attempt AAV for Mastercard SecureCode) |
| 2                                                                                   | Both merchant and issuer are UCAF-enabled, as indicated in the Authorization Request/0100 message. | 2                                                                                                             | Issuer Fully Authenticated                                                                                                                                                   |

|     |                                                                                                                                                                                                                                  |     |                                                                                                                                                                                  |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3   | Merchant is UCAF-enabled and the transaction was processed under the Maestro® Utility Payment Program (MUPP) and intracountry recurring payment programs (Europe Region) as indicated in the Authorization Request/0100 message. | 3   | UCAF data collection is supported by the merchant, and UCAF (Mastercard assigned Static Accountholder Authentication Value) data must be present.                                |
| 4   | Reserved for future use                                                                                                                                                                                                          | 4   | Reserved for future use                                                                                                                                                          |
| 5   | Issuer risk based decisioning                                                                                                                                                                                                    | 5   | Issuer Risk Based Decisioning                                                                                                                                                    |
| 6   | Merchant risk based decisioning                                                                                                                                                                                                  | 6   | Merchant Risk Based Decisioning                                                                                                                                                  |
| 7   | Partial shipment or recurring payment (DE 48, subelement 43 not required). Liability will depend on the original UCAF values provided and matching with the initial transaction.                                                 | 7   | Partial shipment or recurring payment (DE 48, subelement 43 not required). Liability will depend on the original UCAF values provided and matching with the initial transaction. |
| 8–9 | Reserved for future use                                                                                                                                                                                                          | 8–9 | Reserved for future use                                                                                                                                                          |

## Subfield 1—Security Protocol

PDS 0052 (Electronic Commerce Security Level Indicator), subfield 1 indicates the presence and type of security protocol present in the authorization process. Acquirers must populate subfield 1 with the same value received in DE 48, subelement 42, subfield 1, position 1 of the corresponding Authorization Request/0100 message.

---

### Attributes

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Data Representation: n-1

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Data Field: Contents of position 1

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Justification: N/A

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| <b>Values</b> | <b>Description</b>                                       |
|---------------|----------------------------------------------------------|
| 0             | Reserved for existing Mastercard Europe/Visa definitions |
| 1             | Reserved for future use                                  |
| 2             | Channel                                                  |
| 3–8           | Reserved for future use                                  |
| 9             | None (no security protocol)                              |

### **Subfield 2—Cardholder Authentication**

PDS 0052 (Electronic Commerce Security Level Indicator), subfield 2 indicates the type of Cardholder Authentication used in the authorization process. Acquirers must populate subfield 2 with the same value received in DE 48, subelement 42, subfield 1, position 2 of the corresponding Authorization Request/0100 message.

| <b>Attributes</b>   |                        |
|---------------------|------------------------|
| Data Representation | n-1                    |
| Data Field          | Contents of position 2 |
| Justification       | N/A                    |

| <b>Values</b> | <b>Description</b>                        |
|---------------|-------------------------------------------|
| 0             | Reserved for future use                   |
| 1             | Cardholder certificate not used           |
| 2             | Processed through Masterpass              |
| 3             | Reserved for future use                   |
| 4             | Digital Secure Remote Payment transaction |
| 5–9           | Reserved for future use                   |

### **Subfield 3—UCAF Collection Indicator**

PDS 0052 (Electronic Commerce Security Level Indicator), subfield 3 identifies the level of UCAF™ supported in the authorization process. Acquirers must populate subfield 3 with the

same value received in DE 48, subelement 42, subfield 1, position 3 of the corresponding Authorization Request/0100 message.

---

**Attributes**

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|                     |                        |
|---------------------|------------------------|
| Data Representation | n-1                    |
| Data Field          | Contents of position 3 |
| Justification       | N/A                    |

---

| <b>Values</b> | <b>Description</b>                                                                                                                                                                                                                       |
|---------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 0             | UCAF data collection is not supported by the merchant or a SecureCode merchant has chosen not to undertake SecureCode on this transaction                                                                                                |
| 1             | UCAF data collection is supported by the merchant, and UCAF data must be present (DE 48, subelement 43 must be present and contain an attempt AAV for Mastercard SecureCode)                                                             |
| 2             | Both merchant and issuer are UCAF-enabled, as indicated in the Authorization Request/0100 message.                                                                                                                                       |
| 3             | Merchant is UCAF-enabled and the transaction was processed under the Maestro® Utility Payment Program (MUPP) and intracountry recurring payment programs (Europe Region) as indicated in the Authorization Request/0100 message.         |
| 4             | Reserved for future use                                                                                                                                                                                                                  |
| 5             | Issuer risk based decisioning                                                                                                                                                                                                            |
| 6             | Merchant risk based decisioning                                                                                                                                                                                                          |
| 7             | Partial shipment or recurring payment (DE 48, subelement 43 not required), as indicated in the Authorization Request/0100 message. Liability will depend on the original UCAF values provided and matching with the initial transaction. |

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## PDS 0056—Mastercard Electronic Card Indicator

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PDS 0056 (Mastercard Electronic Card Indicator) is a series of codes that indicate whether the acquirer and merchant participate in the Mastercard Electronic program.

**Attributes**

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a-1; TAGLLL

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|                |                          |
|----------------|--------------------------|
| Tag Field:     | 0056                     |
| Length Field:  | 3 positions, value = 001 |
| Data Field:    | Fixed length, 1 position |
| Subfields:     | None                     |
| Justification: | N/A                      |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | •   | X   | C   |

The clearing system populates values in PDS 0056 in First Presentment/1240 messages for all Mastercard Electronic products. This value indicates to the issuer whether the acquirer and their merchant participate in the Mastercard Electronic program.

## Values

Mastercard Electronic Indicator values are listed in the following table.

| Value | Description                                                                                                            |
|-------|------------------------------------------------------------------------------------------------------------------------|
| C     | Participant in Mastercard only (considered not a Mastercard Electronic participant)                                    |
| E     | Acquirer and its merchants both participate in Mastercard Electronic (considered a Mastercard Electronic participant). |
| U     | Unidentified acquirer. It is unknown whether the acquirer is a Mastercard Electronic participant.                      |

## PDS 0057—Transaction Category Indicator

PDS 0057 (Transaction Category Indicator) provides information about the transaction that cannot be determined from other transaction information, such as DE 2 (Primary Account Number) or DE 22 (Point of Service Data Code).

### Attributes

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n–2; TAGLLL

---

Tag Field: 0057

---

Length Field: 3 positions, value = 002

---

Data Field: Fixed length, 2 positions

---

Subfields: None

---

Justification: N/A

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### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | C   | X   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | C   | •   | C   |
| Second Presentment/1240                               | C   | •   | C   |

### Values

If present, PDS 0057 must contain a valid value.

| Value | Description                                                                                                                                                                                                               |
|-------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 01    | The transaction is a Mastercard commercial card transaction initiated via the Payment Gateway (a Payable Account transaction). This value was introduced with GCMS Release 06.2 to support future business opportunities. |

---

| <b>Value</b> | <b>Description</b>                                                                                                                                                                     |
|--------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 02           | This transaction is from a card acceptor terminal that is exempt from having an IIAS because it has met the IRSs 90 percent qualification rule.                                        |
| 03           | The transaction is from a card acceptor terminal that verified qualified healthcare expenses against an Inventory Information Approval System (IIAS) during the authorization process. |
| 04           | The transaction is submitted as a Healthcare transaction but from a non-IIAS-certified merchant.                                                                                       |

---

Customers may only submit values of 1, 2, or 3. The value of 4 may only be populated by GCMS.

GCMS will update the value of PDS 0057 from a value of 03 to a value of 04 if one of the following occurs:

- A transaction is submitted with PDS 0057 value of 03, but PDS 0176 (Mastercard Assigned ID) is not present.
- GCMS was unable to validate that PDS 0176 was inventory information approval system (IIAS)-certified.

### **Authorization to Clearing Data Element Mapping**

The CIS authorization messages currently use the ISO 8583-1987 message format, whereas the IPM clearing messages use the ISO 8583-1993 message format. Therefore, there are some differences for the same data elements between the authorization and clearing messages that customers should consider when mapping between them.

The table below details the mapping between the authorization and clearing data elements.

---

| <b>To map to PDS 0057 (Transaction Category Indicator), value</b> | <b>Description</b>                                                                                                        | <b>Use CIS DE 48 (Additional Data), subelement 61 (POS Data, Extended Condition Codes), subfield 3 (Real-time Substantiation Indicator), value</b> | <b>Description</b>                                                    |
|-------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------|
| 01                                                                | Transaction is a Mastercard commercial card transaction initiated via the Payment Gateway (a Payable Account transaction) | 00                                                                                                                                                 | Merchant terminal did not verify the purchased items against the IIAS |

---

---

| <b>To map to PDS 0057 (Transaction Category Indicator), value</b> |  | <b>Description</b>                                                                                                                                                                | <b>Use CIS DE 48 (Additional Data), subelement 61 (POS Data, Extended Condition Codes), subfield 3 (Real-time Substantiation Indicator), value</b> | <b>Description</b>                                                                                                                                                                                                          |
|-------------------------------------------------------------------|--|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 03                                                                |  | Transaction is from a card acceptor terminal that verified qualified healthcare expenses against an Inventory Information Approval System (IIAS) during the authorization process | 01                                                                                                                                                 | Merchant terminal verified the purchased items against an IIAS                                                                                                                                                              |
| 02                                                                |  | Transaction is from a card acceptor terminal that is exempt from having an IIAS because it has met the IRSs 90 percent qualification rule                                         | 02                                                                                                                                                 | Merchant claims exemption from using an IIAS, based on the IRS 90 Percent Rule                                                                                                                                              |
| 04                                                                |  | Transaction is submitted as a Healthcare transaction but from a non-IIAS certified merchant                                                                                       | 04                                                                                                                                                 | Transaction was submitted as real-time substantiated but from a non-IIAS certified merchant. Mastercard uses this value to notify the issuer that the merchant could not be substantiated. Acquirers may not use this value |

---

## PDS 0058—Token Assurance Level

PDS 0058 (Token Assurance Level) contains a value indicating the confidence level of the token to PAN/cardholder binding.

### Attributes

---

|                      |             |
|----------------------|-------------|
| Data Representation: | n-2; TAGLLL |
|----------------------|-------------|

---

|                |                             |
|----------------|-----------------------------|
| Tag Field:     | 0058                        |
| Length Field:  | 3 positions, value=002      |
| Data Field:    | Fixed length, 002 positions |
| Subfields:     | None                        |
| Justification: | N/A                         |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum and Chargeback Messages</b>  |     |     |     |
| First Presentment/1240                                | O   | X   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | O   | X   | C   |
| Second Presentment/1240                               | O   | X   | C   |

## PDS 0059—Token Requestor ID

PDS 0059 (Token Requestor ID) contains the ID assigned by the token service provider to the token requestor.

## Attributes

|                      |                             |
|----------------------|-----------------------------|
| Data Representation: | n-11; TAGLLL                |
| Tag Field:           | 0059                        |
| Length Field:        | 3 positions, value = 011    |
| Data Field:          | Fixed length, 011 positions |
| Subfields:           | None                        |
| Justification:       | N/A                         |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | C   | X   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | C   | X   | C   |
| Second Presentment/1240                               | C   | X   | C   |
| <b>Retrieval and Fee Collection Messages</b>          |     |     |     |
| Retrieval Request/1644                                | C   | X   | C   |
| Retrieval Request Acknowledgement/1644                | C   | X   | C   |
| Fee Collection (Retrieval Fee Billing)/1740           | C   | X   | C   |

## PDS 0071—Chip to Magnetic Stripe Conversion Service Indicator

PDS 0071 (Chip to Magnetic Stripe Conversion Service Indicator) is used to notify the issuer of the conversion.

### Attributes

ans-4; TAGLLL

Tag Field: 0071

Length Field: 3 positions, value = 4

Data Field: Fixed length, 4 positions

Subfields: 3

Justification: N/A

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentments/1240                               | •   | X   | C   |

## PDS 0071 Subfields

PDS 0071 contains three subfields.

| Number | Positions | Name                    | Attribute | Justification |
|--------|-----------|-------------------------|-----------|---------------|
| 1      | 1–2       | On-behalf (OB) Service  | an-2      | left          |
| 2      | 3         | On-behalf (OB) Result 1 | an-1      | N/A           |
| 3      | 4         | On-behalf (OB) Result 2 | ans-1     | N/A           |

### Subfield 1: On-behalf (OB) Service

This subfield identifies the service performed on the transaction.

#### Attributes

|                      |                                                 |
|----------------------|-------------------------------------------------|
| Data Representation: | an-2                                            |
| Data Field:          | Contents of positions 1–2                       |
| Justification:       | Left-justified                                  |
| Values:              | 01 = Chip to Magnetic Stripe Conversion Service |

### Subfield 2: On-behalf (OB) Result 1

This subfield indicates the results of the service processing.

#### Attributes

|                      |                         |
|----------------------|-------------------------|
| Data Representation: | an-1                    |
| Data Field:          | Contents of positions 3 |
| Justification:       | N/A                     |

---

#### Attributes

---

|         |                                                                                       |
|---------|---------------------------------------------------------------------------------------|
| Values: | C= Conversion of the M/Chip transaction to a magnetic stripe transaction was complete |
|---------|---------------------------------------------------------------------------------------|

---

### Subfield 3 On-behalf (OB) Result 2

This subfield is for Mastercard internal use only.

---

#### Attributes

---

|                      |                         |
|----------------------|-------------------------|
| Data Representation: | ans-1                   |
| Data Field:          | Contents of positions 4 |
| Justification:       | N/A                     |
| Values:              | Space                   |

---

## PDS 0072—Authentication Indicator

---

PDS 0072 (Authentication indicator) is populated when a transaction qualifies for an Authentication service.

#### Attributes

|                      |                          |
|----------------------|--------------------------|
| Data Representation: | n-1; TAGLLL              |
| Tag Field:           | 0072                     |
| Length Field:        | 3 positions, value = 001 |
| Data Field:          | Fixed length, 1 position |
| Subfields:           | N/A                      |
| Justification:       | N/A                      |

---

#### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | •   | X   | C   |

The transaction will be rejected when PDS 0072 is sent by the acquirer.

Mastercard populates the authentication indicator in PDS 0072 based on the validation of biometric authentication result values in DE 55, subelement 9F10, CVR byte1, bit1 and byte2, bit2.

### Values

| Value | Description                                             |
|-------|---------------------------------------------------------|
| 1     | Transaction qualified for Authentication Service Type 1 |
| 2     | Transaction qualified for Authentication Service Type 2 |

## PDS 0080—Amount, Tax

PDS 0080—Amount, Tax contains the tax associated with a transaction.

### Attributes

|                      |                                                  |
|----------------------|--------------------------------------------------|
| ans...060: TAGLLLVAR |                                                  |
| Tag Field:           | 0080                                             |
| Length Field:        | 3 positions, value = 020–060 in increments of 20 |
| Data Field:          | Variable length, 020–060 positions               |
| Subfields:           | 5 subfields for each value added tax occurrence  |
| Justification:       | See “Subfields”                                  |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| First Presentments/1240                                                  | C   | X   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442                    | C   | X   | C   |
| Second Presentment/1240                                                  | C   | X   | C   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/<br>1740 | C   | X   | C   |

### Values

If present, PDS 0080 must be alphanumeric and will represent the tax amount calculated from the Amount, Transaction (DE 4) or the Amount, Transaction Fee (PDS 0146) on Presentment/1240 and Chargeback/1442 messages, and from the Amount, Transaction (DE 4) on Fee Collection/1740 messages.

For applicable intracountry Mexico transactions, the Clearing System will supply the tax amount, except on ATM activity.

For applicable intracountry Mexico 1740 transactions, PDS 0080 should be submitted by customers where the Fee Processing Impact Switch is set to N on IP0097T1 for the message reason code.

The Mastercard Network will supply the tax amount in PDS 0080 when applicable.

### PDS 0080 Subfields

This PDS consists of five subfields.

| Number | Position(s) | Name                       | Attribute | Justification |
|--------|-------------|----------------------------|-----------|---------------|
| 1      | 1–3         | Rate Type Code             | n-3       | N/A           |
| 2      | 4–15        | Amount, Value<br>Added Tax | n-12      | N/A           |
| 3      | 16–18       | Currency Code              | n-3       | N/A           |
| 4      | 19          | Currency Exponent          | n-1       | N/A           |
| 5      | 20          | Debit/Credit<br>Indicator  | a-1       | N/A           |

---

### **Subfield 1: Rate Type Code**

Rate Type Codes the clearing system assigns are listed in the following table.

Customer processing systems must be able to accommodate new rate types that may be added at any time.

| <b>Value</b> | <b>Description</b>    |
|--------------|-----------------------|
| 010          | Value Added Tax (VAT) |

### **Subfield 2: Amount, Tax**

Subfield 2 (Amount, Tax) indicates the tax amount that applies to the purchased goods and services or fees accrued from the purchased goods and services. This subfield must be numeric.

### **Subfield 3: Currency Code**

Subfield 3 (Currency Code) is an ISO-standard currency code that identifies the currency type.

### **Subfield 4: Currency Exponent**

Subfield 4 (Currency Exponent) explicitly identifies the implied decimal position applicable to the ISO standard currency code.

A zero indicates that the decimal point immediately follows the least significant digit of the related “amount” data.

Values in the range 1–5 indicate that the decimal point is located 1–5 positions to the left of the least significant digit of the related “amount” data.

Values in the range A–E indicate that the decimal point is located 1–5 positions to the right of the least significant digit of the related “amount” data. (Values A–E are not currently supported.)

Currently, only numeric currency exponents (values 1–5) are supported. ISO defined values A–E are for future use. Refer to the *Quick Reference Booklet* for a complete list of currency codes and related implied currency exponent values.

### **Subfield 5: Debit/Credit Indicator**

Subfield 5 (Debit/Credit Indicator) identifies if the subfield 2 (Amount, Tax) is a debit or credit position for the message receiver.

## PDS 0105—File ID

PDS 0105 (File ID) uniquely identifies a logical data file to be exchanged between a customer or processor and the clearing system.

### Attributes

|                |                            |  |
|----------------|----------------------------|--|
| n-25; TAGLLL   |                            |  |
| Tag Field:     | 0105                       |  |
| Length Field:  | 3 positions, value = 025   |  |
| Data Field:    | Fixed length, 25 positions |  |
| Subfields:     | 4                          |  |
| Justification: | See "Subfields"            |  |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                       | Org | Sys | Dst |
|-----------------------------------------------|-----|-----|-----|
| <b>File Header and Trailer Messages</b>       |     |     |     |
| File Header (Customer-generated)/1644         | M   | •   | •   |
| File Header (Clearing System-generated)/1644  | •   | X   | M   |
| File Trailer (Customer-generated)/1644        | M   | •   | •   |
| File Trailer (Clearing System-generated)/1644 | •   | X   | M   |

This PDS comprises four subfields that indicate the file type, the file processing date, the ID of the customer or processor associated with the file, and a file sequence number to uniquely identify the file and delivery cycle (1–6). The combination of these four subfields must together form a value that uniquely identifies all logical files to or from a customer processing center.

For customer-generated files, the clearing system retains 180 days of file ID history for each customer or processor and uses this information to edit duplicate file IDs. A clearing file rejects in its entirety if it contains a duplicate File ID. A file ID is considered a duplicate if subfields 2,

3, and 4 of PDS 0105 plus subfield 1 of PDS 0026 (File Reversal Indicator) match an entry in the file ID history file.

## PDS 0105 Subfields

This PDS consists of four subfields.

| Number | Positions | Name                 | Attribute | Justification |
|--------|-----------|----------------------|-----------|---------------|
| 1      | 1–3       | File Type            | n-3       | N/A           |
| 2      | 4–9       | File Reference Date  | n-6       | N/A           |
| 3      | 10–20     | Processor ID         | n-11      | right         |
| 4      | 21–25     | File Sequence Number | n-5       | right         |

### Subfield 1: File Type

Subfield 1 (File Type) is a three-digit code that indicates the type of logical data file being transmitted. Values are listed in the following table.

| Value | Description                                        |
|-------|----------------------------------------------------|
| 001   | Clearing file: Generated by Mastercard             |
| 002   | Clearing file: Member-generated                    |
| 003   | Early Reconciliation file: Generated by Mastercard |
| 011   | Clearing file: Generated by LPRUS                  |
| 013   | Early Reconciliation file: Generated by LPRUS      |
| 021   | Clearing file: Generated by NSPK                   |
| 023   | Early Reconciliation file: Generated by NSPK       |
| 031   | Clearing file: Generated by LPIDN                  |
| 033   | Early Reconciliation file: Generated by LPIDN      |
| 901   | Generated by Mastercard, MasterCom System          |
| 902   | Generated by Mastercard, Rewards System            |
| 903   | Generated by Mastercard, EPSNet System             |
| 904   | Generated by Mastercard Network                    |
| 905   | Clearing file: Generated by Mastercard SEND        |

| Value   | Description                                                |
|---------|------------------------------------------------------------|
| 906     | Clearing file: Generated by Mastercard CBK                 |
| 907–999 | Clearing file: Generated by Mastercard on behalf of member |

### **Subfield 2: File Reference Date**

For customer-generated logical files, subfield 2 (File Reference Date) is the date that the transmitting customer or processor processed or submitted the file. It must be less than or equal to the clearing system's business processing date. The required date format is YYMMDD.

For logical files that are generated by Mastercard, this subfield will contain the clearing system's business processing date.

### **Subfield 3: Processor ID**

For customer-generated logical files, subfield 3 (Processor ID) contains the customer ID of the customer or processor submitting the file.

For logical files that Mastercard generates on behalf of the customer, this subfield contains an internal Mastercard ID.

### **Subfield 4: File Sequence Number**

Subfield 4 (File Sequence Number) is a five-digit value that the customer or processor submitting the file assigns. It must be unique for each Processor ID and File Reference Date combination.

For customer-generated logical files, this subfield must be numeric. Customers that submit clearing files from multiple locations each day may choose to assign specific ranges of sequence numbers to each location to ensure that file IDs are not duplicated.

For logical files that are generated by Mastercard, this subfield contains the two-position clearing cycle indicator, followed by a one-position delivery cycle and two-position sequential number that is incremented for each processing file, and clearing cycle, throughout a clearing processing day.

The data in this subfield must be right-justified with leading zeros.

**Table 27: PDS 0105, Subfield 4 in Files Generated by Mastercard**

| <b>Position</b> | <b>Name</b>     | <b>Attribute</b>                                                                                                 | <b>Justification</b> |
|-----------------|-----------------|------------------------------------------------------------------------------------------------------------------|----------------------|
| 1–2             | Clearing Cycle  | n-2                                                                                                              | right                |
|                 |                 | <b>Note:</b> This will be 99 if the customer receives clearing files containing data from two or more clearings. |                      |
| 3               | Delivery Cycle  | (Values = 1–6)                                                                                                   |                      |
| 4–5             | Sequence Number |                                                                                                                  | right                |

## PDS 0110—Transmission ID

PDS 0110 (Transmission ID) uniquely identifies a physical transmission or grouping of logical files to be exchanged between a customer or processor and the clearing system.

Each transmission may contain multiple logical files that PDS 0105 (File ID) identifies.

### Attributes

|                |                            |
|----------------|----------------------------|
| n-25; TAGLLL   |                            |
| Tag Field:     | 0110                       |
| Length Field:  | 3 positions, value = 025   |
| Data Field:    | Fixed length, 25 positions |
| Subfields:     | 4                          |
| Justification: | See “Subfields”            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| <b>Message Type Identifier</b>          | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|-----------------------------------------|------------|------------|------------|
| <b>File Header and Trailer Messages</b> |            |            |            |

| Message Type Identifier               | Org | Sys | Dst |
|---------------------------------------|-----|-----|-----|
| File Header (Customer-generated)/1644 | O   | •   | •   |

Customers that “stack” multiple logical files in a physical transmission may use this optional PDS. Customers may provide it in File Header/1644 messages to tie together all logical files in the physical transmission.

If present, the same PDS 0110 value may be placed into PDS 0110 in each File Header/1644 in the physical transmission.

The clearing system generates reconciliation information that accumulates data at the individual logical file level. Transmission-level totals are not provided.

## PDS 0110 Subfields

This PDS consists of four subfields.

| Number | Positions | Name                         | Attribute | Justification |
|--------|-----------|------------------------------|-----------|---------------|
| 1      | 1–3       | Transmission Type            | n-3       | N/A           |
| 2      | 4–9       | Transmission Reference Date  | n-6       | N/A           |
| 3      | 10–20     | Processor ID                 | n-11      | right         |
| 4      | 21–25     | Transmission Sequence Number | n-5       | right         |

The combination of these four subfields must together form a value that uniquely identifies each transmission or grouping of logical files within a business day from a customer processing center.

### Subfield 1: Transmission Type

Subfield 1 (Transmission Type) is a three-digit code that indicates the transmission type as follows.

| Value | Description                             |
|-------|-----------------------------------------|
| 002   | Clearing transmission: member-generated |

### Subfield 2: Transmission Reference Date

Subfield 2 (Transmission Reference Date) is the date that the originating customer or processor processed or submitted the transmission. It must be less than or equal to the clearing system’s business processing date. The required date format is YYMMDD.

### **Subfield 3: Processor ID**

For customer-generated transmissions, subfield 3 (Processor ID) contains the customer ID of the customer or processor submitting the transmission.

### **Subfield 4: Transmission Sequence Number**

Subfield 4 (Transmission Sequence Number) is a five-digit number the transmission originator assigns. It should be unique for each combination of Transmission Type, Transmission Reference Date, and Processor ID. GCMS does not edit for duplicate transmission IDs.

## **PDS 0122—Processing Mode**

PDS 0122 (Processing Mode) indicates the type of processing to be performed on transaction messages.

### **Attributes**

---

ans-1;TAGLLL

---

Tag Field: 0122

---

Length Field: 3 positions, value = 001

---

Data Field: Fixed length, 1 position

---

Subfields: None

---

Justification: N/A

---

### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                      | Org | Sys | Dst |
|----------------------------------------------|-----|-----|-----|
| <b>File Header and Trailer Messages</b>      |     |     |     |
| File Header (Customer-generated)/1644        | M   | •   | •   |
| File Header (Clearing System-generated)/1644 | •   | X   | M   |

PDS 0122 indicates the type of processing (such as production or test) to be applied to an entire data file of transaction messages.

## Values

Processing Mode values are listed in the following table.

| Value | Description |
|-------|-------------|
| P     | Production  |
| T     | Test        |

## PDS 0137—Fee Collection Control Number

PDS 0137 (Fee Collection Control Number) contains a financial control number ("reference number") a Fee Collection message originator assigns.

### Attributes

|                   |                                  |
|-------------------|----------------------------------|
| n...20; TAGLLLVAR |                                  |
| Tag Field:        | 0137                             |
| Length Field:     | 3 positions, value = 017–020     |
| Data Field:       | Variable length, 17–20 positions |
| Subfields:        | None                             |
| Justification:    | Right                            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| <b>Retrieval and Fee Collection Messages</b>                         |     |     |     |
| Fee Collection (Retrieval Fee Billing)/1740                          | M   | •   | M   |
| Fee Collection (Handling Fees)/1740                                  | M   | •   | M   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | M   | •   | M   |

The PDS assists customers in referencing and reconciling various posted miscellaneous fees and billings using the Fee Collection message.

A customer may assign PDS 0137 as a documentation reference for customer-generated Fee Collection messages sent to another customer.

Customers must submit a minimum of 17 positions and a maximum of 20 positions for PDS 0137. The information must be numeric and right-justified.

The clearing system also uses this PDS to provide control numbers on Fee Collection (Clearing System-generated)/1740 messages.

In all Fee Collection/1740 messages, PDS 0137 is required and must be the same on the initial Fee Collection and all subsequent returns.

## PDS 0138—Source Message Number ID

---

PDS 0138 (Source Message Number ID) contains the message sequence number from a previously submitted file's message.

### Attributes

---

n-8; TAGLLL

---

Tag Field: 0138

---

Length Field: 3 positions, value = 008

---

Data Field: Fixed length, 8 positions

---

Subfields: None

---

Justification: Right

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                     | Org | Sys | Dst |
|---------------------------------------------|-----|-----|-----|
| <b>Administrative Messages</b>              |     |     |     |
| Message Exception/1644 and File Reject/1644 | •   | X   | C   |

This PDS identifies in Message Exception/1644 messages the message sequence number of a rejected message from a previously transmitted data file. It contains the value from DE 71 (Message Number) from the rejected message.

This PDS is present if the clearing system can parse the rejected message.

## PDS 0140—Amount, Cardholder Billing Amounts USD

This PDS is provided only for customers that participate in Settlement Service Level 1 (Regional), where the Currency Code is 392 (Yen).

PDS 0140 (Amount, Cardholder Billing Amounts USD) identifies Amount, Cardholder Billing in USD and Amount, Cardholder Currency Conversion Assessment USD on the outbound message to customers for First and Second Presentments/1240, when PDS 0159, subfield 3 (Settlement Service Level Code) is equal to 1 (Regional) and DE 50 (Currency Code, Reconciliation) is equal to 392 (Yen).

### NOTE:

**Both subfields of PDS 0140 are always USD, Currency Code 840, with a currency exponent of two.**

### Attributes

|                 |                                    |
|-----------------|------------------------------------|
| n-24; TAGLLLVAR |                                    |
| Tag Field:      | 0140                               |
| Length Field:   | 3 positions, value = 012–024       |
| Data Field:     | variable length, 012–024 positions |
| Subfields:      | 2                                  |
| Justification:  | See "Subfields"                    |

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | •   | X   | C   |

| Message Type Identifier                       | Org | Sys | Dst |
|-----------------------------------------------|-----|-----|-----|
| s1 Amount, Cardholder Billing USD             | •   | X   | C   |
| s2 Amount, Currency Conversion Assessment USD | •   | X   | C   |
| Second Presentment/1240                       | •   | X   | C   |
| s1 Amount, Cardholder Billing USD             | •   | X   | C   |
| s2 Amount, Currency Conversion Assessment USD | •   | X   | C   |

## PDS 0140 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                                       | Attribute | Justification |
|--------|-----------|--------------------------------------------|-----------|---------------|
| 1      | 1–12      | Amount, Cardholder Billing USD             | n-12      | right         |
| 2      | 13–24     | Amount, Currency Conversion Assessment USD | n-12      | right         |

### Subfield 1, Amount, Cardholder Billing USD

This subfield contains the amount in the cardholder billing in USD.

### Subfield 2, Amount, Currency Conversion Assessment USD

This subfield contains the calculated currency conversion assessment adjustment amount in USD.

## PDS 0141—Customer Currency Conversion Revenue Data

PDS 0141 (Customer Currency Conversion Revenue Data) contains the Customer Currency Conversion Revenue (CCCR) amount and the rate that was used for the calculation. Mastercard sends this data in First Presentment/1240 messages to issuers in Brazil participating in the CCCR service.

### Attributes

|                      |                          |
|----------------------|--------------------------|
| Data Representation: | n-25; TAGLLLVAR          |
| Tag Field:           | 0141                     |
| Length Field:        | 3 positions, value = 025 |

|                |                            |
|----------------|----------------------------|
| Data Field:    | Fixed length, 25 positions |
| Subfields:     | 2                          |
| Justification: | See "Subfields"            |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | •   | X   | C   |

## Subfield 1—Customer Currency Conversion Revenue Rate

PDS 0141 (Customer Currency Conversion Revenue Data), subfield 1 indicates the Customer Currency Conversion rate applied to transactions processed for cards issued in Brazil in which the transaction currency is reflected in neither Brazilian Reals nor U.S. Dollars.

| Attributes           |                            |
|----------------------|----------------------------|
| Data Representation: | n-13                       |
| Data Field:          | Contents of positions 1–13 |
| Justification:       | Right-justified            |

| Values                                                                                                                                                                                                                                                                                                                                          |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|
| The seven left-most digits denote the values that appear to the left of the decimal of the customer currency conversion rate, and the six right-most digits denote the values that appear after the decimal of the customer currency conversion rate. For example, a data value of 0000002350000 indicates a conversion rate of 0000002.350000. |  |

## Subfield 2—Customer Currency Conversion Revenue Amount

PDS 0141 (Customer Currency Conversion Revenue Data), subfield 2 indicates the calculated Customer Currency Conversion amount in the reconciliation currency. This amount is added to the amount in DE 5 (Amount, Reconciliation) for transactions processed for cards issued in Brazil in which the transaction currency is reflected in neither Brazilian Reals nor U.S. Dollars.

---

#### Attributes

---

|                      |                             |
|----------------------|-----------------------------|
| Data Representation: | n-12                        |
| Data Field:          | Contents of positions 14–25 |
| Justification:       | Right-justified             |

---

---

#### Values

---

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a customer currency conversion amount of BRL 212.50 is expressed as 000000021250.

---

## PDS 0145—Amount, Alternate Transaction Fee

---

PDS 0145 (Amount, Alternate Transaction Fee) presents an alternative fee amount associated with a transaction.

#### Attributes

---

|                |                            |
|----------------|----------------------------|
| n-15; TAGLLL   |                            |
| Tag Field:     | 0145                       |
| Length Field:  | 3 positions, value 015     |
| Data Field:    | Fixed length, 15 positions |
| Subfields:     | 2                          |
| Justification: | See subfields              |

---

#### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier | Org | Sys | Dst |
|-------------------------|-----|-----|-----|
| First Presentment/1240  | C   | X   | C   |
| First Chargeback/1442   | O   | X   | C   |

| Message Type Identifier     | Org | Sys | Dst |
|-----------------------------|-----|-----|-----|
| Arbitration Chargeback/1442 | O   | X   | C   |

Fees are assessed in an appropriate currency according to card program identifier, program, or service rules. For example, a fee assessed to the customer, such as a variable transaction interchange fee, may be assessed in the transaction currency; a regional clearing system processing fee might be assessed in the preferred currency of the country in which the clearing system is operated. This field is used by Mexico Domestic Business Service 4/484001.

### Values

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a transaction amount of USD 212.50 is expressed as 000000021250.

### Notes

PDS 0148 (Currency Exponents) must be present with PDS 0145 to identify the transaction's exponent.

## PDS 0145 Subfields

PDS 0145 may contain one occurrence of the transaction fee.

### Subfield 1: Currency Code, Fee

PDS 0145 (Amount, Alternate Transaction Fee), subfield 1 (Currency Code, Fee) identifies the currency of the Amount, Fee. The fee is defined in the calculated fee currency and may include a fixed amount, a percentage of the transaction amount, or both. This subfield must contain a valid ISO numeric currency code.

### Subfield 2: Amount, Fee

PDS 0145 (Amount, Alternate Transaction Fee), subfield 2 (Amount, Fee) identifies the fee amount in the currency in which the fee is calculated.

## PDS 0146—Amounts, Transaction Fee

PDS 0146 (Amounts, Transaction Fee) presents all fee amounts associated with a transaction.

This PDS may accommodate 1 to 12 different fee types.

### Attributes

---

n...432; TAGLLLVAR

---

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|                |                                                  |
|----------------|--------------------------------------------------|
| Tag Field:     | 0146                                             |
| Length Field:  | 3 positions, value = 036–432 in increments of 36 |
| Data Field:    | Variable length, 36–432 positions                |
| Subfields:     | 7 subfields for each transaction fee occurrence  |
| Occurrences:   | 1–12                                             |
| Justification: | See “Subfields”                                  |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | C   | X   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | O   | X   | C   |
| Second Presentment/1240                               | O   | X   | C   |

For ATM transactions submitted by the Mastercard Network, this element is mandatory.

For bilaterally settled and Collection Only transactions, this element is optional.

Fees are assessed in an appropriate currency according to card program identifier, program, or service rules. For example, a fee assessed to the acquirer, such as a variable transaction interchange fee, may be assessed in the transaction currency; a regional clearing system processing fee might be assessed in the preferred currency of the country in which the clearing system is operated.

If the transaction is classified as bilateral settlement (indicated by B in subfield 1 of PDS 0165 [Settlement Indicator]), and the Business Service assigned to the transaction does not specify that fees should be calculated.

- If the message originator populates PDS 0146 with “expected” fees, the clearing system passes them to the receiving customer.
- If the message originator does not provide PDS 0146, PDS 0146 will not be present at all in the message sent to the receiving customer.

In all other conditions, the clearing system calculates the fees and provides them to the receiving customer in PDS 0146.

## Related Required PDS

PDS 0148 (Currency Exponents) must be present with PDS 0146 to identify the transaction's exponent.

### Values

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a transaction amount of USD 212.50 is expressed as 000000021250.

**NOTE:**

**This field will remain unchanged from the original message when processing a reversal of a previous message.**

## PDS 0146 Subfields

This PDS may contain 1 to 12 occurrences of transaction fees.

Each transaction fee consists of seven subfields as defined in the following table. Each fee requires 36 positions; the length of this PDS must be a multiple of 36, with a maximum length of 432 positions.

| Number | Positions | Name                                                                                                                   | Attribute | Justification |
|--------|-----------|------------------------------------------------------------------------------------------------------------------------|-----------|---------------|
| 1      | 1–2       | Fee Type Code A, code in the range 00–99 to indicate the fee type.                                                     | n-2       | N/A           |
| 2      | 3–4       | Fee Processing Code A, code that indicates the entity to be debited and the entity to be credited for this fee amount. | n-2       | N/A           |
| 3      | 5–6       | Fee Settlement Indicator identifies the PDS location of the settlement service information applicable to this fee.     | n-2       | N/A           |
| 4      | 7–9       | Currency Code, Fee The ISO numeric currency code for the Amount, Fee (subfield 5).                                     | n-3       | N/A           |
| 5      | 10–21     | Amount, Fee The transaction fee amount in the calculated currency of the fee.                                          | n-12      | N/A           |
| 6      | 22–24     | Currency Code, Fee, Reconciliation. The ISO numeric currency code for the Amount, Fee, Reconciliation (subfield 7).    | n-3       | N/A           |

| Number | Positions | Name                                                                                       | Attribute | Justification |
|--------|-----------|--------------------------------------------------------------------------------------------|-----------|---------------|
| 7      | 25–36     | Amount, Fee, Reconciliation. Fee amount in the reconciliation currency (payment currency). | n-12      | N/A           |

All subfields are present for each fee occurrence. If the fee reconciliation (payment) currency is the same as the fee calculation currency, fee subfields 6 and 7 contain the same values as subfields 4 and 5.

When the transaction originator provides PDS 0146, subfield 3 may contain zeros.

The values to be used for each fee subfield are described in the following text.

### **Subfield 1: Fee Type Code**

Fee Type Codes the clearing system assigns are in the following table.

Customer processing systems must be able to accommodate new fee types that may be added at any time.

| Value | Description                                                  |
|-------|--------------------------------------------------------------|
| 00    | Transaction interchange fee (fixed plus variable fee amount) |

### **Subfield 2: Fee Processing Code**

Subfield 2 (Fee Processing Code) identifies the entity to be debited and the entity to be credited for the fee amount.

Valid values are listed in the following table.

| Value | Description                                            |
|-------|--------------------------------------------------------|
| 19    | Debit transaction destination                          |
| 29    | Credit transaction destination                         |
| 00    | Not applicable—May be used if member provides PDS 0146 |

### **Subfield 3: Fee Settlement Indicator**

Subfield 3 (Fee Settlement Indicator) identifies the settlement service PDS to which the fee is associated for the purpose of financial reconciliation and settlement.

Values are listed in the following table.

| Value | Description                                                                                                                                                                                                                           |
|-------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 00    | Settlement services do not apply to this fee; fee settlement or fee billing occurs as a separate activity and is not included in this transaction's reconciliation and settlement (usually applies when bilateral settlement occurs). |
| 01    | Settlement Data; this settlement service is identified in PDS 0159 (Settlement Data).                                                                                                                                                 |

#### **Subfield 4: Currency Code, Fee**

Subfield 4 (Currency Code, Fee) identifies the currency of Amount, Fee. This is the currency in which the clearing system calculates the fee. For example, if the fee is listed in Mastercard publications as a U.S. dollar fee, subfields 4 and 5 will contain the fee in U.S. dollars.

The fee is defined in the calculated fee currency and may include a fixed amount, a percentage of the transaction amount, or both.

This subfield must contain a valid ISO numeric currency code.

#### **Subfield 5: Amount, Fee**

Subfield 5 (Amount, Fee) is the fee amount in the currency in which the fee is calculated by the clearing system. In First Presentment/1240 messages, the total interchange fees assessed must not be greater than the transaction amount.

#### **Subfield 6: Currency Code, Fee, Reconciliation**

Subfield 6 (Currency Code, Fee, Reconciliation) identifies this fee's reconciliation (payment) currency.

Standard ISO numeric currency codes are used.

#### **Subfield 7: Amount, Fee, Reconciliation**

Subfield 7 (Amount, Fee, Reconciliation) is the Amount, Fee converted to the reconciliation (payment) currency for the message recipient.

## **PDS 0147—Extended Precision Amounts**

---

PDS 0147 (Extended Precision Amounts) is for business service arrangements that are enabled for the Extended Decimal Precision Service.

This PDS represents the fee amount associated with a transaction extended to six decimal positions. PDS 0147 may accommodate a total of one to 12 different fee types. Table

---

IP1100T1 will be modified by adding elements to prevent customers from sending in PDS 0147 (Extended Precision Amounts).

## Attributes

|                    |                                                  |
|--------------------|--------------------------------------------------|
| n...576; TAGLLLVAR |                                                  |
| Tag Field:         | 0147                                             |
| Length Field:      | 3 positions, value = 048-576 in increments of 48 |
| Data Field:        | Variable length, 048-576 positions               |
| Subfields:         | 7 subfields for each transaction fee occurrence  |
| Occurrences:       | 1–12                                             |
| Justification:     | See “Subfields”                                  |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

For all transactions where Extended Decimal Precision is active, the clearing system will provide this field.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | •   | X   | C   |
| Second Presentment/1240                               | •   | X   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | •   | X   | C   |

## Values

All currency amounts are expressed to 6 decimals without a decimal separator in accordance with ISO standards for currency notation. For example, an Interchange Fee amount of USD .000123 is expressed as 000000000000000123.

### NOTE:

**This field will remain unchanged from the original message when processing a reversal of a previous message.**

## PDS 0147 Subfields

This PDS may contain one to 12 occurrences of transaction fees.

Each transaction fee consists of seven subfields as defined in the following table. Each fee requires 48 positions; the length of this PDS must be a multiple of 48, with a maximum length of 576 positions.

| Number | Positions | Name                                                                                                                                  | Attribute | Justification |
|--------|-----------|---------------------------------------------------------------------------------------------------------------------------------------|-----------|---------------|
| 1      | 1–2       | Fee Type Code<br><br>A code in the range 00–99 to indicate the fee type.                                                              | n-2       | N/A           |
| 2      | 3–4       | Fee Processing Code<br><br>A code that indicates the entity to be debited and the entity to be credited for this fee amount.          | n-2       | N/A           |
| 3      | 5–6       | Fee Settlement Indicator<br><br>Identifies the PDS location of the settlement service information applicable to this fee.             | n-2       | N/A           |
| 4      | 7–9       | Currency Code, Fee<br><br>The ISO numeric currency code for the Interchange Amount, Fee (subfield 5).                                 | n-3       | N/A           |
| 5      | 10–27     | Interchange Amount, Fee<br><br>The transaction fee amount to 6 decimals in the calculated currency of the fee.                        | n-18      | N/A           |
| 6      | 28–30     | Currency Code, Fee, Reconciliation<br><br>The ISO numeric currency code for the Interchange Amount, Fee, Reconciliation (subfield 7). | n-3       | N/A           |
| 7      | 31–48     | Interchange Amount, Fee, Reconciliation<br><br>Fee amount calculated to 6 decimals in the reconciliation currency (payment currency). | n-18      | N/A           |

All subfields are present for each fee occurrence. If the fee reconciliation (payment) currency is the same as the fee calculation currency, fee subfields 6 and 7 contain the same values as subfields 4 and 5.

The values to be used for each fee subfield are described in the following text.

---

### Subfield 1: Fee Type Code

Fee Type Codes the clearing system assigns are in the following table. Customer processing systems must be able to accommodate new fee types that may be added at any time.

| Value | Description                                                   |
|-------|---------------------------------------------------------------|
| 00    | Transaction interchange fee (fixed plus variable fee amount). |

### Subfield 2: Fee Processing Code

Subfield 2 (Fee Processing Code) identifies the entity to be debited and the entity to be credited for the fee amount.

| Value | Description                     |
|-------|---------------------------------|
| 19    | Debit transaction destination.  |
| 29    | Credit transaction destination. |

### Subfield 3: Fee Settlement Indicator

Subfield 3 (Fee Settlement Indicator) identifies the settlement service PDS to which the fee is associated for the purpose of financial reconciliation and settlement.

| Value | Description                                                                                                                                                                                                                            |
|-------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 00    | Settlement services do not apply to this fee; fee settlement, or fee billing occurs as a separate activity and is not included in this transaction's reconciliation and settlement (usually applies when bilateral settlement occurs). |
| 01    | Settlement Data; this settlement service is identified as PDS 0159 (Settlement Data).                                                                                                                                                  |

### Subfield 4: Currency Code, Fee

Subfield 4 (Currency Code, Fee) identifies the currency of Interchange Amount, Fee. This is the currency in which the fee is calculated by the clearing system. For example, if the fee is listed in Mastercard publications as a U.S. dollar fee, then subfields 4 and 5 will contain the fee in U.S. dollars.

The fee is defined in the calculated fee currency, and may include a fixed amount, a percentage of the transaction amount, or both.

This subfield must contain a valid ISO numeric currency code.

#### **Subfield 5: Interchange Amount, Fee**

Subfield 5 (Interchange Amount, Fee) is the interchange fee amount calculated to 6 decimals in the currency in which the fee is calculated with extended precision by the clearing system. For example, if the fee is listed in Mastercard publications as a U.S. dollar fee, then subfields 4 and 5 will contain the fee in U.S. dollars.

#### **Subfield 6: Currency Code, Fee, Reconciliation**

Subfield 6 (Currency Code, Fee, Reconciliation) identifies this fee's reconciliation (payment) currency.

Standard ISO numeric currency codes are used.

#### **Subfield 7: Interchange Amount, Fee, Reconciliation**

Subfield 7 (Interchange Amount, Fee, Reconciliation) is the Interchange Amount, Fee calculated to 6 decimals converted to the reconciliation (payment) currency for the message recipient.

## **PDS 0148—Currency Exponents**

---

PDS 0148 (Currency Exponents) explicitly identifies the implicit decimal point locations associated with each ISO standard currency code used in a message.

### **Attributes**

|                     |                                                        |
|---------------------|--------------------------------------------------------|
| ans...60; TAGLLLVAR |                                                        |
| Tag Field:          | 0148                                                   |
| Length Field:       | 3 positions, value = 004–060 in increments of 4        |
| Data Field:         | Variable length, 4–60 positions                        |
| Subfields:          | 2 subfields for each currency exponent data occurrence |
| Occurrences:        | 1–15                                                   |
| Justification:      | See "Subfields"                                        |

### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                |     |     |     |
| First Presentment/1240                                               | M   | X   | M   |
| First Chargeback/1442 and Arbitration Chargeback/1442                | M   | X   | M   |
| Second Presentment/1240                                              | M   | X   | M   |
| <b>Reconciliation Messages</b>                                       |     |     |     |
| File Currency Summary/1644                                           | •   | X   | M   |
| Financial Position Detail/1644                                       | •   | X   | M   |
| Settlement Position Detail/1644                                      | •   | X   | M   |
| <b>Retrieval and Fee Collection Messages</b>                         |     |     |     |
| Retrieval Request/1644                                               | M   | •   | M   |
| Retrieval Request Acknowledgement/1644                               | M   | •   | M   |
| Fee Collection (Retrieval Fee Billing)/1740                          | M   | X   | M   |
| Fee Collection (Handling Fees)/1740                                  | M   | X   | M   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | M   | X   | M   |

This PDS identifies the decimal point location for all currency amounts in a message.

Message originators must populate PDS 0148 with the currency exponents that apply to any amount and currency code data elements, such as DE 4 (Amount, Transaction), DE 49 (Currency Code, Transaction), and DE 30 (Amounts, Original) that they provide in a message.

The clearing system populates PDS 0148 with the currency exponents that apply to any clearing system-provided amount and currency code data elements, such as DE 5 (Amount Reconciliation) and DE 50 (Currency Code, Reconciliation); DE 6 (Amount, Cardholder Billing) and DE 51 (Currency Code, Cardholder Billing); or PDS 0146 (Amounts, Transaction Fee).

Each currency code in the message should be presented only once in PDS 0148, along with the corresponding currency exponent.

The clearing system validates the currency exponents in subfield 2 of PDS 0148 to ensure they are valid for the currency codes in subfield 1. If they are not valid, the clearing system rejects the transaction.

For example, assume that a transaction occurs between Canada region customers in U.S. dollars (currency code 840, exponent 2). The clearing system assesses fees in Canadian dollars (currency code 124, exponent 2):

- The acquirer submits a First Presentment/1240 in which DE 49 contains 840. PDS 0148 also must be present and must contain a single value of 8402, representing currency code 840 and currency exponent 2.
- The clearing system then calculates fees and presents them in PDS 0146. Because the fees are in a currency that is not yet present in PDS 0148, the clearing system adds a second occurrence to PDS 0148, containing a value of 1242 to indicate currency code 124 and currency exponent 2.
- The clearing system then calculates DE 5 and DE 6 in Canadian dollars (currency code 124) and adds them to the message, along with their related currency codes of DE 50 and DE 51. Because currency code 124 is already present in PDS 0148, the clearing system does not add any more values to PDS 0148.
- The issuer receives the First Presentment/1240 containing all of the amount and currency data elements and PDSs previously described (DE 4 and DE 49; DE 5 and DE 50; DE 6 and DE 51; PDS 0146; and PDS 0148). PDS 0148 contains two data occurrences with values of 8402 and 1242, respectively.

### Values

If present, PDS 0148 cannot contain all low values or all high values.

### PDS 0148 Subfields

This PDS may contain from 1 to 15 occurrences of currency exponent information.

Each occurrence consists of two subfields as defined in the following table. Each occurrence requires four positions; the length of this PDS must be a multiple of four, with a maximum length of 60 positions.

| Number | Positions | Name              | Attribute | Justification |
|--------|-----------|-------------------|-----------|---------------|
| 1      | 1-3       | Currency Code     | n-3       | N/A           |
| 2      | 4         | Currency Exponent | an-1      | N/A           |

#### Subfield 1: Currency Code

Subfield 1 (Currency Code) is an ISO-standard currency code that identifies the currency type.

#### Subfield 2: Currency Exponent

Subfield 2 (Currency Exponent) explicitly identifies the implied decimal position applicable to the ISO standard currency code.

A zero indicates that the decimal point immediately follows the least significant digit of the related “amount” data.

Values in the range 1–5 indicate that the decimal point is located 1–5 positions to the left of the least significant digit of the related “amount” data.

Values in the range A–E indicate that the decimal point is located 1–5 positions to the right of the least significant digit of the related “amount” data. (Values A–E are not currently supported.)

Currently, only numeric currency exponents (values 1–5) are supported. ISO defined values A–E are for future use.

Refer to the *Quick Reference Booklet* for a complete list of currency codes and related implied currency exponent values.

## PDS 0149—Currency Codes, Amounts, Original

PDS 0149 (Currency Codes, Amounts, Original) defines the DE 30 (Amounts, Original) currencies.

### Attributes

|                |                           |
|----------------|---------------------------|
| n-6; TAGLLL    |                           |
| Tag Field:     | 0149                      |
| Length Field:  | 3 positions, value = 006  |
| Data Field:    | Fixed length, 6 positions |
| Subfields:     | 2                         |
| Justification: | See “Subfields”           |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | C   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | M   | •   | M   |

| <b>Message Type Identifier</b>                                       | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|----------------------------------------------------------------------|------------|------------|------------|
| Second Presentment/1240                                              | M          | •          | M          |
| <b>Retrieval and Fee Collection Messages</b>                         |            |            |            |
| Retrieval Request/1644                                               | M          | •          | M          |
| Retrieval Request Acknowledgement/1644                               | M          | •          | M          |
| Fee Collection (Retrieval Fee Billing)/1740                          | M          | •          | M          |
| Fee Collection (Handling Fees)/1740                                  | C          | •          | C          |
| Fee Collection (Other than Retrieval Fee Billing/handling Fees)/1740 | C          | •          | C          |

This PDS is required when DE 30 is in the message.

PDS 0148 (Currency Exponents) must also be present in a message when PDS 0149 is present.

### Values

Subfield 1 (Currency Code, Original Transaction Amount) must contain valid ISO numeric currency codes. There must be an occurrence of PDS 0149, subfield 1 Currency Code, Original Transaction Amount (along with its corresponding currency exponent in PDS 0148).

Subfield 2 (Currency Code, Original Reconciliation Amount) must contain all zeros.

### PDS 0149 Subfields

This PDS contains two subfields.

| <b>Number</b> | <b>Positions</b> | <b>Name</b>                                   | <b>Attribute</b> | <b>Justification</b> |
|---------------|------------------|-----------------------------------------------|------------------|----------------------|
| 1             | 1–3              | Currency Code, Original Transaction Amount    | n-3              | N/A                  |
| 2             | 4–6              | Currency Code, Original Reconciliation Amount | n-3              | N/A                  |

## PDS 0157—Alternate Processor Indicator

PDS 0157 Alternate Processor Indicator distinctly identifies a transaction as an alternate processor transaction.

### Attributes

|               |                           |
|---------------|---------------------------|
| ans-4; TAGLLL |                           |
| Tag Field:    | 0157                      |
| Length Field: | 3 positions, value = 003  |
| Data Field:   | Fixed length, 4 positions |
| Subfields:    | None                      |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | C   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | C   | •   | C   |
| Second Presentment/1240                               | C   | •   | C   |

PDS 0157 is allowed only on collection-only transactions.

GCMS will apply the Cross-border Assessment (CBA) transaction qualification process on alternate processor transactions.

### Values

If present, PDS 0157 must contain a valid value of ALTC to indicate Alternate Processor Cross-border transaction.

If PDS 0157 Alternate Processor Indicator is present, PDS 0165 subfield 1 Settlement Indicator must contain a value of C.

## PDS 0158—Business Activity

PDS 0158 (Business Activity) identifies the business arrangement applied to this transaction.

This includes information about the applicable card program identifier for a transaction, the business relationship between the acquirer and issuer (or the transaction originator and destination customers), the interchange rules governing all participants in the transaction, and the clearing system business date and processing cycle for reconciliation purposes.

### Attributes

|                      |                                 |
|----------------------|---------------------------------|
| Data Representation: | ans...30; TAGLLLVAR             |
| Tag Field:           | 0158                            |
| Length Field:        | 3 positions, value = 003–030    |
| Data Field:          | Variable length, 3–30 positions |
| Subfields:           | 14                              |
| Justification:       | See “Subfields”                 |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | C   | X   | M   |
| s1 Card Program Identifier                            | C   | X   | M   |
| s2 Business Service Arrangement Type Code             | C   | X   | M   |
| s3 Business Service ID Code                           | C   | X   | M   |
| s4 Interchange Rate Designator                        | C   | X   | M   |
| s5 Central Site Business Date                         | •   | X   | M   |
| s6 Business Cycle                                     | •   | X   | M   |
| s7 Card Acceptor Classification Override Indicator    | •   | X   | M   |

| <b>Message Type Identifier</b>                        | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|-------------------------------------------------------|------------|------------|------------|
| s8 Product Class Override Indicator                   | •          | X          | M          |
| s9 Corporate Incentive Rates Apply Indicator          | •          | X          | M          |
| s10 Special Conditions Indicator                      | •          | X          | M          |
| s11 Mastercard Assigned ID Override Indicator         | •          | X          | M          |
| s12 Account Level Management Account Category Code    | •          | X          | M          |
| s13 Rate Indicator                                    | •          | X          | M          |
| s14 Masterpass Incentive Indicator                    | •          | X          | M          |
| First Chargeback/1442 and Arbitration Chargeback/1442 | C          | X          | M          |
| s1 Card Program Identifier                            | C          | X          | M          |
| s2 Business Service Arrangement Type Code             | C          | X          | M          |
| s3 Business Service ID Code                           | C          | X          | M          |
| s4 Interchange Rate Designator                        | C          | X          | M          |
| s5 Central Site Business Date                         | •          | X          | M          |
| s6 Business Cycle                                     | •          | X          | M          |
| s7 Card Acceptor Classification Override Indicator    | •          | X          | M          |
| s8 Product Class Override Indicator                   | •          | X          | M          |
| s9 Corporate Incentive Rates Apply Indicator          | •          | X          | M          |
| s10 Special Conditions Indicator                      | •          | X          | M          |
| s11 Mastercard Assigned ID Override Indicator         | •          | X          | M          |
| s12 Account Level Management Account Category Code    | •          | X          | M          |
| s13 Rate Indicator                                    | •          | X          | M          |
| s14 Masterpass Incentive Indicator                    | •          | X          | M          |
| Second Presentment/1240                               | C          | X          | M          |
| s1 Card Program Identifier                            | C          | X          | M          |
| s2 Business Service Arrangement Type Code             | C          | X          | M          |
| s3 Business Service ID Code                           | C          | X          | M          |

| <b>Message Type Identifier</b>                     | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|----------------------------------------------------|------------|------------|------------|
| s4 Interchange Rate Designator                     | C          | X          | M          |
| s5 Central Site Business Date                      | •          | X          | M          |
| s6 Business Cycle                                  | •          | X          | M          |
| s7 Card Acceptor Classification Override Indicator | •          | X          | M          |
| s8 Product Class Override Indicator                | •          | X          | M          |
| s9 Corporate Incentive Rates Apply Indicator       | •          | X          | M          |
| s10 Special Conditions Indicator                   | •          | X          | M          |
| s11 Mastercard Assigned ID Override Indicator      | •          | X          | M          |
| s12 Account Level Management Account Category Code | •          | X          | M          |
| s13 Rate Indicator                                 | •          | X          | M          |
| s14 Masterpass Incentive Indicator                 | •          | X          | M          |
| <b>Retrieval and Fee Collection Messages</b>       |            |            |            |
| Retrieval Request/1644                             | O          | X          | M          |
| s1 Card Program Identifier                         | C          | X          | M          |
| s2 Business Service Arrangement Type Code          | C          | X          | M          |
| s3 Business Service ID Code                        | C          | X          | M          |
| s4 Interchange Rate Designator                     | C          | X          | M          |
| s5 Central Site Business Date                      | •          | X          | M          |
| s6 Business Cycle                                  | •          | X          | M          |
| s7 Card Acceptor Classification Override Indicator | •          | X          | M          |
| s8 Product Class Override Indicator                | •          | X          | M          |
| s9 Corporate Incentive Rates Apply Indicator       | •          | X          | M          |
| s10 Special Conditions Indicator                   | •          | X          | M          |
| s11 Mastercard Assigned ID Override Indicator      | •          | X          | M          |
| s12 Account Level Management Account Category Code | •          | X          | M          |
| s13 Rate Indicator                                 | •          | X          | M          |

| <b>Message Type Identifier</b>                     | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|----------------------------------------------------|------------|------------|------------|
| s14 Masterpass Incentive Indicator                 | •          | X          | M          |
| Retrieval Request Acknowledgement/1644             | O          | X          | M          |
| s1 Card Program Identifier                         | C          | X          | M          |
| s2 Business Service Arrangement Type Code          | C          | X          | M          |
| s3 Business Service ID Code                        | C          | X          | M          |
| s4 Interchange Rate Designator                     | C          | X          | M          |
| s5 Central Site Business Date                      | •          | X          | M          |
| s6 Business Cycle                                  | •          | X          | M          |
| s7 Card Acceptor Classification Override Indicator | •          | X          | M          |
| s8 Product Override Indicator                      | •          | X          | M          |
| s9 Corporate Incentive Rates Apply Indicator       | •          | X          | M          |
| s10 Special Conditions Indicator                   | •          | X          | M          |
| s11 Mastercard Assigned ID Override Indicator      | •          | X          | M          |
| s12 Account Level Management Account Category Code | •          | X          | M          |
| s13 Rate Indicator                                 | •          | X          | M          |
| s14 Masterpass Incentive Indicator                 | •          | X          | M          |
| Fee Collection (Retrieval Fee Billing)/1740        | O          | X          | M          |
| s1 Card Program Identifier                         | C          | X          | M          |
| s2 Business Service Arrangement Type Code          | C          | X          | M          |
| s3 Business Service ID Code                        | C          | X          | M          |
| s4 Interchange Rate Designator                     | C          | X          | M          |
| s5 Central Site Business Date                      | •          | X          | M          |
| s6 Business Cycle                                  | •          | X          | M          |
| s7 Card Acceptor Classification Override Indicator | •          | X          | M          |
| s8 Product Class Override Indicator                | •          | X          | M          |
| s9 Corporate Incentive Rates Apply Indicator       | •          | X          | M          |
| s10 Special Conditions Indicator                   | •          | X          | M          |

| <b>Message Type Identifier</b>                                       | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|----------------------------------------------------------------------|------------|------------|------------|
| s11 Mastercard Assigned ID Override Indicator                        | •          | X          | M          |
| s12 Account Level Management Account Category Code                   | •          | X          | M          |
| s13 Rate Indicator                                                   | •          | X          | M          |
| s14 Masterpass Incentive Indicator                                   | •          | X          | M          |
| Fee Collection (Handling Fees)/1740                                  | O          | X          | M          |
| s1 Card Program Identifier                                           | C          | X          | M          |
| s2 Business Service Arrangement Type Code                            | C          | X          | M          |
| s3 Business Service ID Code                                          | C          | X          | M          |
| s4 Interchange Rate Designator                                       | C          | X          | M          |
| s5 Central Site Business Date                                        | •          | X          | M          |
| s6 Business Cycle                                                    | •          | X          | M          |
| s7 Card Acceptor Classification Override Indicator                   | •          | X          | M          |
| s8 Product Class Override Indicator                                  | •          | X          | M          |
| s9 Corporate Incentive Rates Apply Indicator                         | •          | X          | M          |
| s10 Special Conditions Indicator                                     | •          | X          | M          |
| s11 Mastercard Assigned ID Override Indicator                        | •          | X          | M          |
| s12 Account Level Management Account Category Code                   | •          | X          | M          |
| s13 Rate Indicator                                                   | •          | X          | M          |
| s14 Masterpass Incentive Indicator                                   | •          | X          | M          |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | O          | X          | M          |
| s1 Card Program Identifier                                           | C          | X          | M          |
| s2 Business Service Arrangement Type Code                            | C          | X          | M          |
| s3 Business Service ID Code                                          | C          | X          | M          |
| s4 Interchange Rate Designator                                       | C          | X          | M          |
| s5 Central Site Business Date                                        | •          | X          | M          |
| s6 Business Cycle                                                    | •          | X          | M          |

| Message Type Identifier                            | Org | Sys | Dst |
|----------------------------------------------------|-----|-----|-----|
| s7 Card Acceptor Classification Override Indicator | •   | X   | M   |
| s8 Product Class Override Indicator                | •   | X   | M   |
| s9 Corporate Incentive Rates Apply Indicator       | •   | X   | M   |
| s10 Special Conditions Indicator                   | •   | X   | M   |
| s11 Mastercard Assigned ID Override Indicator      | •   | X   | M   |
| s12 Account Level Management Account Category Code | •   | X   | M   |
| s13 Rate Indicator                                 | •   | X   | M   |
| s14 Masterpass Incentive Indicator                 | •   | X   | M   |

PDS 0158 must be a length of 003–030.

The clearing system determines and/or validates PDS 0158. If the business service requires an interchange rate designator (IRD) for a given message type, the message originator must submit all spaces or valid values in subfields 1, 2, and 3, and a valid interchange rate designator in subfield 4. For example, PDS 0158 is required to be present for all U.S. region transactions that are of Mastercard brand, except for the following.

- ATM (DE 3, subfield 1 = 01)
- Cash Disbursement (DE 3, subfield 1 = 12)
- Retrieval Requests and Fee Collections

Customers may choose to submit only the IRD and provide spaces in subfields 1–3. In this situation, GCMS derives the corresponding card program identifier and business service information and populates the message with these values. If the system cannot determine the appropriate values for the submitted IRD, the transaction is rejected.

If the customer provides values other than spaces and if the submitted information in subfields 1–3 does not match the information the clearing system assigns, the clearing system rejects the transaction. The clearing system will also reject the transaction if the (non-space) values in subfields 1–3 are invalid for the interchange rate designator provided in subfield 4.

PDS 0158 is important to reconciliation processing because it identifies the card program identifier, the business service, the interchange rate designator, and the business date and processing cycle to which the transaction is assigned for reconciliation purposes.

Refer to the Publications for a complete listing of domestic, regional, and interregional interchange programs.

### **Business Service Selection General Information**

The transaction business relationship (referred to as the “business service”) is described collectively by the Card Program Identifier, the Business Service Type Code, and the Business

Service ID Code subfields. The business service defines the transaction interchange rule basis together with the interchange rate designator submitted by the originator of the message.

A business service is an arrangement among a defined group of customers (such as acquirers and issuers) that share a common level of interchange participation for a specific card program identifier such as the Mastercard brand. Business services may involve but are not limited to the following.

- Two or more customers (member-to-member)
- Customers in a single country (intracountry)
- Customers in two or more countries or regions (intercountry)
- Customers within a business region (intraregional)
- Customers between business regions (interregional)

Each business service may have its own criteria, interchange rates, transaction life cycle procedures, business date calendar, and other features.

When the clearing system receives a business transaction for processing, it evaluates the following types of information to determine the applicable card program and business service:

- The country of the acquirer
- The country to which the issuing account range is assigned
- The card programs associated with the acquirer
- The card programs associated with the issuing account range
- DE 3 (Processing Code)
- The business services in which the transaction originator participates, and for which the message qualifies
- The business services in which the transaction receiver participates and for which the message qualifies
- The interchange rate designator submitted in the message

Both the origination and destination customers of a transaction (such as the acquirer and issuer) must be licensed for a selected card program and must participate in a common business service; otherwise, the clearing system rejects the transaction because no business rules govern its completion.

The clearing system selects the appropriate business service from those in common between the issuer and acquirer in the following order of priority:

- Member-to-member
- Intracountry
- Intercountry
- Intraregional
- Interregional

After the business service is determined, the clearing system evaluates financial transactions with respect to the interchange criteria defined for the business service and submitted interchange rate designator to determine the correct interchange rate. The clearing system validates any data the message originator submits in PDS 0158, calculates interchange fees,

and forwards the transaction to the receiver. This information is made available to the transaction originating processor through reconciliation processing options.

### Values

If present, PDS 0158 must be a length of three positions and cannot contain all low values or all high values.

### Subfield 1—Card Program Identifier

PDS 0158 (Business Activity), subfield 1 (Card Program Identifier) is a three-character code that identifies the card program or financial network to which a transaction belongs. Valid card program identifiers for programs and services the clearing system supports are in the following table.

|                     | Attribute | Value |
|---------------------|-----------|-------|
| Subfield ID         | n-2       | 01    |
| Subfield Length     | n-2       | 03    |
| Data Representation | ans-3     |       |
| Justification       | Left      |       |

| Values | Description                                                                                                                                                                                                                              |
|--------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| CIR    | Cirrus®                                                                                                                                                                                                                                  |
| DMC    | Debit Mastercard®                                                                                                                                                                                                                        |
| MCC    | Mastercard® Credit                                                                                                                                                                                                                       |
| MSI    | Maestro®                                                                                                                                                                                                                                 |
| PRO    | Sweden domestic brand                                                                                                                                                                                                                    |
| PVL    | Private label                                                                                                                                                                                                                            |
| spaces | Customers must submit all spaces in this subfield unless specifically directed otherwise by Mastercard. The clearing system will then determine the correct value and populate this subfield before sending the message to the receiver. |

### Subfield 2—Business Service Arrangement Type Code

PDS 0158 (Business Activity), subfield 2 (Business Service Arrangement Type Code) is a one-position numeric value that identifies the business relationship between the transaction's participants. When a business service arrangement ID Code is submitted in subfield 3, this subfield must contain the business service arrangement type code and cannot contain all spaces.

| <b>Attribute</b>    | <b>Value</b> |
|---------------------|--------------|
| Subfield ID         | n-2          |
| Subfield Length     | 02           |
| Data Representation | n-2          |
| Justification       | ans-1        |
|                     | Left         |

| <b>Values</b> | <b>Description</b>                                                                                                                                                                                                                       |
|---------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1             | Interregional                                                                                                                                                                                                                            |
| 2             | Intraregional                                                                                                                                                                                                                            |
| 3             | Intercountry                                                                                                                                                                                                                             |
| 4             | Intracountry                                                                                                                                                                                                                             |
| 8             | Member-to-member                                                                                                                                                                                                                         |
| spaces        | Customers must submit all spaces in this subfield unless specifically directed otherwise by Mastercard. The clearing system will then determine the correct value and populate this subfield before sending the message to the receiver. |

### **Subfield 3—Business Service ID Code**

PDS 0158 (Business Activity), subfield 3 (Business Service ID Code) is a six-position value that identifies the business service to which the transaction is assigned for reconciliation and rules basis.

When a business service arrangement type code is submitted in subfield 2, this subfield must contain a valid Business Service ID code and cannot contain all spaces.

| <b>Attribute</b>    | <b>Value</b> |
|---------------------|--------------|
| Subfield ID         | n-2          |
| Subfield Length     | 03           |
| Data Representation | n-2          |
| Justification       | ans-6        |
|                     | Left         |

| Type Code | Type Description | ID Code | ID Code Description                                                                                                                                                                                                                      |   |                                                                  |
|-----------|------------------|---------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|------------------------------------------------------------------|
| 1         | Interregional    | FFTnn   | FF                                                                                                                                                                                                                                       | = | "from" acquiring region                                          |
|           |                  |         | TT                                                                                                                                                                                                                                       | = | "to" issuing region                                              |
|           |                  |         | nn                                                                                                                                                                                                                                       | = | unique number assigned to each interregional business service    |
| 2         | Intraregional    | RRnnnn  | RR                                                                                                                                                                                                                                       | = | business region                                                  |
|           |                  |         | nnnn                                                                                                                                                                                                                                     | = | unique number assigned to each intraregional business service    |
| 3         | Intercountry     | nnnnnn  | nnnn                                                                                                                                                                                                                                     | = | unique ID assigned to each intercountry business service         |
| 4         | Intracountry     | CCCnnn  | CCC                                                                                                                                                                                                                                      | = | ISO numeric country code                                         |
|           |                  |         | nnn                                                                                                                                                                                                                                      | = | unique number assigned to each Intracountry business service     |
| 8         | Member-to-member | Nnnnnn  | Nnnn                                                                                                                                                                                                                                     | = | unique number assigned to each member-to-member business service |
| spaces    |                  |         | Customers must submit all spaces in this subfield unless specifically directed otherwise by Mastercard. The clearing system will then determine the correct value and populate this subfield before sending the message to the receiver. |   |                                                                  |

The Mastercard billing and clearing codes, Account Management System (AMS) region codes, and corresponding descriptions are in the following table. The two-digit billing and clearing codes are used in subfield 3 in the previous table, denoted with FF, TT, and RR.

| Billing/Clearing Code | AMS Region Code | Description                     |
|-----------------------|-----------------|---------------------------------|
| 01                    | 1               | United States                   |
| 02                    | A               | Canada                          |
| 03                    | B               | Latin America and the Caribbean |
| 04                    | C               | Asia/Pacific                    |
| 05                    | D               | Europe                          |

| <b>Billing/Clearing Code</b> | <b>AMS Region Code</b> | <b>Description</b> |
|------------------------------|------------------------|--------------------|
| 06                           | E                      | Middle East/Africa |

### **Subfield 4—Interchange Rate Designator**

PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator) is a two-position code that indicates the interchange rate and editing rules applied to the transaction.

A valid two-position IRD is required for all U.S. region and international First Presentment/1240 messages and chargeback cycle messages with the Mastercard brand. It also is required in messages submitted for a business service that requires an IRD to be present in the given message type.

If business need dictates, Mastercard may introduce new business service arrangements, interchange rate designators, or both outside of the typical release schedule.

| <b>Attribute</b>    | <b>Value</b> |
|---------------------|--------------|
| Subfield ID         | n-2          |
| Subfield Length     | 04           |
| Data Representation | 02           |
| Justification       | ans-2        |
| Justification       | Left         |

### **Subfield 5—Central Site Business Date**

PDS 0158 (Business Activity), subfield 5 (Central Site Business Date) identifies the official business processing date when the business service reconciles a transaction.

The Central Site Business Date format is YYMMDD. For all business transactions, the clearing system determines the Central Site Business Date and inserts it into the transaction.

The Central Site Business Date is the clearing system's processing date expressed in the local time zone of the clearing system's processing center.

| <b>Attribute</b>    | <b>Value</b> |
|---------------------|--------------|
| Subfield ID         | n-2          |
| Subfield Length     | 05           |
| Data Representation | 06           |
| Justification       | YYMMDD       |
| Justification       | Right        |

## **Subfield 6—Business Cycle**

PDS 0158 (Business Activity), subfield 6 (Business Cycle) is a two-digit numeric subfield (such as 01, 02, or 03) that identifies a reconciliation period in a Business Date.

The Business Cycle is adjusted at each business service's processing cycle cutover. At cycle cutover time, the Business Cycle is incremented by one unless Business Date is also being cut over to the next period; in this case, the Business Date is incremented to the next available business day for the business service, and the Business Cycle is reset to 01.

For all business transactions, the clearing system determines the Business Cycle and inserts it into the transaction.

| <b>Attribute</b>    | <b>Value</b> |
|---------------------|--------------|
| Subfield ID         | n-2          |
| Subfield Length     | 06           |
| Data Representation | 02           |
| Justification       | Right        |

## **Subfield 7—Card Acceptor Classification Override Indicator**

The Clearing Platform populates PDS 0158 (Business Activity), subfield 7 (Card Acceptor Classification Override Indicator) with appropriate values to indicate whether Card Acceptor Business Code (MCC) override rates, Card Acceptor Business (CAB) Type override rates, or neither, were used in the interchange fee amount designated in PDS 0146 (Amount, Transaction Fees).

| <b>Attribute</b>    | <b>Value</b> |
|---------------------|--------------|
| Subfield ID         | n-2          |
| Subfield Length     | 07           |
| Data Representation | n-2          |
| Justification       | ans-1        |
|                     | N/A          |

| <b>Value</b> | <b>Description</b>                                            |
|--------------|---------------------------------------------------------------|
| Space        | No card acceptor classification override was applied.         |
| 0            | Card Acceptor Business Code (MCC) Override was applied.       |
| 1            | CAB Type “Other” Override was applied.                        |
| A            | CAB Type “Passenger Transport: Airline” Override was applied. |

---

| <b>Value</b> | <b>Description</b>                                            |
|--------------|---------------------------------------------------------------|
| B            | CAB Type “Cruise Line/Steamship” Override was applied.        |
| C            | CAB Type “Cash Disbursement” Override was applied.            |
| D            | CAB Type “Payment Transaction” Override was applied.          |
| F            | CAB Type “Restaurant” Override was applied.                   |
| H            | CAB Type “Lodging” Override was applied.                      |
| M            | CAB Type “Mail Order/Telephone Order” Override was applied.   |
| P            | CAB Type “Beauty Salon” Override was applied.                 |
| R            | CAB Type “Passenger Transport: Railway” Override was applied. |
| S            | CAB Type “Supermarket” Override was applied.                  |
| T            | CAB Type “Telephone” Override was applied.                    |
| U            | CAB Type “Unique” Override was applied.                       |
| V            | CAB Type “Automobile/Vehicle Rental” Override was applied.    |
| W            | CAB Type “Warehouse Club” Override was applied.               |
| Z            | CAB Type “ATM” Override was applied.                          |

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### **Subfield 8—Product Class Override Indicator**

The Clearing Platform populates PDS 0158 (Business Activity), subfield 8 (Product Class Override Indicator) with a Product Class value to indicate whether product class override interchange rates were used in the interchange fee amount designated in PDS 0146 (Amount, Transaction Fees).

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|                     | <b>Attribute</b> | <b>Value</b> |
|---------------------|------------------|--------------|
| Subfield ID         | n-2              | 08           |
| Subfield Length     | n-2              | 03           |
| Data Representation | ans-3            |              |
| Justification       | N/A              |              |

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**NOTE:**

Please refer to [PDS 0002 \(GCMS Product Identifier\)](#) for the full value list.

| <b>Value</b> | <b>Description</b>                     | <b>GCMS Product Identifier (PDS 0002)</b> |
|--------------|----------------------------------------|-------------------------------------------|
| Space        | No Product Class override was applied. |                                           |

### **Subfield 9—Corporate Incentive Rates Apply Indicator**

The Clearing Platform populates PDS 0158 (Business Activity), subfield 9 (Corporate Incentive Rates Apply Indicator) with a value of 1, 2, N or V to indicate whether no (N), first-level (1), second-level (2), or V (VAT) corporate incentive rates were used in the interchange fee amount designated in PDS 0146 (Amounts, Transaction Fee).

|                     | <b>Attribute</b> | <b>Value</b> |
|---------------------|------------------|--------------|
| Subfield ID         | n-2              | 09           |
| Subfield Length     | n-2              | 01           |
| Data Representation | ans-1            |              |
| Justification       | N/A              |              |

|   | <b>Value</b> | <b>Description</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|---|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|   | N            | No corporate incentive interchange was applied.                                                                                                                                                                                                                                                                                                                                                                                                                     |
|   | V            | UK Summary VAT Level Corporate incentive Rates were applied, meaning that the UK acquirer <ul style="list-style-type: none"> <li>• Met all non-addendum business requirements for the specified interchange program, and</li> <li>• Did not provide addendum data required by first-level incentive interchange conditions, but instead</li> <li>• Provided the data mandated for UK VAT Summary in the relevant Financial Detail Addendum/1644 messages</li> </ul> |
| 1 | 1            | First-level corporate card incentive interchange was applied, meaning that the acquirer <ul style="list-style-type: none"> <li>• Met all non-addendum business requirements for the specified interchange program, and</li> <li>• Provided the mandated data in the relevant Financial Detail Addendum/1644 messages</li> </ul>                                                                                                                                     |

| <b>Value</b> | <b>Description</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2            | <p>Second-level corporate card incentive interchange was applied, meaning that the acquirer</p> <ul style="list-style-type: none"> <li>• Met all non-addendum business requirements for the specified interchange program, and</li> <li>• Did not provide addendum data required by first-level incentive interchange conditions OR was a UK acquirer that did not provide the information needed to qualify for the UK Summary VAT Level incentive interchange, but instead</li> <li>• Provided PDS 0502 (Custom Identifier) in the First Presentment/1240 message with a value that allows Mastercard to match the First Presentment/1240 with addendum data obtained from third-party T&amp;E vendors</li> </ul> |

### **Subfield 10—Special Conditions Indicator**

The Clearing Platform populates PDS 0158 (Business Activity), subfield 10 (Special Conditions Indicator) with a value to indicate whether an adjustment was included in the Fee amount designated in PDS 0146.

|                     | <b>Attribute</b> | <b>Value</b> |
|---------------------|------------------|--------------|
| Subfield ID         | n-2              | 10           |
| Subfield Length     | n-2              | 01           |
| Data Representation | ans-1            |              |
| Justification       | N/A              |              |

| <b>Value</b> | <b>Description</b>                                    |
|--------------|-------------------------------------------------------|
| N            | Neither Late Presentment nor ATM Surcharge adjustment |
| Y            | Late Presentment adjustment only                      |
| 2            | ATM Surcharge adjustment only                         |
| 3            | Both Late Presentment and ATM Surcharge adjustment    |

### **Subfield 11—Mastercard Assigned ID Override Indicator**

The Clearing Platform populates PDS 0158 (Business Activity), subfield 11 (Mastercard Assigned ID Override Indicator) with a value of Y or N to indicate whether override rates were

used in the interchange fee amount designated in PDS 0146 (Amount, Transaction Fees) based on PDS 0176 (Mastercard Assigned ID).

| <b>Attribute</b>    | <b>Value</b> |
|---------------------|--------------|
| Subfield ID         | n-2          |
| Subfield Length     | n-2          |
| Data Representation | ans-1        |
| Justification       | N/A          |

### **Subfield 12—Account Level Management Account Category Code**

PDS 0158 (Business Activity), subfield 12 (Account Level Management Account Category Code) contains a one-position code that indicates whether the account associated with the transaction (stored on DE 2 [Primary Account Number]) is participating in one or several Account Level Management programs where an incremental interchange is included in the transaction's interchange amount when using Rate Type 020 for Enhanced Value or interchange is calculated based on the graduated product.

| <b>Attribute</b>    | <b>Value</b> |
|---------------------|--------------|
| Subfield ID         | n-2          |
| Subfield Length     | n-2          |
| Data Representation | ans-1        |
| Justification       | N/A          |

PDS 0158, subfield 12 will contain a value for Account Level Management (as defined below) when unique IRDs are not defined. Customers in the Europe region will use this subfield; customers in the U.S. and Canada regions will not use subfield 12 to identify the transaction processed as Account Level Management.

GCMS will populate PDS 0158, subfield 12 when:

- An account in the Europe region associated with the transaction is participating in Enhanced Value where an incremental incentive is included in the transaction's interchange amount.
- An account in the Europe region associated with the transaction is participating in Product Graduation.
- An account in the Europe region associated with the transaction is participating in both Enhanced Value and Product Graduation where an incremental incentive is included in the transaction's interchange amount.

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This subfield will be populated by GCMS as part of the qualification process for Account Level Management transactions.

| <b>Value</b> | <b>Description</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| N            | Default value<br><br>For markets that use a rate adjustment for incentive interchange and unique IRDs are not defined for Account Level Management, such as Europe, value N indicates a rate adjustment was not applied. For markets that use unique IRDs for Account Level Management incentive interchange, value N represents the default value. For markets that do not participate in Account Level Management services, value N represents the default value. |
| B            | Enhanced Value                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| M            | Product Graduation and Enhanced Value                                                                                                                                                                                                                                                                                                                                                                                                                               |
| P            | Product Graduation                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

### **Subfield 13—Rate Indicator**

PDS 0158 (Business Activity), subfield 13 (Rate Indicator) indicates the rate applied by GCMS to the transaction.

|                     | <b>Attribute</b> | <b>Value</b> |
|---------------------|------------------|--------------|
| Subfield ID         | n-2              | 13           |
| Subfield Length     | n-2              | 01           |
| Data Representation | ans-1            |              |
| Justification       | N/A              |              |

| <b>Value</b> | <b>Description</b>                                                                                                                                                                                                           |
|--------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| B            | Base                                                                                                                                                                                                                         |
| C            | MPP Regulated Rate 1                                                                                                                                                                                                         |
| E            | Transaction qualified for Europe Cross Border Acquiring Regulated Rate. Clearing System adjusted the Interchange fee since the original interchange fee was greater than the maximum allowed interchange fee.                |
| F            | Transaction qualified for Europe Cross Border Acquiring Regulated Rate. Clearing System did not adjust the interchange fee since the original interchange fee was less than or equal to the maximum allowed interchange fee. |

| <b>Value</b> | <b>Description</b>            |
|--------------|-------------------------------|
| P            | MPP Regulated Rate 2          |
| 1            | Base plus Fraud Adjustment    |
| N            | Non-Regulated                 |
| S            | Regulated Small Ticket Base   |
| T            | Regulated Small Ticket Tier 1 |

### **Subfield 14—Masterpass Incentive Indicator**

PDS 0158 (Business Activity), subfield 14 (Masterpass Incentive Indicator) is populated by GCMS and identifies the transaction as having received the Masterpass-Enabled Merchant Incentive.

| <b>Attribute</b>    | <b>Value</b> |
|---------------------|--------------|
| Subfield ID         | n-2          |
| Subfield Length     | n-2          |
| Data Representation | an-1         |
| Justification       | N/A          |

| <b>Value</b> | <b>Description</b>                                         |
|--------------|------------------------------------------------------------|
| Y            | The transaction did receive the incentive interchange.     |
| N            | The transaction did not receive the incentive interchange. |

## **PDS 0159—Settlement Data**

PDS 0159 (Settlement Data) provides reconciliation and settlement information for each clearing system transaction that has settlement impact.

### **Attributes**

|                                            |
|--------------------------------------------|
| ans...67; TAGLLLVAR                        |
| Tag Field: 0159                            |
| Length Field: 3 positions, value = 001–067 |

---

|                |                                 |
|----------------|---------------------------------|
| Data Field:    | Variable length, 1–67 positions |
| Subfields:     | 9                               |
| Justification: | See “Subfields”                 |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                |     |     |     |
| First Presentment/1240                                               | C   | X   | C   |
| <b>Retrieval and Fee Collection Messages</b>                         |     |     |     |
| Fee Collection (Retrieval Fee Billing)/1740                          | C   | X   | C   |
| Fee Collection (Handling Fees)/1740                                  | C   | X   | C   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | C   | X   | C   |

The clearing system inserts PDS 0159 into all transactions with settlement impact for which the clearing system is responsible for managing funds settlement.

A transaction has settlement impact if it causes funds to be moved between customers or between the customer and Mastercard when the transaction is successfully completed.

Amount, Reconciliation (DE 5) always is assigned to PDS 0159 for reconciliation.

In PDS 0146 (Amounts, Transaction Fee), each occurrence of a transaction fee (subfield 7 [Amount, Fee, Reconciliation]) is assigned to PDS 0159 for reconciliation, as indicated by the Fee Settlement Indicator subfield associated with each fee.

## PDS 0159 Subfields

Settlement Data consists of nine subfields as defined in the following table.

| Number | Positions | Name                                        | Attribute   | Justification |
|--------|-----------|---------------------------------------------|-------------|---------------|
| 1      | 1–11      | Settlement Service Transfer Agent ID Code   | ans-11      | right         |
| 2      | 12–39     | Settlement Service Transfer Agent Account   | ans-28      | left          |
| 3      | 40        | Settlement Service Level Code               | n-1         | N/A           |
| 4      | 41–50     | Settlement Service ID Code                  | ans-10      | left          |
| 5      | 51        | Settlement Foreign Exchange Rate Class Code | an-1        | N/A           |
| 6      | 52–57     | Reconciliation Date                         | n-6; YYMMDD | N/A           |
| 7      | 58–59     | Reconciliation Cycle                        | n-2         | N/A           |
| 8      | 60–65     | Settlement Date                             | n-6; YYMMDD | N/A           |
| 9      | 66–67     | Settlement Cycle                            | n-2         | N/A           |

### Subfield 1: Settlement Service Transfer Agent ID Code

Currently, subfield 1 (Settlement Service Transfer Agent ID Code) is space-filled.

The Settlement Service Transfer Agent ID Code identifies the transfer agent ID selected for the receiving customer. The agent established one or more accounts with at least one bank approved to effect settlement with Mastercard. The agent's accounts are used for settling activity with Mastercard for itself, a customer or group of customers, or both.

The clearing system always determines this subfield's data value.

### Subfield 2: Settlement Service Transfer Agent Account

Subfield 2 (Settlement Service Transfer Agent Account) contains the agent's bank account number for the receiving customer associated with the settlement service identified in subfield 4.

The clearing system always determines this subfield's value.

### Subfield 3: Settlement Service Level Code

Subfield 3 (Settlement Service Level Code) is a one-digit code that identifies the settlement level of the settlement service.

---

The clearing system always determines this subfield's data value. Supported values are listed in the following table.

| Value | Description   |
|-------|---------------|
| 1     | Regional      |
| 3     | Intracurrency |

#### **Subfield 4: Settlement Service ID Code**

Subfield 4 (Settlement Service ID Code) contains a 10-position value that uniquely identifies the settlement service. This subfield is populated according to the settlement service ID selected for the receiving customer.

The clearing system always determines this subfield's data value.

#### **Subfield 5: Settlement Foreign Exchange Rate Class Code**

Subfield 5 (Settlement Foreign Exchange Rate Class Code) identifies the classification of foreign exchange rates used to compute payment amounts for this settlement service.

The clearing system always determines this subfield's data value. Supported values are listed in the following table.

| Value | Description                                                                                                           |
|-------|-----------------------------------------------------------------------------------------------------------------------|
| F     | Fixed; indicates that a fixed rate class was used to convert from transaction currency to receiver's payment currency |
| M     | Market; indicates that a market rate was used to convert from base currency to the receiver's payment currency        |
| N     | Not applicable; no conversion occurred.                                                                               |

#### **Subfield 6: Reconciliation Date**

Subfield 6 (Reconciliation Date) is a six-digit subfield in the format YYMMDD that identifies the clearing system's processing date expressed in the local time zone of the clearing system's processing center. Clearing reconciliation cutoffs may occur every day.

The clearing system may process a transaction on a Sunday, but the transaction may not be settled until Monday if the settlement bank is not open on Sundays. If this occurs, the clearing system assigns the Sunday date to subfield 6 and assigns the Monday date to subfield 8 (Settlement Date).

The clearing system always determines this subfield's data value. The clearing system inserts Reconciliation Date into any transaction to which it has assigned a Settlement Service Level Code and Settlement Service ID Code.

This subfield contains the same value as Central Site Business Date (PDS 0158, subfield 5).

### **Subfield 7: Reconciliation Cycle**

Subfield 7 (Reconciliation Cycle) is a two-digit subfield that identifies a reconciliation period in a Reconciliation Date. The Reconciliation Cycle is adjusted at each clearing reconciliation cutoff. At cutoff, the Reconciliation Cycle is incremented by one unless the last cycle in the Reconciliation Date is being cutoff. In this case, the Reconciliation Date is incremented to the next available business day for the settlement service, and the Reconciliation Cycle is 01. The Reconciliation Cycles in the following table are assigned.

| <b>Value</b> | <b>Description</b> |
|--------------|--------------------|
| 01           | Cycle 1            |
| 02           | Cycle 2            |
| 03           | Cycle 3            |
| 04           | Cycle 4            |
| 05           | Cycle 5            |
| 06           | Cycle 6            |

The clearing system always determines this subfield's data value. The clearing system inserts Reconciliation Cycle into any transaction to which it assigned a Settlement Service Level Code and Settlement Service ID Code.

This subfield contains the same value as Business Cycle (PDS 0158, subfield 6).

### **Subfield 8: Settlement Date**

Subfield 8 (Settlement Date) is a six-digit subfield in the format YYMMDD that identifies the date that the settlement service initiates settlement for the message, such as the settlement advisement date, which is based on the clearing date, settlement service cutoff cycle, and calendar for the settlement service. Settlement service settlement cutoffs occur only on banking business days the settlement service specifically identifies.

The clearing system may process a transaction on a Sunday but may not settle it until Monday if the settlement bank is not open on Sundays. If this occurs, the clearing system assigns the Sunday date to subfield 6 (Reconciliation Date) and assigns the Monday date to subfield 8 (Settlement Date).

The clearing system always determines this subfield's data value. The clearing system inserts Settlement Date in any transaction to which it assigned a Settlement Service Level Code and Settlement Service ID Code.

The settlement date is adjusted for each settlement service level and settlement service ID.

The clearing system will populate this field with all nines to indicate that a specific installment payment option has been indicated in PDS 0195 (Installment Data), subfield 2 (Payment Option Code) and that the settlement dates and settlement amounts will be assigned in PDS 0160 (Settlement Data, Multiple).

### **Subfield 9: Settlement Cycle**

Subfield 9 (Settlement Cycle) is a two-digit subfield that identifies a settlement period in a settlement date. The settlement cycle is adjusted at each settlement service reconciliation cutoff. The settlement cycle in the following table is assigned.

| <b>Value</b> | <b>Description</b> |
|--------------|--------------------|
| 01           | Cycle 1            |

Clearing file activity senders and receivers should anticipate that additional Settlement Cycle cutoffs will be added over time to support regional and local needs. All customers and processors should be prepared to receive and reconcile against multiple settlement cycles.

## **PDS 0160—Settlement Data, Multiple**

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PDS 0160 (Settlement Data, Multiple) provides the settlement date and respective settlement amount for each clearing transaction with an installment payment option.

### **Attributes**

|                |                                |
|----------------|--------------------------------|
| n-108; TAGLLL  |                                |
| Tag Field:     | 0160                           |
| Length Field:  | 3 positions, value = 018–108   |
| Data Field:    | Variable length, 108 positions |
| Subfields:     | 2                              |
| Occurrences:   | 1–6                            |
| Justification: | See “Subfields”                |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | •   | X   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | •   | X   | C   |
| Second Presentment/1240                               | •   | X   | C   |

The clearing system inserts PDS 0160 into all First Presentment messages and subsequent cardholder life cycle transactions with settlement impact for which the clearing system is responsible for managing installment payment funds settlement.

A transaction with a payment option is identified by the presence of PDS 0195 (Installment Data).

If PDS 0195, subfield 2 (Payment Option Code) is present and indicates a specific payment option, PDS 0159 (Settlement Data), subfield 8 (Settlement Date) will contain all nines to alert the customer to look at PDS 0160 for the settlement dates and settlement amounts.

If PDS 0195, subfield 2 contains value 61 (Installments [Twice Pay/Three or More]), and subfield 1 (Total Number of Installments) is value 2, PDS 0160 will contain two sets of settlement dates as the twice pay payments will be settled in two parts.

## PDS 0160 Subfields

This PDS consists of two subfields

| Number | Positions | Name              | Attribute   | Justification |
|--------|-----------|-------------------|-------------|---------------|
| 1      | 1–6       | Settlement Date   | n-6; YYMMDD | N/A           |
| 2      | 7–18      | Settlement Amount | n-12        | Right         |

### Subfield 1: Settlement Date

Subfield 1 (Settlement Date) is a six-digit subfield in the format YYMMDD that identifies the date that the settlement service initiates settlement for the message. An example is the settlement advisement date, which is based on the clearing date, settlement service cutoff cycle, and calendar for the settlement service. Settlement service settlement cutoffs occur only on the banking business days that the settlement service specifically identifies.

The clearing system always determines this subfield's data value if the transaction is identified as having a specific installment payment option in PDS 0195 (Installment Data), subfield 2 (Payment Option Code).

The settlement date is adjusted for each settlement service level and settlement service ID.

### **Subfield 2: Settlement Amount**

Subfield 2 (Settlement Amount) is the amount to be settled with the customer on the date specified in subfield 1 (Settlement Date).

GCMS calculates this amount according to the installment payment option identified in PDS 0195.

## **PDS 0164—Currency Cross Rates**

PDS 0164 (Currency Cross Rates) in Currency Update/1644 messages provides customers with cross-rates between global base currency (currently U.S. dollars) and other standard currencies.

These rates are expressed as indirect rates. That is, they contain the inverted rates of conversion between a given currency and global base currency (currently U.S. dollars).

### **Attributes**

|                      |                                                  |
|----------------------|--------------------------------------------------|
| Data Representation: | ans...230; TAGLLLVAR                             |
| Tag Field:           | 0164                                             |
| Length Field:        | 3 positions, value = 023–230 in increments of 23 |
| Data Field:          | Variable length, 23–230 positions                |
| Subfields:           | 5 subfields for each currency data occurrence    |
| Occurrences          | 1–10                                             |
| Justification:       | See "Subfields"                                  |

### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier        | Org | Sys | Dst |
|--------------------------------|-----|-----|-----|
| <b>Administrative Messages</b> |     |     |     |

---

| Message Type Identifier | Org | Sys | Dst |
|-------------------------|-----|-----|-----|
| Currency Update/1644    | •   | X   | M   |

This PDS contains one to 10 occurrences of currency conversion data. The clearing system may provide multiple Currency Update/1644 messages to customers (each with up to 10 rates per message) to provide information on currency conversion rates used in processing Financial messages.

## PDS 0164 Subfields

One to 10 occurrences of currency cross rate data may be in this PDS.

Each occurrence of currency update information consists of five subfields as defined in the following table.

| Number | Positions | Name                     | Attribute   | Justification |
|--------|-----------|--------------------------|-------------|---------------|
| 1      | 1–3       | Currency Code            | n-3         | N/A           |
| 2      | 4–14      | Currency Conversion Rate | n-11        | right         |
| 3      | 15        | Currency Conversion Type | a-1         | N/A           |
| 4      | 16–21     | Business Date            | n-6; YYMMDD | N/A           |
| 5      | 22–23     | Delivery Cycle           | n-2         | right         |

### Subfield 1: Currency Code

Subfield 1 (Currency Code) is the ISO numeric currency code of the currency for which conversion rate information is being provided.

### Subfield 2: Currency Conversion Rate

Subfield 2 (Currency Conversion Rate) is the conversion rate between DE 50) Currency Code, Reconciliation) and the Currency Code in subfield 1.

This subfield's first position indicates the decimal point position of the conversion rate data.

For example, a subfield value of 90001234567 indicates a conversion rate of 0.001234567.

### Example

Assume that currency XYZ has a direct ratio to U.S. dollars (USD) of 3:1. The indirect rate is 1/3, or 0.33333. The clearing system inserts a 9 in the first position of subfield 2 to indicate

the location of the decimal and the resulting value in PDS 0164 subfield 2 is 9033333333. The receiver interprets this as 0.33333333.

The receiver multiplies this rate by the non-U.S. dollar amount to determine the U.S. dollar equivalent or divides the U.S. dollar amount by this rate to determine the non-U.S. dollar amount.

To illustrate:

100 XYZ \* (multiplied by) 0.33333333 = 33.33 USD

100 USD / (divided by) 0.33333333 = 300 XYZ

### **Subfield 3: Currency Conversion Type**

Subfield 3 (Currency Conversion Type) indicates the type of rate represented in subfields 1 and 2. The customer uses three rate types to calculate settlement (buy, mid, or sell). The values for subfield are in the following table.

| <b>Value</b> | <b>Description</b> |
|--------------|--------------------|
| B            | Buy rate           |
| M            | Mid rate           |
| S            | Sell rate          |

### **Subfield 4: Business Date**

Subfield 4 (Business Date) indicates the business date that the currency conversion rates are effective. The format is YYMMDD.

### **Subfield 5: Delivery Cycle**

Subfield 5 (Delivery Cycle) contains the delivery cycle in which the currency conversion rates are being distributed.

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## **PDS 0165—Settlement Indicator**

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PDS 0165 (Settlement Indicator) indicates the settlement impact of amounts in an IPM message.

### **Attributes**

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ans...30; TAGLLLVAR

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|                |                                                    |
|----------------|----------------------------------------------------|
| Tag Field:     | 0165                                               |
| Length Field:  | 3 positions, value = 001–030                       |
| Data Field:    | Variable length, 1–30 positions                    |
| Subfields:     | 2; subfield 1 is mandatory; subfield 2 is optional |
| Justification: | See “Subfields”                                    |

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## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | M   | •   | M   |
| s2 Settlement Agreement Information                   | O   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | M   | •   | M   |
| s2 Settlement Agreement Information                   | O   | •   | C   |
| Second Presentment/1240                               | M   | •   | M   |
| s2 Settlement Agreement Information                   | O   | •   | C   |
| <b>Reconciliation Messages</b>                        |     |     |     |
| Financial Position Detail/1644                        | •   | X   | C   |
| <b>Retrieval and Fee Collection Messages</b>          |     |     |     |
| Retrieval Request/1644                                | M   | •   | M   |
| s2 Settlement Agreement Information                   | O   | •   | C   |
| Retrieval Request Acknowledgement/1644                | M   | •   | M   |
| s2 Settlement Agreement Information                   | O   | •   | C   |
| Fee Collection (Retrieval Fee Billing)/1740           | M   | •   | M   |
| s2 Settlement Agreement Information                   | O   | •   | C   |
| Fee Collection (Handling Fees)/1740                   | M   | •   | M   |

| <b>Message Type Identifier</b>                                           | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|--------------------------------------------------------------------------|------------|------------|------------|
| s2 Settlement Agreement Information                                      | O          | •          | C          |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/<br>1740 | M          | •          | M          |
| s2 Settlement Agreement Information                                      | O          | •          | C          |
| <b>Administrative Messages</b>                                           |            |            |            |
| Message Exception/1644 and File Reject/1644                              | •          | X          | C          |

The transaction originator must provide this PDS. It must indicate normal, bilateral, or Collection Only processing.

### Values

If present, PDS 0165 cannot contain all low values or all high values.

When PDS 0165 has the value X in position 1, the Input Source Reference IDs in position 2 through position 26 will be used as the identifier assigned to PDS 0300 (Reconciled, File) to create a new logical file for 1644/688 Settlement Reconciliation Notification Messages.

### PDS 0165 Subfields

This PDS consists of two subfields

| <b>Number</b> | <b>Positions</b> | <b>Name</b>                      | <b>Attribute</b> | <b>Justification</b> |
|---------------|------------------|----------------------------------|------------------|----------------------|
| 1             | 1                | Settlement Indicator             | an-1             | N/A                  |
| 2             | 2-30             | Settlement Agreement Information | ans...29         | left                 |

### Subfield 1: Settlement Indicator

Subfield 1 (Settlement Indicator) identifies the type of clearing and settlement processing to be performed for a transaction. Values are listed in the following table.

| <b>Value</b> | <b>Description</b>                                                                                                                                                                                                       |
|--------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| B            | Bilateral settlement agreement applies; the clearing system clears the transaction but does not settle it.                                                                                                               |
| C            | Collection Only; the transaction is On-Us or intraprocessor and was cleared and settled outside the clearing system; it is submitted to the clearing system according to rules governing "collection-only" transactions. |

| Value | Description                                                                                          |
|-------|------------------------------------------------------------------------------------------------------|
| M     | Mastercard clearing and net settlement; the clearing system should clear and settle the transaction. |

### Subfield 2: Settlement Information

The message originator may provide Settlement Information. This optional variable-length subfield (up to 29 characters long) may contain additional information related to a bilateral settlement agreement.

The information conveyed is assumed to have proprietary meaning between the participants; therefore, the clearing system does not perform any editing on this subfield.

If a bilateral settlement agreement does not require additional information, this subfield should be omitted, and PDS 0165 should be truncated at the end of the first subfield.

| Value                                             | Description                                                                                                                                                                                                              |
|---------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| X followed by a 25 byte Input Source Reference ID | Single Message System has settled the transaction; for the clearing system to clear the message and settle the transaction the 25 byte Input Source Reference ID indicates a unique value to assist with reconciliation. |

## PDS 0170—Card Acceptor Inquiry Information

PDS 0170 (Card Acceptor Inquiry Information) provides card acceptor contact data for cardholder, acquirer, or issuer use if there are questions or disputes concerning a transaction.

### Attributes

|                     |                                  |
|---------------------|----------------------------------|
| ans...57; TAGLLLVAR |                                  |
| Tag Field:          | 0170                             |
| Length Field:       | 3 positions, value = 016–057     |
| Data Field:         | Variable length, 16–57 positions |
| Subfields:          | 3                                |
| Justification:      | See “Subfields”                  |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | C   | •   | C   |
| s1 Customer Service Phone Number                      | O   | •   | C   |
| s2 Card Acceptor Phone Number                         | O   | •   | C   |
| s3 Additional Contact Information                     | O   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | O   | •   | C   |
| s3 Additional Contact Information                     | O   | •   | C   |
| Second Presentment/1240                               | O   | •   | C   |
| s1 Customer Service Phone Number                      | O   | •   | C   |
| s2 Card Acceptor Phone Number                         | O   | •   | C   |
| <b>Retrieval and Fee Collection Messages</b>          |     |     |     |
| Retrieval Request/1644                                | O   | •   | C   |
| Retrieval Request Acknowledgement/1644                | O   | •   | C   |
| Fee Collection (Retrieval Fee Billing)/1740           | C   | •   | C   |
| s1 Customer Service Phone Number                      | O   | •   | C   |
| s2 Card Acceptor Phone Number                         | O   | •   | C   |
| s3 Additional Contact Information                     | O   | •   | C   |

This PDS is available for use in First Presentment/1240 messages and subsequent cardholder life cycle transactions.

Issuers may print the contents of PDS 0170, subfield 1 (Customer Service Phone Number) on cardholder statements in addition to any card acceptor data in DE 43 (Card Acceptor Name/Location).

This information may be especially valuable to cardholders for transactions initiated through non-face-to-face procedures or for those transactions that are part of a pre-approved billing program (such as monthly or annual dues or monthly payment programs).

PDS 0170 subfield 1 should be provided for in-flight commerce transactions (PDS 0023 [Terminal Type] contains a value of CT4) and should also be provided in any other transaction in which a phone number would be submitted instead of a card acceptor city.

For non-face-to-face, in-flight commerce, mailed purchases, gaming, and electronic commerce transactions, an acquirer can choose to put the customer service phone number either in DE 43, subfield 3, or in PDS 0170 (or in both).

For a telephone transaction, the acquirer can choose to put the telephone detail either in DE 43, subfields 1 and 3, or in PDS 0189 (Point of Interaction [POI] Phone Data) (or in both).

For U.S. and Canada-acquired First Presentment/1240 transactions, PDS 0170 subfield 1 (Customer Service Phone Number) must be present when DE 22 (Point of Service Data Code), subfield 5 (Cardholder Present Data) is equal to 2 (cardholder not present, mail transaction), 3 (cardholder not present, phone transaction), or 4 (cardholder not present, standing [recurring] transaction).

### Values

If present, PDS 0170 cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0170 Subfields

This PDS consists of three subfields

| Number | Positions | Name                                                                     | Attribute | Justification |
|--------|-----------|--------------------------------------------------------------------------|-----------|---------------|
| 1      | 1–16      | Customer Service Phone Number<br><i>Optional subfield for this PDS.</i>  | ans-16    | left          |
| 2      | 17–32     | Card Acceptor Phone Number<br><i>Optional subfield for this PDS.</i>     | ans-16    | left          |
| 3      | 33–57     | Additional Contact Information<br><i>Optional subfield for this PDS.</i> | ans...25  | left          |

### Subfield 1: Customer Service Phone Number

Subfield 1 (Customer Service Phone Number) contains the primary card acceptor organization customer service phone number that the cardholder may use for inquiries on the transaction. Where applicable, this should contain the card acceptor's customer service or accounting department's toll-free (800) phone number.

Customer Service Phone Number is required for mail order, telephone order, and recurring payment transactions acquired in Canada.

If present, Card Acceptor Inquiry Information, Customer Service Phone Number (PDS 0170, subfield 1) cannot contain all zeros or any of the following.

- 000-000-0000

- (000) 000-0000
- 000 000 0000

For the following transactions acquired in the U.S. or Canada regions, the Customer Service Phone Number (PDS 0170, subfield 1), if present, must contain a 10-position phone number and must be left-justified with trailing spaces.

The first three positions must be numeric.

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442
- Arbitration Chargebacks/1442
- Retrieval Requests/1644
- Fee Collection (Retrieval Fee Billing)/1740

For First Presentment/1240 transactions acquired in the U.S. or Canada region, PDS 0170, subfield 1 must be present for mail order transactions, telephone order transactions, or standing (recurring) transactions, unless the transaction is collection-only or a reversal.

### **Subfield 2: Card Acceptor Phone Number**

Subfield 2 (Card Acceptor Phone Number) contains the card acceptor's business phone number if it is different from the value in Customer Service Phone Number (subfield 1).

If present, subfield 2 cannot contain all zeros or any of the following.

- 000-000-0000
- (000) 000-0000
- 000 000 0000

For the following original, non-credit transactions acquired in the U.S. or Canada regions, subfield 2, if present, must contain a 10-position phone number and must be left-justified with trailing spaces.

The first three positions must be numeric.

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442
- Arbitration Chargebacks/1442
- Retrieval Requests/1644
- Fee Collection (Retrieval Fee Billing)/1740

### **Subfield 3: Additional Contact Information**

Subfield 3 (Additional Contact Information) may contain additional card acceptor contact information, such as secondary phone numbers, customer service operation hours, and contact name.

If present, subfield 3 cannot contain all zeros.

Issuers may print this information on cardholder statements in addition to any card acceptor data that is in DE 43.

## PDS 0171—Alternate Card Acceptor Description Data

PDS 0171 (Alternate Card Acceptor Description Data) may provide a local language version of the data in DE 43 (Card Acceptor Name/Location) using a non-standard character set.

### Attributes

---

ans...201; TAGLLLVAR

---

Tag Field: 0171

---

Length Field: 3 positions, value = 004–201

---

Data Field: Variable length, 4–201 positions

---

Subfields: 2

---

Justification: See “Subfields”

---

### NOTE:

**Subfield two includes binary data. Converting this data to other formats may cause data loss.**

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | O   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | O   | •   | C   |
| Second Presentment/1240                               | O   | •   | C   |
| <b>Retrieval and Fee Collection Messages</b>          |     |     |     |
| Retrieval Request/1644                                | O   | •   | C   |

| Message Type Identifier                     | Org | Sys | Dst |
|---------------------------------------------|-----|-----|-----|
| Retrieval Request Acknowledgement/1644      | O   | •   | C   |
| Fee Collection (Retrieval Fee Billing)/1740 | O   | •   | C   |

This PDS is optional in First Presentment/1240 messages and subsequent cardholder life cycle transactions.

### Values

If present, PDS 0171 cannot contain all low values or all high values.

### PDS 0171 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                           | Attribute | Justification |
|--------|-----------|--------------------------------|-----------|---------------|
| 1      | 1–3       | Character Set Indicator        | an-3      | N/A           |
| 2      | 4–201     | Card Acceptor Description Data | b...198   | left          |

#### Subfield 1: Character Set Indicator

Subfield 1 (Character Set Indicator) identifies the character set in which the alternate card acceptor description is provided. Values are listed in the following table.

| Value | Description           |
|-------|-----------------------|
| ARA   | Arabic                |
| CHS   | Chinese (simplified)  |
| CHT   | Chinese (traditional) |
| CYR   | Cyrillic              |
| GRK   | Greek                 |
| HEB   | Hebrew                |
| HIR   | Hiragana              |
| HAN   | Hangul                |
| KAN   | Kanji                 |

| Value | Description |
|-------|-------------|
| KAT   | Katakana    |
| ROM   | Roman       |
| THI   | Thai        |
| VIE   | Vietnamese  |

### **Subfield 2: Card Acceptor Description Data**

**NOTE:**

**Subfield two includes binary data. Converting this data to other formats may cause data loss.**

Subfield 2 (Card Acceptor Description Data) consists of a free-format text describing the card acceptor name or location (or both), provided in the character set as indicated in subfield 1.

This data is variable length, with a maximum length of 198 positions. This subfield is not edited.

## **PDS 0172—Sole Proprietor Name**

PDS 0172 (Sole Proprietor Name) provides the card acceptor's proprietor name.

### **Attributes**

|                     |                                 |
|---------------------|---------------------------------|
| ans...30; TAGLLLVAR |                                 |
| Tag Field:          | 0172                            |
| Length Field:       | 3 positions, value = 001–030    |
| Data Field:         | Variable length, 1–30 positions |
| Subfields:          | None                            |
| Justification:      | Left                            |

### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | O   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | O   | •   | C   |
| Second Presentment/1240                               | O   | •   | C   |
| <b>Retrieval and Fee Collection Messages</b>          |     |     |     |
| Retrieval Request/1644                                | O   | •   | C   |
| Retrieval Request Acknowledgement/1644                | O   | •   | C   |
| Fee Collection (Retrieval Fee Billing)/1740           | O   | •   | C   |

This PDS is optional in First Presentment/1240 messages and subsequent cardholder life cycle transactions. If present, it must be left-justified and cannot contain all spaces.

## PDS 0173—Legal Corporate Name

---

PDS 0173 (Legal Corporate Name) provides the card acceptor's legal corporation name.

### Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...30; TAGLLLVAR |                                 |
| Tag Field:          | 0173                            |
| Length Field:       | 3 positions, value = 001–030    |
| Data Field:         | Variable length, 1–30 positions |
| Subfields:          | None                            |
| Justification:      | Left                            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | C   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | O   | •   | C   |
| Second Presentment/1240                               | O   | •   | C   |
| <b>Retrieval and Fee Collection Messages</b>          |     |     |     |
| Retrieval Request/1644                                | O   | •   | C   |
| Retrieval Request Acknowledgement/1644                | O   | •   | C   |
| Fee Collection (Retrieval Fee Billing)/1740           | O   | •   | C   |

This PDS is conditional in First Presentment/1240 messages and subsequent cardholder life cycle transactions. If present, it must be left-justified and cannot contain all spaces.

### Values

This PDS must be present in the associated First Presentment/1240 messages submitted with the following criteria:

- DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) equals USA.
- DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type) equals 00—Purchase (Goods and services) or 18—Unique.
- The transaction must be processed with a Mastercard Commercial Card.
- The transaction is submitted for a U.S.-acquired Commercial Interchange Rate program.

Transactions submitted for U.S. Commercial Standard, International Commercial Standard, and International Commercial Purchasing Standard interchange are excluded from submitting PDS 0173 in the associated First Presentment/1240 messages, unless PDS 0596 (Card Acceptor Tax ID), subfield 2 (Card Acceptor Tax ID Provided Code) equals Y.

## PDS 0174—Dun & Bradstreet Number

---

PDS 0174 (Dun & Bradstreet Number) provides the card acceptor's Dun & Bradstreet assigned number.

### Attributes

---

n-15; TAGLLL

---

|                |                            |
|----------------|----------------------------|
| Tag Field:     | 0174                       |
| Length Field:  | 3 positions, value = 015   |
| Data Field:    | Fixed length, 15 positions |
| Subfields:     | None                       |
| Justification: | Left                       |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | O   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | O   | •   | C   |
| Second Presentment/1240                               | O   | •   | C   |
| <b>Retrieval and Fee Collection Messages</b>          |     |     |     |
| Retrieval Request/1644                                | O   | •   | C   |
| Retrieval Request Acknowledgement/1644                | O   | •   | C   |
| Fee Collection (Retrieval Fee Billing)/1740           | O   | •   | C   |

This PDS is optional in First Presentment/1240 messages and subsequent cardholder life cycle transactions. If present, it must be numeric and cannot contain all zeros.

## PDS 0175—Card Acceptor URL

PDS 0175 (Card Acceptor URL) is used to capture the URL (Uniform Resource Locator)/website address.

### Attributes

ans...255; TAGLLLVAR

Tag Field: 0175

|                |                                  |
|----------------|----------------------------------|
| Length Field:  | 3 positions, value = 001–255     |
| Data Field:    | Variable length, 1–255 positions |
| Subfields:     | None                             |
| Justification: | Left                             |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                |     |     |     |
| First Presentment/1240                                               | O   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442                | O   | •   | C   |
| Second Presentment/1240                                              | O   | •   | C   |
| <b>Retrieval and Fee Collection Messages</b>                         |     |     |     |
| Retrieval Request/1644                                               | O   | •   | C   |
| Retrieval Request Acknowledgement/1644                               | O   | •   | C   |
| Fee Collection (Retrieval Fee Billing)/1740                          | O   | •   | C   |
| Fee Collection (Handling Fees)/1740                                  | O   | •   | C   |
| Fee Collection (other than Retrieval Fee Billing/Handling Fees)/1740 | O   | •   | C   |

This PDS is optional in First Presentment/1240 messages and subsequent cardholder life cycle transactions. It should be provided for all electronic commerce transactions. If present, PDS 0175 must be left-justified and cannot contain all spaces or all zeros.

## PDS 0176—Mastercard Assigned ID

PDS 0176 (Mastercard Assigned ID) is assigned by Mastercard for interchange and transaction data integrity purposes. Once an ID is assigned, all transactions submitted should contain this ID.

### Attributes

---

ans-6; TAGLLL

---

Tag Field: 0176

---

Length Field: 3 positions, value = 006

---

Data Field: Fixed length, 6 positions

---

Subfields: None

---

Justification: Left

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | C   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | C   | •   | C   |
| Second Presentment/1240                               | C   | •   | C   |

If PDS 0176 is present and valid in a First Presentment/1240 message, GCMS will forward it to the issuer. The issuer must retain PDS 0176 and provide it in subsequent First Chargeback/1442 and Arbitration Chargeback/1442 messages. Similarly, acquirers that receive PDS 0176 in a First Chargeback/1442 message must retain it and provide it in subsequent Second Presentment/1240 messages. This is needed for GCMS to apply the same interchange rate to the life cycle transaction it applied to the First Presentment/1240 transaction.

## Editing Rules

PDS 0176 is not a required field for IIAS transactions. It may be sent with IIAS transactions; however, if it is sent, it will be checked for validity. If the ID is not valid, the transaction will be rejected.

If present, PDS 0176 (Mastercard Assigned ID) must be valid and must be used only for transactions that are authorized to use this ID. If received in First Presentments, it must be returned in First Chargebacks, Second Presentments, and Arbitration Chargebacks.

If PDS 0057 (Transaction Category Indicator) has the value 3 (The transaction is from a card acceptor terminal that verified qualified healthcare expenses against an inventory information approval system [IIAS] during the authorization process), the Mastercard Assigned ID is required.

For the following interchange programs defined in the U.S. region intracountry BSA 2/010001, GCMS will require and validate PDS 0176 if these conditions have been met:

- The acquirer has submitted PDS 0176 for the transaction
- DE 3 (Processing Code), subfield 1 is Purchase—Goods and Services (00), Unique Transaction—Requires Unique MCC (18), or Credit—Purchase Return (20).

| IRD | Description              |
|-----|--------------------------|
| 05  | World Merit III Tier 1   |
| 08  | World Supermarket Tier 1 |
| 09  | Warehouse Base           |
| 10  | Merit III Tier I         |
| 11  | Merit III Tier 2         |
| 12  | Merit III Tier 3         |
| 13  | Supermarket Tier 1       |
| 14  | Supermarket Tier 2       |
| 15  | Supermarket Tier 3       |
| 16  | Warehouse Tier 1         |
| 17  | Warehouse Tier 2         |
| 18  | Warehouse Tier 3         |
| 19  | World Merit III Tier 2   |
| 30  | World Merit III Tier 3   |

| <b>IRD</b> | <b>Description</b>                 |
|------------|------------------------------------|
| 54         | World Warehouse Tier 1             |
| 77         | World Supermarket Tier 2           |
| 91         | Warehouse Base                     |
| BP         | Mastercard Prepaid Online Bill Pay |
| RB         | Enhanced Merit III Tier 1          |
| RC         | Enhanced Merit III Tier 2          |
| RD         | Enhanced Merit III Tier 3          |
| RF         | Enhanced Supermarket Tier I        |
| RG         | Enhanced Supermarket Tier II       |
| RH         | Enhanced Supermarket Tier III      |
| RI         | Enhanced Warehouse Base            |
| RJ         | Enhanced Warehouse Club I          |
| ST         | Small Ticket Tier 1                |
| WM         | World Elite Warehouse Base         |

If the transaction meets the previously mentioned criteria, the Mastercard Assigned ID and IRD combination is edited against the valid Mastercard Assigned ID and IRD list maintained at Mastercard.

For the interchange programs in the following table defined in the intracountry Business Service Arrangement 4/124001, GCMS will require and validate PDS 0176 (Mastercard Assigned ID) if the following conditions have been met:

- The acquirer has submitted PDS 0176 for the transaction.
- DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type) is 00 (Purchase [Goods and Services]), 09 (Purchase [Goods and Services] with Cash Back [only for use with Mastercard Debit Card Products]), or 20 (Credit [Purchase Return]).
- The acquirer has submitted the transaction for a tiered interchange program; the IRD is one of the following.

| <b>IRD</b> | <b>Description</b>                  |
|------------|-------------------------------------|
| 61         | Canada Intracountry Consumer Rate A |
| 62         | Canada Intracountry Consumer Rate B |

| <b>IRD</b> | <b>Description</b>                                                        |
|------------|---------------------------------------------------------------------------|
| 63         | Canada Intracountry Consumer High Spend Rate A                            |
| 64         | Canada Intracountry Consumer High Spend Rate B                            |
| 65         | Canada Intracountry Consumer Premium High Spend Rate A                    |
| 66         | Canada Intracountry Consumer Premium High Spend Rate B                    |
| 74         | Canada Intracountry Consumer Supermarket [High Volume]                    |
| 75         | Canada Intracountry Consumer Petroleum [High Volume]                      |
| 84         | Canada Intracountry Consumer High Spend Supermarket [High Volume]         |
| 85         | Canada Intracountry Consumer High Spend Petroleum [High Volume]           |
| 94         | Canada Intracountry Consumer Premium High Spend Supermarket [High Volume] |
| 95         | Canada Intracountry Consumer Premium High Spend Petroleum [High Volume]   |

For the following interchange programs defined in the Canada intracountry BSA 4/124001, GCMS will require and validate PDS 0176 if these conditions have been met:

- The acquirer has submitted PDS 0176 for the transaction.
- DE 3 (Processing Code), subfield 1 is Purchase—Goods and Services (00), Unique Transaction—Requires Unique MCC (18), or Credit—Purchase Return (20).

| <b>IRD</b> | <b>Description</b>        |
|------------|---------------------------|
| 42         | Supermarket Tier 1        |
| 43         | Supermarket Tier 2        |
| 45         | Big Box Stores Tier 1     |
| 46         | Big Box Stores Tier 2     |
| 48         | Petroleum Tier 1          |
| 49         | Petroleum Tier 2          |
| 51         | Specialty Clothing Tier 1 |
| 52         | Specialty Clothing Tier 2 |
| 56         | Other Tier 1              |

| IRD | Description  |
|-----|--------------|
| 58  | Other Tier 2 |

If the transaction meets the above criteria, the Mastercard Assigned ID and IRD combination is edited against the valid Mastercard Assigned ID and IRD list maintained at Mastercard.

For the following interchange programs defined in intracountry BSAs of Eurozone countries, GCMS will require and validate PDS 0176 if the following conditions have been met:

- The acquirer has submitted PDS 0176 for the transaction.
- For IRDs S3 and T2, DE 3 (Processing Code), subfield 1 is 00 (Purchase), 09 (Purchase with Cash Back), or 20 (Credit).
- For IRD P3, DE 3 (Processing Code), subfield 1 is 00 (Purchase).

| IRD | Description                         |
|-----|-------------------------------------|
| S3  | Maestro POS Large Merchant          |
| P3  | Maestro PayPass Large Merchant      |
| T2  | Debit Mastercard POS Large Merchant |

If the transaction meets the above criteria, the Mastercard Assigned ID and IRD combination is edited against the valid Mastercard Assigned ID and IRD list maintained at Mastercard.

### **Acquirers Impact**

Acquirers should note the following:

- For First Presentment/1240 non-collection messages, if the IRD submitted is a specified U.S.-to-U.S. IRD listed above, then PDS 0176 must be present.
- For First Presentment/1240 non-collection messages, if PDS 0176 is submitted and the IRD submitted is a U.S.-to-U.S. IRD listed above, the message will be subject to the Mastercard Assigned ID interchange edit.
- Acquirers must be able retain PDS 0176 and provide it in any subsequent transactions.
- For all card acceptors that have been issued a Mastercard Assigned ID, all submitted First Presentment transactions should contain the Mastercard Assigned ID in PDS 0176, including credits and reversals.

### **Issuers Impact**

Issuers should note the following:

- Mastercard will forward PDS 0176 in First Presentment/1240 messages to the issuers.

- 
- Issuers will continue to receive the tiered interchange IRDs in PDS 0158 (Business Activity), subfield 4 (Interchange Rate Designator) if submitted by the acquirer.
  - Issuers must be able retain PDS 0176 and provide it in any subsequent Chargeback transactions.

### Values

The Mastercard Assigned Merchant ID in this PDS should always be a value assigned by Mastercard.

## PDS 0177—Cross-border

PDS 0177 (Cross-border) identifies for the message receiver whether the transaction is a Cross-border transaction.

### Attributes

---

a-2; TAGLLL

---

Tag Field: 0177

---

Length Field: 3 positions, value = 002

---

Data Field: Fixed length, 2 positions

---

Subfields: 2

---

Justification: See "Subfields"

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | C   | X   | M   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | C   | X   | M   |
| Second Presentment/1240                               | C   | X   | M   |

The clearing system populates values in PDS 0177. Customer-generated messages should not contain PDS 0177. Transactions processed by the Mastercard Network and then submitted to the clearing system will contain PDS 0177.

## PDS 0177 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                   | Attribute | Justification |
|--------|-----------|------------------------|-----------|---------------|
| 1      | 1         | Cross-border Indicator | a-1       | N/A           |
| 2      | 2         | Currency Indicator     | a-1       | N/A           |

### Subfield 1: Cross-border Indicator

Subfield 1 (Cross-border Indicator) identifies whether the transaction qualified as a Cross-border transaction and could be subject to Cross-border transaction pricing guidelines.

| Value | Description                                    |
|-------|------------------------------------------------|
| Y     | Qualifies as a Cross-border transaction        |
| N     | Does not qualify as a Cross-border transaction |

### Subfield 2: Currency Indicator

Subfield 2 (Currency Indicator) identifies whether the transaction was submitted to Mastercard in the local currency of the merchant. The Currency Indicator is populated only with the values of Y or N if the transaction qualifies as a Cross-border transaction.

| Value | Description                                             |
|-------|---------------------------------------------------------|
| Space | Does not qualify as a Cross-border transaction          |
| Y     | Transaction submitted in local currency of merchant     |
| N     | Transaction not submitted in local currency of merchant |

## PDS 0178—Alternate Card Acceptor Description Data 2

PDS 0178 (Alternate Card Acceptor Description Data 2) may provide a local language version of the data in DE 43 (Card Acceptor Name/Location) and PDS 0171 (Alternate Card Acceptor Description Data) using a non-standard data set.

### Attributes

---

ans...201; TAGLLLVAR

---

Tag Field: 0178

---

Length Field: 3 positions, value = 004–201

---

Data Field: Variable length, 4–201 positions

---

Subfields: 2

---

Justification: See “Subfields”

---

### NOTE:

**Subfield two includes binary data. Converting this data to other formats may cause data loss.**

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | O   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | O   | •   | C   |
| Second Presentment/1240                               | O   | •   | C   |
| <b>Retrieval and Fee Collection Messages</b>          |     |     |     |
| Retrieval Request/1644                                | O   | •   | C   |
| Retrieval Request Acknowledgement/1644                | O   | •   | C   |
| Fee Collection (Retrieval Fee Billing)/1740           | O   | •   | C   |

---

This PDS is optional in First Presentment/1240 and subsequent cardholder life cycle transactions.

### Values

If present, PDS 0178 cannot contain all low values or all high values.

### PDS 0178 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                             | Attribute | Justification |
|--------|-----------|----------------------------------|-----------|---------------|
| 1      | 1–3       | Character Set Indicator 2        | an-3      | N/A           |
| 2      | 4–201     | Card Acceptor Description Data 2 | b-198     | Left          |

#### Subfield 1: Character Set Indicator 2

Subfield 1 (Character Set Indicator 2) identifies the character set in which the enhanced card acceptor description is provided. Values are listed in the following table.

| Value | Description           |
|-------|-----------------------|
| ARA   | Arabic                |
| CHS   | Chinese (simplified)  |
| CHT   | Chinese (traditional) |
| CYR   | Cyrillic              |
| GRK   | Greek                 |
| HEB   | Hebrew                |
| HIR   | Hiragana              |
| HAN   | Hangul                |
| KAN   | Kanji                 |
| KAT   | Katakana              |
| ROM   | Roman                 |
| THI   | Thai                  |

| Value | Description |
|-------|-------------|
| VIE   | Vietnamese  |

### Subfield 2: Card Acceptor Description Data 2

**NOTE:**

**Subfield two includes binary data. Converting this data to other formats may cause data loss.**

Subfield 2 (Card Acceptor Description Data 2) consists of free-format text describing the card acceptor name or location (or both), provided in the character set as indicated in subfield 1.

This data is variable length, with a maximum length of 198 positions. This subfield is not edited.

## PDS 0179—Long Running Transaction (LRT) Indicator

PDS 0179 (Long Running Transaction [LRT] Indicator) provides a means to identify an eligible healthcare transaction as a Long Running Transaction (LRT).

### Attributes

|                |                           |
|----------------|---------------------------|
| n-2; TAGLLL    |                           |
| Tag Field:     | 0179                      |
| Length Field:  | 3 positions, value = 002  |
| Data Field:    | Fixed length, 2 positions |
| Subfields:     | None                      |
| Justification: | N/A                       |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |

| Message Type Identifier | Org | Sys | Dst |
|-------------------------|-----|-----|-----|
| First Presentment/1240  | C   | •   | C   |

### Values

If present, PDS 0179 must contain a valid value.

| Value | Description                               |
|-------|-------------------------------------------|
| 1     | Healthcare Long Running Transaction (LRT) |

## PDS 0180—Domestic Card Acceptor Tax ID

PDS 0180 (Domestic Card Acceptor Tax ID) contains the Tax ID associated with the transaction.

### Attributes

|                    |                                    |
|--------------------|------------------------------------|
| ans-020; TAGLLLVAR |                                    |
| Tag Field:         | 0180                               |
| Length Field:      | 3 positions, value = 001–020       |
| Data Field:        | Variable length, 001–020 positions |
| Subfields:         | None                               |
| Justification:     | Left                               |

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | C   | •   | C   |

For transactions qualifying for the following business service arrangement, PDS 0180 must be present for first presentment non-cash transactions.

| Business Service Type Code<br>(PDS 0158, subfield 2) | Business Service ID (PDS 0158,<br>subfield 3) | Description         |
|------------------------------------------------------|-----------------------------------------------|---------------------|
| 4                                                    | 484001                                        | Mexico Intracountry |

PDS 0180 must be present in the First Presentment/1240 message containing Processing Code (DE 3, subfield 1), value 00 (Purchase [Good and Services]), 09 (Purchase [Goods and Services] with Cash Back), 18 (Unique Transaction [Requires Unique MCC]), 20 (Credit [Purchase Return]), or 28 (Payment Transaction). Collection Only messages are excluded.

**For customers in Croatia:** Acquirers in Croatia must support PDS 0180 in First Presentment/1240 messages for installment payment transactions.

### Values

PDS 0180 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

**For non-Mexico Domestic transactions:** If present, PDS 0180 must be a minimum length of 1 and a maximum length of 20.

For the following business service arrangement, if present, PDS 0180 must be a minimum length of 13 and maximum length of 14, unless it is Collection Only.

| Business Service Type Code<br>(PDS 0158, subfield 2) | Business Service ID (PDS 0158,<br>subfield 3) | Description         |
|------------------------------------------------------|-----------------------------------------------|---------------------|
| 4                                                    | 484001                                        | Mexico Intracountry |

## PDS 0181—Installment Payment Data

PDS 0181 (Installment Payment Data) is required for installment payment transactions in First and Second Presentment/1240 messages and First and Arbitration Chargeback/1442 messages.

### Attributes

|                      |                              |
|----------------------|------------------------------|
| Data Representation: | ans...68; TAGLLLVAR          |
| Tag Field:           | 0181                         |
| Length Field:        | 3 positions, value = 050-068 |

---

|                |                                  |
|----------------|----------------------------------|
| Data Field:    | Variable length, 50-68 positions |
| Subfields:     | 10                               |
| Justification: | See "Subfields"                  |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| First Presentment/1240                                | C   | X   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | C   | •   | C   |
| Second Presentment/1240                               | C   | •   | C   |

All the amount subfields will be based on the cardholder billing currency and exponent, as found in the following fields:

- DE 51—Currency Code, Cardholder Billing
- PDS 0148—Currency Exponents

## Subfield 1—Type of Installment

PDS 0181 (Installment Payment Data), subfield 1 contains the type of financing applicable for the installment.

|                     | Attribute | Value |
|---------------------|-----------|-------|
| Subfield ID         | n-2       | 01    |
| Subfield Length     | n-2       | 02    |
| Data Representation | n-2       |       |
| Justification       | Right     |       |

**NOTE: Values 20, 21, and 22 are valid for all regions. Only value 21 is valid for the Philippines.**

| Values | Description       |
|--------|-------------------|
| 20     | Issuer-financed   |
| 21     | Merchant-financed |

| <b>Values</b> | <b>Description</b>           |
|---------------|------------------------------|
| 22            | Acquirer-financed            |
| 23            | Co-branded Merchant Financed |
| 24            | Issuer Merchant Co-Financed  |

### **Subfield 2—Number of Installments**

PDS 0181 (Installment Payment Data), subfield 2 Number of Installments contains the total number of installments selected by the cardholder. The valid values are 02–99 for all regions and 02–24 for the Philippines.

|                     | <b>Attribute</b> | <b>Value</b> |
|---------------------|------------------|--------------|
| Subfield ID         | n-2              | 02           |
| Subfield Length     | n-2              | 02           |
| Data Representation | n-2              |              |
| Justification       | Right            |              |

### **Subfield 3—Interest Rate**

PDS 0181 (Installment Payment Data), subfield 3 contains the interest rate (XXX.XX%) that the issuer charges the cardholder for the installment payments. For installment payments, the default is all spaces.

|                     | <b>Attribute</b> | <b>Value</b> |
|---------------------|------------------|--------------|
| Subfield ID         | n-2              | 03           |
| Subfield Length     | n-2              | 05           |
| Data Representation | ns-5             |              |
| Justification       | Right            |              |

### **Subfield 4—First Installment Amount**

Acquirers can specify the installment amount in PDS 0181 (Installment Payment Data), subfield 4. If this subfield is not used, it must be present with all spaces.

|             | <b>Attribute</b> | <b>Value</b> |
|-------------|------------------|--------------|
| Subfield ID | n-2              | 04           |

| <b>Attribute</b>    | <b>Value</b> |
|---------------------|--------------|
| Subfield Length     | n-2          |
| Data Representation | ns-12        |
| Justification       | Right        |

### **Subfield 5—Subsequent Installment Amount**

For single Clearing transactions, acquirers must fill in a value of zero in PDS 0181 (Installment Payment Data), subfield 5 unless the first installment amount is different from subsequent installment amounts. For multiple Clearing transactions, this subfield is not used, and it must be present with all spaces.

| <b>Attribute</b>    | <b>Value</b> |
|---------------------|--------------|
| Subfield ID         | n-2          |
| Subfield Length     | n-2          |
| Data Representation | ns-12        |
| Justification       | Right        |

### **Subfield 6—Annual Percentage Rate**

PDS 0181 (Installment Payment Data), subfield 6 contains the annual percentage rate (XXX.XX %) an issuer will charge the cardholder for the installment payments. For installment payments, the default is all spaces.

| <b>Attribute</b>    | <b>Value</b> |
|---------------------|--------------|
| Subfield ID         | n-2          |
| Subfield Length     | n-2          |
| Data Representation | ns-5         |
| Justification       | Right        |

## **Subfield 7—Installment Fee**

PDS 0181 (Installment Payment Data), subfield 7 contains the fee amount an issuer will charge the cardholder for the installment payments in cardholder billing currency. The default is all spaces.

| <b>Attribute</b>    | <b>Value</b> |
|---------------------|--------------|
| Subfield ID         | n-2          |
| Subfield Length     | 07           |
| Data Representation | ns-12        |
| Justification       | Right        |

## **Subfield 8—Commission Rate**

PDS 0181 (Installment Payment Data), subfield 8 contains the commission rate (XXX.XX%) applicable for the installment. Default is spaces.

| <b>Attribute</b>    | <b>Value</b>             |
|---------------------|--------------------------|
| Subfield ID         | n-2                      |
| Subfield Length     | 08                       |
| Data Representation | n-2                      |
| Justification       | 05                       |
| Data Representation | ns-5                     |
| Justification       | Right with leading zeros |

## **Subfield 9—Commission Sign**

PDS 0181 (Installment Payment Data), subfield 9 contains the commission sign applicable for the installment. Default is spaces.

| <b>Attribute</b>    | <b>Value</b> |
|---------------------|--------------|
| Subfield ID         | n-2          |
| Subfield Length     | 09           |
| Data Representation | n-2          |
| Justification       | 01           |
| Data Representation | ans-1        |
| Justification       | N/A          |

| <b>Values</b> | <b>Description</b>                     |
|---------------|----------------------------------------|
| C             | Credit to Issuer and Debit to Acquirer |

| Values | Description                            |
|--------|----------------------------------------|
| D      | Debit to Issuer and Credit to Acquirer |

## Subfield 10—Commission Amount

PDS 0181 (Installment Payment Data), subfield 10 contains the commission amount applicable for the installment. Default is spaces.

|                     | Attribute                | Value |
|---------------------|--------------------------|-------|
| Subfield ID         | n-2                      | 10    |
| Subfield Length     | n-2                      | 12    |
| Data Representation | ns-12                    |       |
| Justification       | Right with leading zeros |       |

## PDS 0182—Installment Payment Cardholder Statement Data

PDS 0182 (Installment Payment Cardholder Statement Data) provides information about the installment payment criteria selected by the cardholder.

### Attributes

|                      |                            |
|----------------------|----------------------------|
| Data Representation: | ans-87; TAGLLL             |
| Tag Field:           | 0182                       |
| Length Field:        | 3 positions, value = 087   |
| Data Field:          | Fixed length, 87 positions |
| Subfields:           | 11                         |
| Justification:       | See "Subfields"            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | •   | C   | C   |

All the amount subfields will be based on the cardholder billing currency and exponent, as provided in the following fields:

- DE 51—Currency Code, Cardholder Billing
- PDS 0148—Currency Exponents

### **Subfield 1—Total Number of Installments**

PDS0182 (Installment Payment Cardholder Statement Data), subfield 1 (Total Number of Installments) describes the total number of installments selected by the cardholder. The valid values are 02-99.

| <b>Attributes</b>   |                           |
|---------------------|---------------------------|
| Data Representation | n-2                       |
| Data Field          | Contents of positions 1-2 |
| Justification       | Right                     |

| <b>Values</b> | <b>Description</b>                                           |
|---------------|--------------------------------------------------------------|
| 02-99         | The total number of installments selected by the cardholder. |

### **Subfield 2—Current Installment Number**

PDS 0182, subfield 2 (Current Installment Number) contains the current installment number of the installment split transaction. The valid values are 01-99.

| <b>Attributes</b>   |                           |
|---------------------|---------------------------|
| Data Representation | n-2                       |
| Data Field          | Contents of positions 3-4 |
| Justification       | Right                     |

| Values | Description                                                         |
|--------|---------------------------------------------------------------------|
| 01-99  | The current installment number of the installment split transaction |

### **Subfield 3—Original Cardholder Billing Amount**

PDS 0182, subfield 3 (Original Cardholder Billing Amount) contains the original transaction amount in issuer's designated cardholder billing currency.

| Attributes          |                            |
|---------------------|----------------------------|
| Data Representation | n-12                       |
| Data Field          | Contents of positions 5-16 |
| Justification       | Right                      |

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a transaction amount of USD 212.50 is expressed as 000000021250.

### **Subfield 4—Installment Amount**

PDS 0182, subfield 4 (Installment Amount) contains the Installment Amount of the current installment transaction in cardholder billing currency.

| Attributes          |                             |
|---------------------|-----------------------------|
| Data Representation | n-12                        |
| Data Field          | Contents of positions 17-28 |
| Justification       | Right                       |

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a transaction amount of USD 212.50 is expressed as 000000021250.

### **Subfield 5—Principal Amount**

PDS 0182, subfield 5 (Principal Amount) contains the Principal Amount of the current installment transaction in cardholder billing currency.

| Attributes          |      |
|---------------------|------|
| Data Representation | n-12 |

---

**Attributes**

|               |                             |
|---------------|-----------------------------|
| Data Field    | Contents of positions 29-40 |
| Justification | Right                       |

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a transaction amount of USD 212.50 is expressed as 000000021250.

**Subfield 6—Interest Amount**

PDS 0182, subfield 6 (Interest Amount) contains the interest amount of the current installment transaction in cardholder billing currency.

---

**Attributes**

|                     |                             |
|---------------------|-----------------------------|
| Data Representation | n-12                        |
| Data Field          | Contents of positions 41-52 |
| Justification       | Right                       |

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a transaction amount of USD 212.50 is expressed as 000000021250.

**Subfield 7—Installment Fee**

PDS 0182, subfield 7 (Installment Fee) contains the Fee Amount that the issuer charges the cardholder for the installment in cardholder billing currency. The default fee is spaces.

---

**Attributes**

|                     |                             |
|---------------------|-----------------------------|
| Data Representation | ns-12                       |
| Data Field          | Contents of positions 53-64 |
| Justification       | Right                       |

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a transaction amount of USD 212.50 is expressed as 000000021250.

## **Subfield 8—Interest Rate**

PDS 0182, subfield 8 (Interest rate) contains the interest rate (XXX.XX %) that the issuer charges the cardholder for the installment payments. The default rate is spaces.

---

### **Attributes**

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|                     |                             |
|---------------------|-----------------------------|
| Data Representation | ns-5                        |
| Data Field          | Contents of positions 65-69 |
| Justification       | Right                       |

---

## **Subfield 9—APR**

PDS 0182, subfield 9 (APR) contains the annual percentage rate (XXX.XX %) that the issuer charges the cardholder for the installment payments. The default rate is spaces.

---

### **Attributes**

---

|                     |                             |
|---------------------|-----------------------------|
| Data Representation | ns-5                        |
| Data Field          | Contents of positions 70-74 |
| Justification       | Right                       |

---

## **Subfield 10—Total Amount Due**

PDS 0182, subfield 10 (Total Amount Due) contains the Total Amount Due of all installments in cardholder billing currency.

---

### **Attributes**

---

|                     |                             |
|---------------------|-----------------------------|
| Data Representation | n-12                        |
| Data Field          | Contents of positions 75-86 |
| Justification       | Right                       |

---

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a transaction amount of USD 212.50 is expressed as 000000021250.

## Subfield 11—Installment Cancellation Indicator

PDS 0182, subfield 11 (Installment Cancellation Indicator) contains the indicator to identify canceled installment payments.

---

### Attributes

---

|                     |                         |
|---------------------|-------------------------|
| Data Representation | ans-1                   |
| Data Field          | Contents of position 87 |
| Justification       | Right                   |

---

---

### Values                  Description

---

|   |                      |
|---|----------------------|
| Y | Canceled Installment |
| N | Ongoing Installment  |

---

---

## PDS 0183—Brazil Post-Dated Transaction Data

---

PDS 0183 (Brazil Post-Dated Transaction Data) contains information to support post-dated clearing transactions.

### Attributes

---

|                      |                            |
|----------------------|----------------------------|
| Data Representation: | an-39                      |
| Tag Field:           | 0183                       |
| Length Field:        | 3 positions, value = 039   |
| Data Field:          | Fixed length, 39 positions |
| Subfields:           | 8                          |
| Justification:       | See “Subfields”            |

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | C   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | C   | •   | C   |
| Second Presentment/1240                               | C   | •   | C   |

**NOTE: The Post-Dated Payment service and this subfield will be available to customers in Brazil on 13 June 2017.**

### Subfield 1—Service Code

PDS 0183 (Brazil Post-Dated Transaction Data), subfield 1 indicates the type of post-dated transaction.

| <b>Attributes</b>   |                           |
|---------------------|---------------------------|
| Data Representation | n-2                       |
| Data Field          | Contents of positions 1–2 |
| Justification       | N/A                       |

| <b>Values</b> | <b>Description</b>           |
|---------------|------------------------------|
| 30            | Post-Dated with Guarantee    |
| 31            | Post-Dated without Guarantee |

If PDS 0183 is present, Subfield 1 (Service Code) must be equal to 30 or 31.

**NOTE: The Post-Dated Payment service and this subfield will be available to customers in Brazil on 13 June 2017.**

### Subfield 2—Number of Installments

PDS 0183 (Brazil Post-Dated Transaction Data), subfield 2 indicates the number of Post-Dated installments.

| <b>Attributes</b>   |     |
|---------------------|-----|
| Data Representation | n-1 |

---

**Attributes**

|               |                        |
|---------------|------------------------|
| Data Field    | Contents of position 3 |
| Justification | N/A                    |

If present, the value of subfield 2 will always be 1.

**NOTE: The Post-Dated Payment service and this subfield will be available to customers in Brazil on 13 June 2017.**

**Subfield 3—Guarantee**

PDS 0183 (Brazil Post-Dated Transaction Data), subfield 3 indicates whether or not there is a guarantee to be settled for the Post-Dated transaction.

---

**Attributes**

|                     |                        |
|---------------------|------------------------|
| Data Representation | a-1                    |
| Data Field          | Contents of position 4 |
| Justification       | N/A                    |

---

**Values                  Description**

|   |     |
|---|-----|
| Y | Yes |
| N | No  |

**NOTE: The Post-Dated Payment service and this subfield will be available to customers in Brazil on 13 June 2017.**

**Subfield 4—Guarantee Amount**

PDS 0183 (Brazil Post-Dated Transaction Data), subfield 4 contains the amount of a guarantee to be settled for a Post-Dated transaction and is assumed to be a credit to the issuer.

---

**Attributes**

|                     |                            |
|---------------------|----------------------------|
| Data Representation | n-8                        |
| Data Field          | Contents of positions 5–12 |
| Justification       | N/A                        |

If PDS 0183, subfield 1 contains value 31 (Post-Dated without Guarantee), subfield 4 must equal 00000000.

**NOTE: The Post-Dated Payment service and this subfield will be available to customers in Brazil on 13 June 2017.**

### **Subfield 5—Post Settlement Date**

PDS 0183 (Brazil Post-Dated Transaction Data), subfield 5 contains the proposed settlement date (expected date for completion message arrival) in the format: MMDDYY.

---

#### **Attributes**

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|                     |                             |
|---------------------|-----------------------------|
| Data Representation | n-6                         |
| Data Field          | Contents of positions 13–18 |
| Justification       | N/A                         |

---

**NOTE: The Post-Dated Payment service and this subfield will be available to customers in Brazil on 13 June 2017.**

### **Subfield 6—Original Authorization Request Date**

PDS 0183 (Brazil Post-Dated Transaction Data), subfield 6 contains the original authorization date of a Post-Dated transaction in the format: MMDDYY.

---

#### **Attributes**

---

|                     |                             |
|---------------------|-----------------------------|
| Data Representation | n-6                         |
| Data Field          | Contents of positions 19–24 |
| Justification       | N/A                         |

---

Subfield 6 will contain all zeros on authorization message.

**NOTE: The Post-Dated Payment service and this subfield will be available to customers in Brazil on 13 June 2017.**

### **Subfield 7—Original Banknet Reference Number**

PDS 0183 (Brazil Post-Dated Transaction Data), subfield 7 contains the original Banknet reference number assigned by Banknet to the original authorization request.

---

#### **Attributes**

---

|                     |      |
|---------------------|------|
| Data Representation | an-9 |
|---------------------|------|

---

---

**Attributes**

|               |                             |
|---------------|-----------------------------|
| Data Field    | Contents of positions 25–33 |
| Justification | N/A                         |

**NOTE: The Post-Dated Payment service and this subfield will be available to customers in Brazil on 13 June 2017.**

### **Subfield 8—Authorization Code**

PDS 0183 (Brazil Post-Dated Transaction Data), subfield 8 contains the online authorization code provided by the issuer on the original authorization response.

---

**Attributes**

|                     |                             |
|---------------------|-----------------------------|
| Data Representation | n-6                         |
| Data Field          | Contents of positions 34–39 |
| Justification       | N/A                         |

**NOTE: The Post-Dated Payment service and this subfield will be available to customers in Brazil on 13 June 2017.**

## **PDS 0184—Directory Server Transaction ID**

The Directory Server Transaction ID is generated by the EMV 3DS Mastercard Directory Server during the authentication transaction and passed back to the merchant with the authentication results. PDS 0184 (Directory Server Transaction ID) allows the acquirer to pass the Directory Server Transaction ID during clearing in order to link the authentication and clearing transaction.

**Attributes**

|                      |                            |
|----------------------|----------------------------|
| Data Representation: | ans-36; TAGLLL             |
| Tag Field:           | 0184                       |
| Length Field:        | 3 positions, value = 036   |
| Data Field:          | Fixed length, 36 positions |
| Subfields:           | None                       |
| Justification:       | Left Justified             |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier | Org | Sys | Dst |
|-------------------------|-----|-----|-----|
| First Presentment/1240  | C   | •   | C   |

## Values

If PDS 0184 (Directory Server Transaction ID) is present, it should contain values as in the following example. The Directory Server Transaction ID is a unique ID.

Example: f38e6948-5388-41a6-bca4-b49723c19437

## Application Notes

This is a conditional field and must be provided by the acquirers part of the First Presentment/1240 messages if they are participating and have previously authenticated using the Mastercard Identity Check program. This field will not be edited to ensure that the Directory Server Transaction ID was provided on the transaction. If provided by the acquirer or processor, it must meet the specifications defined.

## PDS 0185—Accountholder Authentication Value

PDS 0185 (Accountholder Authentication Value) is for acquirers to provide the Accountholder Authentication Value in First Presentment/1240 messages.

### Attributes

|                      |                                  |
|----------------------|----------------------------------|
| Data Representation: | ans...32; TAGLLLVAR              |
| Tag Field:           | 0185                             |
| Length Field:        | 3 positions, value = 001-032     |
| Data Field:          | Variable length, 01–32 positions |
| Subfields:           | None                             |
| Justification:       | Left Justified                   |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier | Org | Sys | Dst |
|-------------------------|-----|-----|-----|
| First Presentment/1240  | C   | •   | C   |

### Values

The Accountholder Authentication Value (AAV) is transaction specific. The AAV is unique to each transaction, but will start with a leading indicator as defined in the table below.

| 3D Secure 1.0 (3DS 1.0) | EMV 3-D Secure (3DS 2.0) |
|-------------------------|--------------------------|
| j                       | kG, kH, kJ, kk           |
| h                       | kL, kM                   |

**NOTE: Values i, l, m, and n are reserved for future use. Refer to *SPA2 AAV for Mastercard Identity Check* for more details on Accountholder Authentication Value changes.**

### Application Notes

This is a conditional field and must be provided by the acquirers part of the First Presentment/1240 messages if they are participating and have previously authenticated using the Mastercard Identity Check or SecureCode program. This field will not be edited to ensure that the AAV Value was provided on the transaction. If provided by the acquirer or processor, it must meet the specifications defined.

## PDS 0186—Program Protocol

PDS 0186 (Program Protocol) allows acquirers to identify which 3-D Secure authentication protocol was used for e-commerce transactions.

### Attributes

|                      |                          |
|----------------------|--------------------------|
| Data Representation: | an-1; TAGLLL             |
| Tag Field:           | 0186                     |
| Length Field:        | 3 positions, value = 001 |
| Data Field:          | Fixed Length, 1 position |
| Subfields:           | None                     |
| Justification:       | N/A                      |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier | Org | Sys | Dst |
|-------------------------|-----|-----|-----|
| First Presentment/1240  | C   | •   | C   |

## Values

If PDS 0186 (Program Protocol) is present, customers indicate the correct Program Protocol by sending one of the values defined below:

3D Secure Version 1.0 = 1

EMV 3-D Secure = 2

## Application Notes

This is a conditional field and must be provided by the acquirers part of the First Presentment/1240 messages if they are participating and have previously authenticated using the Mastercard Identity Check or SecureCode program. This field will not be edited to ensure that the Program Protocol was provided on the transaction. If provided by the acquirer or processor, it must meet the specifications defined.

# PDS 0188—Private Data—Proprietary Service Data

PDS 0188 (Private Data—Proprietary Service Data) will contain information for future service enhancements.

## Attributes

|                     |                               |
|---------------------|-------------------------------|
| ans...99; TAGLLLVAR |                               |
| Tag Field:          | 0188                          |
| Length Field:       | 3 positions, value = 001–099  |
| Data Field:         | Variable length, 99 positions |
| Subfields:          | None                          |
| Justification:      | Left                          |

## Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| First Presentment/1240                                 | •   | X   | C   |
| Second Presentment/1240                                | •   | X   | C   |
| <b>Retrieval and Fee Collection Messages</b>           |     |     |     |
| Fee Collection (Retrieval Fee Billing)/1740            | •   | X   | C   |
| Fee Collection (Other than Retrieval Fee Billing)/1740 | •   | •   | C   |
| Fee Collection (Handling Fees)/1740                    | •   | •   | C   |

## PDS 0189—Point-of-Interaction (POI) Phone Data

PDS 0189 (Point-of-Interaction [POI] Phone Data) identifies the number dialed in a POI phone call transaction.

### Attributes

---

ans-41; TAGLLL

---

Tag Field: 0189

---

Length Field: 3 positions, value = 041

---

Data Field: Fixed length, 41 positions

---

Subfields: 2

---

Justification: See "Subfields"

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | O   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | O   | •   | C   |
| Second Presentment/1240                               | O   | •   | C   |
| <b>Retrieval and Fee Collection Messages</b>          |     |     |     |
| Retrieval Request/1644                                | O   | •   | C   |
| Retrieval Request Acknowledgement/1644                | O   | •   | C   |
| Fee Collection (Retrieval Fee Billing)/1740           | O   | •   | C   |

This PDS is supplemental to the information in DE 43 (Card Acceptor Name/Location). It provides call detail record reporting for the cardholder.

### Values

If present, PDS 0189 cannot contain all low values or all high values.

### PDS 0189 Subfields

This PDS consists of two subfields.

| Number | Positions | Name          | Attribute | Justification |
|--------|-----------|---------------|-----------|---------------|
| 1      | 1         | Format Number | an-1      | N/A           |
| 2      | 2-41      | Phone Data    | ans-40    | left          |

### Subfield 1: Format Number

Subfield 1 (Format Number) identifies the format of the data in subfield 2, Phone Data. Values are listed in the following table.

| Value | Description                                                            |
|-------|------------------------------------------------------------------------|
| 1     | Card-activated phone transactions (U.S. and Canada call detail format) |
| 2     | Card-activated phone transactions (non-U.S. and non-Canada format)     |

## Subfield 2: Phone Data

Subfield 2 (Phone Data) provides the phone number dialed, the call duration, and other related information. It is formatted to fit in 40 bytes. This enables the issuer to print this subfield's contents directly on the cardholder's statement. The formats are in the following tables.

If present, PDS 0189, subfield 2 (Phone Data) cannot contain all zeros or all spaces.

For the following original, non-credit transactions acquired in the U.S. or Canada regions, PDS 0189, subfield 2, if present, must contain a 10-position phone number and must be left-justified with trailing spaces. The first three positions must be numeric.

- First Presentment/1240
- Second Presentment/1240
- First Chargeback/1442
- Arbitration Chargebacks/1442
- Retrieval Requests/1644
- Fee Collection (Retrieval Fee Billing)/1740

**NOTE:**

**The following layouts are guidelines only. The clearing system does not perform edits to ensure that these layouts are followed.**

**Table 28: Format 1: Card-Activated Phone Transactions (U.S. and Canadian Call Detail Format)**

| Number | Positions | Name                                                    | Attribute | Justification |
|--------|-----------|---------------------------------------------------------|-----------|---------------|
| 1      | 1–3       | Abbreviation TEL                                        | a-3       | N/A           |
| 2      | 4         | Delimiter (space)                                       | a-1       | N/A           |
| 3      | 5–7       | Area Code <i>U.S./Canadian area code.</i>               | n-3       | N/A           |
| 4      | 8         | Delimiter (space)                                       | a-1       | N/A           |
| 5      | 9–11      | Local Exchange <i>Phone number; first three digits.</i> | n-3       | N/A           |
| 6      | 12        | Delimiter (space)                                       | a-1       | N/A           |
| 7      | 13–16     | Local Number <i>Phone number; last four digits.</i>     | n-4       | N/A           |
| 8      | 17        | Delimiter (space)                                       | a-1       | N/A           |
| 9      | 18–20     | Abbreviation MIN                                        | a-3       | N/A           |
| 10     | 21–22     | Call Duration in Minutes                                | an-2      | right         |
| 11     | 23        | Delimiter (space)                                       | a-1       | N/A           |

| <b>Number</b> | <b>Positions</b> | <b>Name</b>                                                                                                                                                                                                                                                                       | <b>Attribute</b> | <b>Justification</b> |
|---------------|------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|----------------------|
| 12            | 24–36            | Card Acceptor City                                                                                                                                                                                                                                                                | ans-13           | left                 |
| 13            | 37               | Delimiter (space)                                                                                                                                                                                                                                                                 | a-1              | N/A                  |
| 14            | 38–40            | Call Origin State/Country Code <i>May be space-filled; otherwise, may be a three-position alphabetic country code from ISO 3166 table or a two-position U.S. state code if merchant is in the U.S. region. See the Quick Reference Booklet for valid state and country codes.</i> | a-3              | left                 |

**Table 29: Format 2: Card-Activated Phone Transactions (Non-U.S. and Non-Canada Format)**

| <b>Number</b> | <b>Positions</b> | <b>Name</b>                                                                                                                                                                                                                                                                          | <b>Attribute</b> | <b>Justification</b> |
|---------------|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|----------------------|
| 1             | 1–2              | Abbreviation TL                                                                                                                                                                                                                                                                      | a-2              | N/A                  |
| 2             | 3–17             | Full Phone Number Dialed<br><i>Includes country code, city code, and local number dialed.</i>                                                                                                                                                                                        | ans-15           | right                |
| 3             | 18–19            | Abbreviation MN                                                                                                                                                                                                                                                                      | a-2              | N/A                  |
| 4             | 20–22            | Call Duration in Minutes                                                                                                                                                                                                                                                             | an-3             | right                |
| 5             | 23               | Delimiter (spaces)                                                                                                                                                                                                                                                                   | a-1              | N/A                  |
| 6             | 24–36            | Card Acceptor City                                                                                                                                                                                                                                                                   | ans-13           | left                 |
| 7             | 37               | Delimiter (spaces)                                                                                                                                                                                                                                                                   | a-1              | N/A                  |
| 8             | 38–40            | Call Origin State/Country Code<br><i>May be space-filled; otherwise, may be a three-position alphabetic country code from ISO 3166 table or a two-position U.S. state code if merchant is in the U.S. region. See the Quick Reference Booklet for valid state and country codes.</i> | a-3              | left                 |

## PDS 0190—Partner ID Code

PDS 0190 (Partner ID Code) identifies a specific partnership agreement, generally between specific card acceptors and issuers.

### Attributes

|                    |                                |
|--------------------|--------------------------------|
| ans...6; TAGLLLVAR |                                |
| Tag Field:         | 0190                           |
| Length Field:      | 3 positions, value = 001–006   |
| Data Field:        | Variable length, 1–6 positions |
| Subfields:         | None                           |
| Justification:     | Left                           |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | O   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | O   | •   | C   |
| Second Presentment/1240                               | O   | •   | C   |
| <b>Retrieval and Fee Collection Messages</b>          |     |     |     |
| Retrieval Request/1644                                | O   | •   | C   |
| Retrieval Request Acknowledgement/1644                | O   | •   | C   |
| Fee Collection (Retrieval Fee Billing)/1740           | O   | •   | C   |

This PDS may be used for transactions on accounts issued under co-branding agreements when one of the co-branding partners originates the transaction. It also may be used when the agreement is between the card acceptor and the clearing system, such as in certain promotional discounts.

## Values

Card acceptors and issuers establish Partner ID Codes. If present, PDS 0190 cannot contain all low values, all high values, all zeros, or all spaces.

## PDS 0191—Originating Message Format

PDS 0191 (Originating Message Format) provides the message format in which the clearing system received a message.

### Attributes

n-1; TAGLLL

Tag Field: 0191

Length Field: 3 positions, value = 001

Data Field: Fixed length, 1 position

Subfields: None

Justification: N/A

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>File Header and Trailer Message</b>                                                 |     |     |     |
| File Header (Customer-generated)/1644                                                  | O   | •   | •   |
| File Trailer (Customer-generated)/1644                                                 | O   | •   | •   |
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| First Presentment/1240                                                                 | O   | X   | M   |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | O   | X   | M   |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | O   | X   | M   |

| <b>Message Type Identifier</b>                                           | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|--------------------------------------------------------------------------|------------|------------|------------|
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644    | O          | X          | M          |
| Financial Detail Addendum (Vehicle Rental Detail)/1644                   | O          | X          | M          |
| Financial Detail Addendum (Lodging Summary)/1644                         | O          | X          | M          |
| Financial Detail Addendum (Temporary Services)/1644                      | O          | X          | M          |
| Financial Detail Addendum (Shipping/Courier Services)/1644               | O          | X          | M          |
| Financial Detail Addendum (Payment Transaction Detail)/1644              | O          | X          | M          |
| Financial Detail Addendum (Telephony Billing—Summary)/1644               | O          | X          | M          |
| Financial Detail Addendum (Telephony Billing—Detail)/1644                | O          | X          | M          |
| Financial Detail Addendum (Travel Agency Detail)/1644                    | O          | X          | M          |
| Financial Detail Addendum (Lodged Account Detail)/1644                   | O          | X          | M          |
| Financial Detail Addendum (Electronic Invoice—Party Information)/1644    | O          | X          | M          |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | O          | X          | M          |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | O          | X          | M          |
| Financial Detail Addendum (Corporate Line Item Detail)/1644              | O          | X          | M          |
| Financial Detail Addendum (Generic Detail)/1644                          | O          | X          | M          |
| Financial Detail Addendum (Healthcare)/1644                              | O          | X          | M          |
| Financial Detail Addendum (Private Label Common Data)/1644               | O          | X          | M          |
| Financial Detail Addendum (Private Label Line Item Detail)/1644          | O          | X          | M          |
| First Chargeback/1442 and Arbitration Chargeback/1442                    | O          | X          | M          |
| Second Presentment/1240                                                  | O          | X          | M          |
| <b>Retrieval and Fee Collection Messages</b>                             |            |            |            |
| Retrieval Request/1644                                                   | O          | X          | M          |
| Retrieval Request Acknowledgement/1644                                   | O          | X          | M          |
| Fee Collection (Retrieval Fee Billing)/1740                              | O          | X          | M          |

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| Fee Collection (Handling Fees)/1740                                      | O   | X   | M   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/<br>1740 | O   | X   | M   |

Originators optionally may provide this PDS. If this information is not present, the clearing system will provide this PDS in customer-submitted messages. It assists the receiving customer in anticipating the presence or absence of various IPM data elements and PDSs in an IPM message.

### Values

PDS 0191 values are listed in the following table.

| Value | Description                                               |
|-------|-----------------------------------------------------------|
| 2     | Clearing system received message in the IPM format.       |
| 6     | Clearing system received message in Japan Domestic Format |

## PDS 0192—Payment Transaction Initiator

Payment Transaction Initiator contains a value to indicate that either Mastercard or a trusted Mastercard business partner initiated a payment transaction on behalf of a customer.

### Attributes

---

ans-3; TAGLLL

---

Tag Field: 0192

---

Length Field: 3 positions

---

Data Field: Fixed length, 3 positions

---

Subfields: None

---

Justification: Left

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | •   | X   | C   |
| <b>Retrieval Messages</b>                             |     |     |     |
| Retrieval Request/1644                                | C   | •   | C   |
| Retrieval Request Acknowledgement/1644                | C   | •   | C   |

PDS 0192 must be provided under the following conditions:

- It was received on the First Presentment/1240 message, with the following values present.
- DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type) = 28 (Payment Transactions).
- PDS 0043 (Program Registration ID) = C02 (Rebate).

## Values

The value associated with PDS 0192 is MCW—Mastercard Worldwide.

## PDS 0194—Remote Payments Program Data

PDS 0194 (Remote Payments Program Data) identifies the domain in which the Service Manager (program originator) of the Mobile Remote Payments Program is operating.

### Attributes

|               |                           |
|---------------|---------------------------|
| ans-1; TAGLLL |                           |
| Tag field:    | 0194                      |
| Length Field: | 3 positions, value = 001  |
| Data Field:   | Fixed length, 1 position. |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | C   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | C   | •   | C   |
| Second Presentment/1240                               | C   | •   | C   |

## Values

PDS 0194 values are listed in the following table.

| Value | Description     |
|-------|-----------------|
| 1     | Issuer domain   |
| 2     | Acquirer domain |

---

## PDS 0195—Installment Data

---

PDS 0195 (Installment Data) provides information about the installment payment option selected by the cardholder at the point of interaction.

### Attributes

|                    |                                 |
|--------------------|---------------------------------|
| an...27; TAGLLLVAR |                                 |
| Tag Field:         | 0195                            |
| Length Field:      | 3 positions, value = 003–027    |
| Data Field:        | Variable length, 3–27 positions |
| Subfields:         | 8                               |
| Justification:     | See “Subfields”                 |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | C   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | C   | •   | C   |
| Second Presentment/1240                               | C   | •   | C   |

This PDS is required for specific business service arrangements.

### Subfield 1—Total Number of Installments

PDS 0195 (Installment Data), subfield 1 identifies the number of installment payments.

---

#### Attributes

---

Data Representation: n-3

---

Data Field: Contents of positions 1–3

---

Justification: Left

---

When PDS 0195 is present, subfield 1 is required for transactions submitted for Japan Intracountry BSA 4/392001:

- Subfield must be numeric.
- Subfield must contain the three position value that identifies the total number of installments.

When PDS 0195, Subfield 2 (Payment Option Code) Contains value 61, subfield 1 must contain the number of installments (a value between 002 and 999). If PDS 0195, subfield 2 contains values other than 31, 34, or 61, subfield 1 should be zero-filled.

If PDS 0195, subfield 2 contains 61 and the number of installments is 2, the transaction will be settled following the Twice Pay method:

- 50 percent of the transaction amount will be settled following normal settlement process.
- 50 percent of the transaction amount will be settled following a delay of 30 days from the clearing date.

The actual settlement date will be adjusted following the settlement calendar of selected settlement service.

## Subfield 2—Payment Option Code

PDS 0195 (Installment Data), subfield 2 identifies the payment terms of the transaction.

### Attributes

|                      |                           |
|----------------------|---------------------------|
| Data Representation: | n-2                       |
| Data Field:          | Contents of positions 4–5 |
| Justification:       | Left                      |

When PDS 0195 is present, subfield 2 is required for transactions submitted for Japan Intracountry BSA 4/392001.

| Values | Description                                   |
|--------|-----------------------------------------------|
| 10     | Single Payment                                |
| 21     | Bonus Pay                                     |
| 31     | Installment Payment with Bonus Pay Simplified |
| 34     | Installment Payment with Bonus Pay Detailed   |
| 61     | Installments (Twice Pay/Three or More)        |
| 80     | Revolving                                     |

## Subfield 3—Installment Number

PDS 0195 (Installment Data), subfield 3 must be numeric.

### Attributes

|                      |                           |
|----------------------|---------------------------|
| Data Representation: | n-3                       |
| Data Field:          | Contents of positions 6–8 |
| Justification:       | Left                      |

This subfield is not applicable for Japan. For transactions submitted for Japan Intracountry BSA 4/392001, subfield 3 should be populated with zeros.

This subfield identifies the current transaction installment number as related to the sequence of total number of installments. For example, acquirers submitting multiple installment transactions will indicate this is the first of three installment transactions if subfield 1 (Total Number of Installments) contains the value 003 and subfield 3 contains the value 001.

## Subfield 4—Bonus Code

PDS 0195 (Installment Data), subfield 4 indicates the manner in which the installment transaction will be settled.

| Attributes           |                        |
|----------------------|------------------------|
| Data Representation: | n-1                    |
| Data Field:          | Contents of position 9 |
| Justification:       | Left                   |

For transactions submitted for Japan Intracountry BSA 4/392001, subfield 4 must be provided when subfield 2 (Payment Option Code) contains value 21 (Bonus Pay). This subfield identifies whether a transaction must be settled utilizing the delayed settlement method.

| Values | Description                                                                                                                                                                                                                              |
|--------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 0      | <p>Settlement will be delayed.</p> <p>If the clearing date is 21 July to 20 December, then the settlement date will be 20 December.</p> <p>If the clearing date is 21 December to 20 July, then the settlement date will be 20 July.</p> |
| 1      | No settlement delay                                                                                                                                                                                                                      |

## Subfield 5—Bonus Month Code

The combination of the value in PDS 0195 (Installment Data), subfield 5 and the value in subfield 6 (Number of Bonus Payments per Year) identifies the bonus payment months.

| Attributes           |                         |
|----------------------|-------------------------|
| Data Representation: | ans-1                   |
| Data Field:          | Contents of position 10 |
| Justification:       | Left                    |

For transactions submitted for Japan Intracountry BSA 4/392001, subfield 5 must be provided when subfield 2 (Payment Option Code) is value 34 (Installment Payment with Bonus Pay Detailed). The combination of a code in subfield 5 and a value in subfield 6 (Number of Bonus Payments Per Year) identifies the bonus payment month(s). For specific combination details, refer to Once Per Year Bonus and Twice Per Year Bonus tables included under subfield 6.

**NOTE: When the value <space> is used, it will indicate the amount in subfield 7 (Bonus Amount) can be a zero amount even when subfield 2 is value 34 (Installment Payment with Bonus Pay Detailed). The value <space> does not change the presence rule for other subfields.**

| Values  | Description |
|---------|-------------|
| 1       | January     |
| 2       | February    |
| 3       | March       |
| 4       | April       |
| 5       | May         |
| 6       | June        |
| 7       | July        |
| 8       | August      |
| 9       | September   |
| A       | October     |
| B       | November    |
| C       | December    |
| <space> | Undefined   |

### Subfield 6—Number of Bonus Payments per Year

PDS 0195 (Installment Data), subfield 6 indicates the number of bonus payments per year.

#### Attributes

Data Representation: n-1

Data Field: Contents of position 11

Justification: Left

For transactions submitted for Japan Intracountry BSA 4/392001, subfield 6 must be provided when subfield 2 (Payment Option Code) contains value 34 (Installment Payment with Bonus Pay Detailed). The combinations of a code in subfield 5 (Bonus Month Code) and a value in subfield 6 identifies the bonus payment month(s) For specific combination details, refer to the following Once Per Year Bonus and Twice Per Year Bonus tables.

| <b>Values</b> | <b>Description</b>                         |
|---------------|--------------------------------------------|
| 1             | Number of Bonus Payments is once per year  |
| 2             | Number of Bonus Payments is twice per year |

### **Once Per Year Bonus**

Indicates the Bonus Month(s) when once per year Bonus Payments will be settled.

| <b>Bonus Month Code (Subfield 5)</b> | <b>Number of Bonus Payments (Subfield 6)</b> | <b>Bonus Month</b> |
|--------------------------------------|----------------------------------------------|--------------------|
| 1                                    | 1                                            | January            |
| 2                                    | 1                                            | February           |
| 3                                    | 1                                            | March              |
| 4                                    | 1                                            | April              |
| 5                                    | 1                                            | May                |
| 6                                    | 1                                            | June               |
| 7                                    | 1                                            | July               |
| 8                                    | 1                                            | August             |
| 9                                    | 1                                            | September          |
| A                                    | 1                                            | October            |
| B                                    | 1                                            | November           |
| C                                    | 1                                            | December           |
| <space>                              | 1                                            | Undefined          |

### **Twice Per Year Bonus**

Indicates the Bonus Month(s) when twice per year Bonus Payments will be settled.

| <b>Bonus Month Code (Subfield 5)</b> | <b>Number of Bonus Payments (Subfield 6)</b> | <b>Bonus Month</b>  |
|--------------------------------------|----------------------------------------------|---------------------|
| 1                                    | 2                                            | June and December   |
| 2                                    | 2                                            | June and January    |
| 3                                    | 2                                            | July and December   |
| 4                                    | 2                                            | July and January    |
| 5                                    | 2                                            | August and December |

| <b>Bonus Month Code (Subfield 5)</b> | <b>Number of Bonus Payments (Subfield 6)</b> | <b>Bonus Month</b>     |
|--------------------------------------|----------------------------------------------|------------------------|
| 6                                    | 2                                            | August and January     |
| 7                                    | 2                                            | September and December |
| 8                                    | 2                                            | September and January  |
| 9                                    | 2                                            | June and February      |
| A                                    | 2                                            | July and February      |
| B                                    | 2                                            | August and February    |
| C                                    | 2                                            | September and February |
| <space>                              | 2                                            | Undefined              |

## **Subfield 7—Bonus Amount**

PDS 0195 (Installment Data), subfield 7 identifies the amount of bonus to be paid in each bonus payment.

---

### **Attributes**

---

Data Representation: n-12

---

Data Field: Contents of positions 12–23

---

Justification: Right

---

All currency amounts are expressed in the minor unit of currency without a decimal separator, in accordance with ISO standards for currency notation. For example, a bonus amount of USD 4500.29 is expressed as 000000450029.

For transactions submitted for Japan Intracountry BSA 4/392001, subfield 7 must be provided when subfield 2 (Payment Option Code) is value 34 (Installment Payment with Bonus Pay Detailed). When provided, the amount must be greater than zero except when subfield 5 (Bonus Month Code) contains <space>. For example, a bonus amount of JPY 45000 is expressed as 000000045000.

## **Subfield 8—First Month of Bonus Payment**

If present, PDS 0195 (Installment Data), subfield 8 must be in the format YYMM that identifies the first month of bonus payment.

---

### **Attributes**

---

Data Representation: n-4

---

Data Field: Contents of positions 24–27

---

---

#### Attributes

---

Justification: Left

---

For transactions submitted for Japan Intracountry BSA 4/392001, subfield 8 is a four-digit subfield in the format YYMM that identifies the first month of bonus payment. This subfield must be provided when subfield 2 (Payment Option Code) contains value 34 (Installment Payment with Bonus Pay Detailed).

---

## PDS 0196—Mobile Phone Reload Data

---

PDS 0196 (Mobile Phone Reload Data) is used in mobile phone reload transactions to provide the customer's mobile phone number and service provider.

#### Attributes

---

ans...47; TAGLLLVAR

---

Tag Field: 0196

---

Length Field: 3 positions, value = 001-047

---

Data Field: Variable length, 1-47 positions

---

Subfields: 2

---

Justification: See "Subfields"

---

#### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | O   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | O   | •   | C   |
| Second Presentment/1240                               | O   | •   | C   |

---

## PDS 0196 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                               | Attribute | Justification |
|--------|-----------|------------------------------------|-----------|---------------|
| 1      | 1–17      | Mobile Phone Number                | ans-17    | Left          |
| 2      | 18–47     | Mobile Phone Service Provider Name | ans...30  | Left          |

### Subfield 1: Mobile Phone Number

Subfield 1 (Mobile Phone Number) contains the phone number of the wireless phone for which the customer is purchasing extra service. It must be left-justified. For more information on data allowed in this subfield, refer to the *Interchange Manual—Europe Region* or the *Interchange Manual—MEA Region*.

### Subfield 2: Mobile Phone Service Provider Name

Subfield 2 (Mobile Phone Service Provider Name) contains the name or other identifier of the mobile phone service provider. If present, it must be left-justified and cannot contain all spaces or all zeros.

---

## PDS 0197—National Use Tax Data

PDS 0197 (National Use Tax Data) provides various tax amounts and percentages applicable to intracountry transactions in various markets.

### Attributes

---

n-53; TAGLLL

---

Tag Field: 0197

---

Length Field: 3 positions, value = 053

---

Data Field: Fixed length, 53 positions

---

Subfields: 5

---

Justification: See "Subfields"

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | O   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | O   | •   | C   |
| Second Presentment/1240                               | O   | •   | C   |

This PDS can be used to present tax amounts, a tax percentage, and a tax base amount for intracountry transactions in various markets. The subfield names are very general in nature, to allow different usage definitions for different countries.

## Values

If present, each of the subfields 1, 2, 4, and 5 within PDS 0197 must be right-justified with leading zeros.

## PDS 0197 Subfields

This PDS consists of five subfields

| Number | Positions | Name            | Attribute | Justification |
|--------|-----------|-----------------|-----------|---------------|
| 1      | 1–12      | Tax Amount 1    | n-12      | Right         |
| 2      | 13–24     | Tax Amount 2    | n-12      | Right         |
| 3      | 25–29     | Tax Percentage  | n-5       | Right         |
| 4      | 30–41     | Tax Base Amount | n-12      | Right         |
| 5      | 42–53     | Tax Amount 3    | n-12      | Right         |

### Subfield 1: Tax Amount 1

Subfield 1 (Tax Amount 1) identifies a tax or Value Added Tax (VAT) on the transaction.

For intracountry transactions in specific Latin America and Caribbean region markets, this is VAT calculated by the card acceptor and entered as input at the point-of-sale (POS) device.

### **Subfield 2: Tax Amount 2**

Subfield 2 (Tax Amount 2) identifies a second tax or VAT on the transaction.

For intracountry transactions in specific Latin America and Caribbean region markets, this is VAT calculated by the card acceptor and entered as input at the POS device.

### **Subfield 3: Tax Percentage**

Subfield 3 (Tax Percentage) identifies a tax percentage. This subfield consists of five numeric positions. The format is always NNN.NN%, which means that the last two positions represent decimal positions of the tax percentage. For example, a value of 00850 is interpreted as 8.5 percent.

For intracountry transactions in specific Latin America and Caribbean region markets, this is RetelVA (Retention of VAT). It is the percentage of the VAT that the acquirer will not pay to the merchant but to the local tax agency. It is entered as input at the POS device.

### **Subfield 4: Tax Base Amount**

Subfield 4 (Tax Base Amount) identifies the amount on which the tax was calculated.

For intracountry transactions in specific Latin America and Caribbean region markets, this is the IVA Devolution Base, the amount on which the VAT was originally calculated. It is entered as input at the POS device.

### **Subfield 5: Tax Amount 3**

Subfield 5 (Tax Amount 3) identifies a third tax or VAT on the transaction.

For intracountry transactions in specific Latin America and the Caribbean region markets, this is RetelCA (Industry & Commerce Tax Retention). It is a regional tax that applies only in the districts/provinces of Barranquilla, Bogota, and Zipaquirá. It is entered as input at the POS device.

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## **PDS 0198—Device Type**

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PDS 0198 (Device Type) provides information about the form factor of the cardholder device used to initiate a transaction.

### **Attributes**

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Data Representation: an-2; TAGLLL

---

Tag Field: 0198

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Length Field: 3 positions, value = 002

---

---

|             |                           |
|-------------|---------------------------|
| Data Field: | Fixed length, 2 positions |
|-------------|---------------------------|

---

## Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | O   | •   | C   |

## Values

**NOTE: As removable secure elements may be moved from a mobile phone to a tablet or e-book by the consumer, values 01, 08, 10, and 12 represent the initial intended use of this secure element by the issuer. There is no requirement to change these four values after initial personalization has taken place.**

| Value | Description                                                                                                                                                            |
|-------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 00    | Card                                                                                                                                                                   |
| 01    | Mobile Phone or Smartphone with Mobile Network Operator (MNO) controlled removable secure element (SIM or UICC) personalized for use with a Mobile Phone or Smartphone |
| 02    | Key Fob                                                                                                                                                                |
| 03    | Watch using a contactless chip or a fixed (non-removable) secure element not controlled by the MNO                                                                     |
| 04    | Mobile Tag                                                                                                                                                             |
| 05    | Wristband                                                                                                                                                              |
| 06    | Mobile Phone Case or Sleeve                                                                                                                                            |
| 07    | Mobile phone or smartphone with a fixed (non-removable) secure element controlled by the MNO, for example, code division multiple access (CDMA)                        |

---

<sup>28</sup> As a removable secure element (SE) may be moved from a mobile phone to a tablet or e-book by the consumer this value represents the initial intended use of this SE only.

| <b>Value</b> | <b>Description</b>                                                                                                                                              |
|--------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 08           | Mobile Phone or Smartphone with removable secure element not controlled by the MNO, for example, SD Card personalized for use with a Mobile Phone or Smartphone |
| 09           | Mobile phone or smartphone with a fixed (non-removable) secure element not controlled by the MNO                                                                |
| 10           | Tablet or e-Reader with an MNO-controlled removable secure element (SIM or UICC) personalized for used with a Tablet or Reader                                  |
| 11           | Tablet or e-book with a fixed (non-removable) secure element controlled by the MNO                                                                              |
| 12           | Removable secure element not controlled by the MNO, for example, memory card personalized for use with a tablet or e-book                                       |
| 13           | Tablet or e-book with fixed (non-removable) secure element not controlled by the MNO                                                                            |
| 14           | Mobile Phone or Smartphone with a payment application running in a host processor                                                                               |
| 15           | Tablet or e-Reader with a payment application running in a host processor                                                                                       |
| 16           | Mobile Phone or Smartphone with a payment application running in the TEE of a host processor                                                                    |
| 17           | Tablet or E-Book with a payment application running in the TEE of a host processor                                                                              |
| 18           | Watch with a payment application running in the TEE of a host processor                                                                                         |
| 19           | Watch with a payment application running in a host processor                                                                                                    |
| 20           | Card                                                                                                                                                            |
| 21           | Phone                                                                                                                                                           |
| 22           | Tablet/e-reader                                                                                                                                                 |
| 23           | Watch/Wristband                                                                                                                                                 |
| 24           | Sticker                                                                                                                                                         |
| 25           | PC                                                                                                                                                              |
| 26           | Device Peripheral                                                                                                                                               |
| 27           | Tag                                                                                                                                                             |
| 28           | Jewelry                                                                                                                                                         |
| 29           | Fashion Accessory                                                                                                                                               |
| 30           | Garment                                                                                                                                                         |

<sup>29</sup> As a removable secure element (SE) may be moved from a mobile phone to a tablet or e-book by the consumer this value represents the initial intended use of this SE only.

<sup>30</sup> As a removable secure element (SE) may be moved from a mobile phone to a tablet or e-book by the consumer this value represents the initial intended use of this SE only.

| Value | Description             |
|-------|-------------------------|
| 31    | Domestic Appliance      |
| 32    | Vehicle                 |
| 33    | Media/Gaming Device     |
| 34–99 | Reserved for Future Use |

## PDS 0199—Funding Transaction Information

PDS 0199 (Funding Transaction Information) contains information provided by an ATM acquirer that can be printed on the cardholder statement.

PDS 0199 (Funding Transaction Information) may include the information provided by the cardholder at the ATM when paying a bill and relevant information provided by the ATM acquirer.

### Attributes

ans...199; TAGLLLVAR

Tag Field: 0199

Length Field: 3 positions, value = 001–199

Data Field: Variable length, 001–199 positions

Subfields: none

Justification: left

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | C   | •   | C   |

### Values

If present, PDS 0199 must contain the information that can be included on the cardholder statement as a result of a domestic Funding Transaction at an ATM initiated by a cardholder to pay a bill. Specific formatting of PDS 0199 can be found in the *Domestic Processing Guide* for the country provided by the Mastercard Regional Office. Specific formatting of PDS 0199 will be defined for each country where the Funding Transaction at an ATM is implemented. Contact your regional office for information regarding the implementation of the Funding Transaction at the ATM for your local market.

## PDS 0200—Fraud Notification Date

---

PDS 0200 (Fraud Notification Information) contains the additional data necessary to provide acquirers with the date of the second fraud-related chargeback and an accurate count of total fraud-related chargebacks for the account.

### Attributes

---

|                      |                          |
|----------------------|--------------------------|
| Data Representation: | n...8; TAGLLL            |
| Tag Field:           | 0200                     |
| Length Field:        | 3 positions, value = 008 |
| Data Field:          | Fixed length 8 positions |
| Subfields:           | 2                        |
| Justification:       | See "Subfields"          |

---

PDS 0200 will be populated and provided to the acquirer starting with the second fraud-related chargeback for the account, and will continue with each successive fraud-related chargeback on the account.

When a first or second chargeback is received from the issuers with the fraud-related chargeback reason codes (4837, 4840, 4849, 4863, 4870, and 4871), Fraud Notification Service (FNS) Blocking is applied on each chargeback that exceeds the FNS criteria (FNS Date and FNS counter) set in the system. Chargeback is blocked if either or both of the following condition matches:

- Original transaction settlement date is greater than FNS Date from FNS Service reply (IPM Clearing Format error number error code 2801).
- FNS Service reply for FNS Count is greater than FNS counter criteria (of 15 counts) in aggregate for the aforementioned qualifying, fraud-related chargeback reason codes (IPM Clearing Format error number error code 2802).

Accepting or rejecting a reversal chargeback depends on the corresponding original chargeback status. If the original chargeback was accepted, then the corresponding reversal chargeback will also be accepted without validating FNS counter and FNS date criteria. If the original chargeback was rejected, then corresponding reversal chargeback will also be rejected without validating FNS counter and FNS date criteria. The FNS date and counter is updated for all transactions regardless of the reject/accept due to the edit.

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Message</b>  |     |     |     |
| First Chargeback/1442 and Arbitration Chargeback/1442 | •   | X   | C   |

### Values

If present, PDS 0200, subfield 1 (Fraud Notification Service Date) will contain the date of the second fraud chargeback on the account.

If present, PDS 0200, subfield 1 (Fraud Notification Service Date) must contain a valid date in the YYMMDD format.

### PDS 0200 Subfields

PDS 200 consists of two subfields.

| Number | Positions | Name                                          | Attributes         | Justification |
|--------|-----------|-----------------------------------------------|--------------------|---------------|
| 1      | 1–6       | Fraud Notification Service Date               | n-6; format YYMMDD | N/A           |
| 2      | 7–8       | Fraud Notification Service Chargeback Counter | ans-2              | N/A           |

#### Subfield 1: Fraud Notification Service Date

Subfield 1 (Fraud Notification Service Date) contains the date of the second fraud-related chargeback on the account.

---

### **Subfield 2: Fraud Notification Service Chargeback Counter**

Subfield 2 (Fraud Notification Service Chargeback Counter) contains the total number of fraud-related chargebacks processed for the account to date (including the current chargeback).

---

## **PDS 0202—Primary Account Number (PAN) Syntax Error**

PDS 0202 (Primary Account Number (PAN) Syntax Error) contains the syntax error resulting from a transaction that contains non-numeric values in DE 2 (Primary Account Number [PAN]) for Mexico domestic transactions.

### **Attributes**

|                      |                                 |
|----------------------|---------------------------------|
| Data Representation: | ans-19; TAGLLLVAR               |
| Tag Field:           | 0202                            |
| Length Field:        | 3 positions, value = 006–019    |
| Data Field:          | Variable length, 6–19 positions |
| Subfields:           | None                            |
| Justification:       | Left                            |

### **Current Processing Restrictions**

The clearing system accepts a PDS 0202 length of up to 19 positions.

The clearing system expects PDS 0202 to contain the appropriate number of positions for the account number without any filler characters to the left or right. For example, if a 16-digit account number is captured for a given transaction, the length of PDS 0202 must be 16, and exactly 16 digits must be provided beginning in position 1 of PDs 0202.

---

### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Message</b>  |     |     |     |
| First Presentment/1240                                | C   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | C   | •   | C   |
| Second Presentment/1240                               | C   | •   | C   |

| Message Type Identifier                      | Org | Sys | Dst |
|----------------------------------------------|-----|-----|-----|
| <b>Retrieval and Fee Collection Messages</b> |     |     |     |
| Retrieval Request/1644                       | C   | •   | C   |
| Retrieval Request Acknowledgement/1644       | C   | •   | C   |

### Values

PDS 0202 contains the same structure as DE 2 (Primary Account Number [PAN]), but can be alphanumeric.

For more information on the usage and values of PDS 0202, see DE 2.

## PDS 0204—Amount, Syntax Error

PDS 0204 (Amount, Syntax Error) contains the syntax error resulting from a transaction that contains non-numeric values in DE 4 (Amount, Transaction) for Mexico domestic transactions.

### Attributes

|                |                                                                                                                                                                         |
|----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| ans-12; TAGLLL |                                                                                                                                                                         |
| Tag Field:     | 0204                                                                                                                                                                    |
| Length Field:  | 3 positions, value = 012                                                                                                                                                |
| Data Field:    | Fixed length, 12 positions                                                                                                                                              |
| Subfields:     | None                                                                                                                                                                    |
| Justification: | None                                                                                                                                                                    |
| Values:        | PDS 0204 contains the same structure as DE 4 (Amount, Transaction), but can be alphanumeric.<br><br>For more information on the usage and values of PDS 0204, see DE 4. |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                              | Org | Sys | Dst |
|------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Message</b> |     |     |     |

| <b>Message Type Identifier</b>                        | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|-------------------------------------------------------|------------|------------|------------|
| First Presentment/1240                                | C          | •          | C          |
| First Chargeback/1442 and Arbitration Chargeback/1442 | C          | •          | C          |
| Second Presentment/1240                               | C          | •          | C          |

## PDS 0205—Syntax Return, Message Error Indicator

---

PDS 0205 (Syntax Return, Message Error Indicator) is included by the originator of a soft syntax error return. It will contain the element that caused the syntax return.

### Attributes

|                |                            |
|----------------|----------------------------|
| ans-14; TAGLLL |                            |
| Tag Field:     | 0205                       |
| Length Field:  | 3 positions, value = 014   |
| Data Field:    | Fixed length, 14 positions |
| Subfields:     | 4                          |
| Justification: | See subfields              |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| <b>Message Type Identifier</b>                        | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|-------------------------------------------------------|------------|------------|------------|
| <b>Presentment, Addendum, and Chargeback Message</b>  |            |            |            |
| First Presentment/1240                                | C          | •          | C          |
| First Chargeback/1442 and Arbitration Chargeback/1442 | C          | •          | C          |
| Second Presentment/1240                               | C          | •          | C          |
| <b>Retrieval and Fee Collection Messages</b>          |            |            |            |
| Retrieval Request/1644                                | C          | •          | C          |
| Retrieval Request Acknowledgement/1644                | C          | •          | C          |

## PDS 0205 Subfields

The originator of the syntax error return message identifies the element causing the return using the subfields, formatted as indicated in the following table.

| Number | Positions | Name                | Attribute | Justification |
|--------|-----------|---------------------|-----------|---------------|
| 1      | 1–5       | Data Element ID     | an-5      | left          |
| 2      | 6–7       | Error Severity Code | n-2       | N/A           |
| 3      | 8–11      | Error Message Code  | an-4      | N/A           |
| 4      | 12–14     | Subfield ID         | n-3       | N/A           |

### Subfield 1: Data Element ID

Subfield 1 (Data Element ID) identifies the ISO data element or PDS where the error occurred. ISO data elements are identified with the prefix D. This is followed by the data element number right-justified with leading zeros so that the number fills four positions. For example, D0003 indicates DE 3, D0100 indicates DE 100, and so on.

PDSs are identified with the prefix P followed by the four-digit tag ID. For example, P0002 indicates PDS 0002, P0146 indicates PDS 0146, and so on.

This subfield may contain spaces if the error is a “general” error not related to a specific data element or PDS.

### Subfield 2: Error Severity Code

Subfield 2 (Error Severity Code) indicates the local syntax error code of the error the clearing system detects.

Values for this subfield are listed in the following table.

| Value | Description                  |
|-------|------------------------------|
| 01–25 | Local domestic reason codes. |

### Subfield 3: Error Message Code

Subfield 3 (Error Message Code) is a four-digit value that refers to a specific edit error message to identify the error condition.

### Subfield 4: Subfield ID

Subfield 4 (Subfield ID) holds the three-position subfield ID of the element in error. This subfield will contain zeros if the element in error is not defined with subfields.

## PDS 0206—Late Presentment Indicator

PDS 0206 (Late Presentment Indicator) is used to indicate that a first presentment was submitted late by the acquirer. PDS 0206 is only present when the transaction is submitted late according to local processing rules. GCMS determines the late presentment and provides it in the message.

### Attributes

|                                        |
|----------------------------------------|
| n-4; TAGLLL                            |
| Tag Field: 0206                        |
| Length Field: 3 positions, value = 004 |
| Data Field: Fixed length, 4 positions  |
| Subfields: 2                           |
| Justification: See subfields           |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                              | Org | Sys | Dst |
|------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Message</b> |     |     |     |
| First Presentment/1240                               | •   | X   | C   |

### PDS 0206 Subfields

PDS 206 contains two subfields.

| Number | Positions | Name                                      | Attribute | Justification |
|--------|-----------|-------------------------------------------|-----------|---------------|
| 1      | 1–3       | Number of Days Since Transaction Occurred | n-3       | N/A           |
| 2      | 4         | Late Presentment Tier                     | n-1       | N/A           |

### **Subfield 1: Number of Days Since Transaction Occurred**

Subfield 1 (Number of Days Since Transaction Occurred) contains the number of days between the transaction date (DE 12) and the GCMS processing date.

### **Subfield 2: Late Presentment Tier**

Subfield 2 (Late Presentment Tier) contains the tiers (as identified in the local rules [below]). Valid values are 1, 2, or 3.

| <b>Clearing Process</b>     | <b>BAU (Tier 0)</b> | <b>Tier 1</b> | <b>Tier 2</b> | <b>Tier 3</b> |
|-----------------------------|---------------------|---------------|---------------|---------------|
| Credit (MCC)                | 1 – 30              | 31 – 120      | 121 – 320     | > 320         |
| Debit (DMC)                 | 1 – 8               | 9 – 30        | 31 – 120      | > 120         |
| Maestro (MSI)               | 1 – 8               | > 8           | N/A           | N/A           |
| Returns                     | 1 – 15              | > 15          | N/A           | N/A           |
| (DE 3 = 20, for all brands) |                     |               |               |               |

## **PDS 0207—Wallet Identifier**

PDS 0207 provides information about transactions initiated through the use of a digital wallet. PDS 0207 must be present in all presentment and chargeback messages for transactions initiated through the use of a (a) Masterpass™-enabled, pass-through digital wallet or (b) any staged digital wallet.

Two basic digital wallet models exist: the Staged Digital Wallet and the Pass-through Digital Wallet.

Pass-through Digital Wallet functionality—by which the Pass-through Digital Wallet Operator stores Mastercard account data provided by the cardholder to the Digital Wallet Operator (DWO) for purposes of effecting a payment initiated by the Cardholder to a Merchant or Sub-merchant, and upon the performance of a Transaction—transfers the Mastercard account data to the Merchant or Sub-merchant or to its acquirer or the acquirer's service provider.

Staged Digital Wallet functionality—by which the Staged Digital Wallet Operator effects a two-stage payment to a retailer to complete a purchase initiated by a consumer—is as follows:

- **Payment stage:** In the payment stage, the Staged DWO (Digital Wallet Operator) pays the retailer by one of the following methods:

- A transaction conducted using a Mastercard account or other account data assigned to the consumer by the DWO or by an issuer acting on behalf of the DWO (herein, a “consumer-assigned payment account”)
- A funds transfer to an account designated by the retailer or held by the staged DWO on behalf of the retailer.
- **Funding stage:** In the funding stage, the staged DWO uses Mastercard account or other account data provided to the Staged DWO by the consumer (herein, the “funding account”) to perform a transaction that funds or reimburses the Staged Digital Wallet.

## Attributes

|                      |                                |
|----------------------|--------------------------------|
| Data Representation: | an-3; TAGLLLVAR                |
| Tag Field:           | 0207                           |
| Length Field:        | 3 positions, value = 001–003   |
| Data Field:          | Variable length, 1–3 positions |
| Subfields:           | None                           |
| Justification:       | N/A                            |

## Usage for Masterpass Transactions

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

| Message Type Identifier                                                                                       | Org | Sys | Dst |
|---------------------------------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                                         |     |     |     |
| First Presentment/1240                                                                                        | C   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442                                                         | C   | •   | C   |
| Second Presentment/1240                                                                                       | C   | •   | C   |
| <b>Application Notes</b>                                                                                      |     |     |     |
| For Masterpass™ by Mastercard®, Mastercard passes the Wallet Identifier as sent in by the acquirer or issuer. |     |     |     |

The submission of PDS 0207 is always required on Masterpass Wallet transactions or other Staged/Pass-through wallets. This data is received from the Masterpass Wallet and can vary from transaction to transaction.

## Usage for MDES Transactions

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

| Message Type Identifier                                                                   | Org | Sys | Dst |
|-------------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                     |     |     |     |
| First Presentment/1240                                                                    | •   | X   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442                                     | •   | X   | C   |
| Second Presentment/1240                                                                   | •   | X   | C   |
| <b>Retrieval and Fee Collection Messages</b>                                              |     |     |     |
| Retrieval Request Acknowledgement/1644                                                    | •   | X   | C   |
| Fee Collection (Retrieval Fee Billing)/1740                                               | •   | X   | C   |
| Fee Collection (Handling Fees)/1740                                                       | •   | X   | C   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740                      | •   | X   | C   |
| <b>Application Notes</b>                                                                  |     |     |     |
| For MDES, Mastercard inserts the Wallet Identifier that is in the system, when available. |     |     |     |

The submission of PDS 0207 is always required on Masterpass Wallet transactions or other Staged/Pass-through wallets. This data is received from the Masterpass Wallet and can vary from transaction to transaction.

## Values for Masterpass and MDES Transactions

While values 101 and 102 were initially introduced, other values may be transmitted by Masterpass™ Wallet to the merchant or acquirer. Mastercard will not publish these values and as such, acquirer and processor systems should pass whatever value is provided by the Masterpass Wallet unaltered in the transaction record.

| Value | Description               |
|-------|---------------------------|
| 101   | Wallet Remote             |
| 102   | Wallet Remote NFC Payment |

PDS 0207 cannot contain all zeros, spaces, or special characters. PDS 0207 has no specific format and may contain any combination of numeric or alphanumeric values.

Mastercard will not publish the new wallet ID values, and—as such—the acquirer and processor systems should pass whatever value is provided by the Masterpass Wallet unaltered in the transaction record.

### Values for Only MDES Transactions

The Clearing Platform inserts the Wallet Identifier for Mastercard Digital Enablement Service (MDES) (device and Card on File) transactions when available, which identifies the wallet through which the MDES token was initiated.

The following values only apply to MDES transactions.

| Value | Description                   |
|-------|-------------------------------|
| 103   | Apple Pay                     |
| 216   | Android Pay                   |
| 217   | Samsung Pay                   |
| 327   | Merchant tokenization program |

PDS 0207 cannot contain all zeros, spaces, or special characters. PDS 0207 has no specific format and may contain any combination of numeric or alphanumeric values.

## PDS 0208—Additional Merchant Data

PDS 0208 (Additional Merchant Data) contains the unique ID of the participating payment facilitator in a transaction along with the sub-merchant ID when applicable.

### Attributes

|                      |                                  |
|----------------------|----------------------------------|
| Data Representation: | ans...26; TAGLLLVAR              |
| Tag Field:           | 0208                             |
| Length Field:        | 3 positions, value = 011–026     |
| Data Field:          | Variable length, positions 11–26 |
| Subfields:           | 2 subfields                      |
| Justification:       | "See Subfields"                  |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                 | Org | Sys | Dst |
|---------------------------------------------------------|-----|-----|-----|
| <b>Presentments, Chargebacks, and Addendum messages</b> |     |     |     |
| First Presentment/1240                                  | C   | •   | C   |
| First Chargeback/1442                                   | C   | •   | C   |
| Arbitration Chargeback/1442                             | C   | •   | C   |
| Second Presentment/1240                                 | C   | •   | C   |

### Subfield 1—Payment Facilitator ID

The Payment Facilitator ID should always be a value assigned by Mastercard and is the same value in both the Authorization and Clearing platforms. This ID is the Company ID that will be assigned during the time of registration of a service provider as “Payment Facilitator.”

| Attributes          |                            |
|---------------------|----------------------------|
| Data Representation | n-11 (for example)         |
| Data Field          | Contents of positions 1–11 |
| Justification       | Right, with leading zeros  |

### Application Notes

This value should be provided by the acquirer when a registered payment facilitator is involved in a transaction and should be right justified with leading zeros. For example, if the Company ID is 123456, PDS 0208, subfield 1 should be 00000123456.

PDS 0208 (Additional Merchant Data), subfield 1 must match DE 48 (Additional Data—Private Use), subelement 37 (Additional Merchant Data), subfield 1 (Payment Facilitator ID) in Authorization.

Subfield 1 (Payment Facilitator ID) must be alphanumeric and must not contain all zeros or all spaces.

### Subfield 2—Sub-Merchant ID

The Sub-Merchant ID should always be the merchant ID of the sub-merchant whenever a payment facilitator is involved in a transaction.

| Attributes          |                             |
|---------------------|-----------------------------|
| Data Representation | ans-15                      |
| Data Field          | Contents of positions 12–26 |

---

#### Attributes

---

Justification      Left with trailing spaces

---

#### Application Notes

This value, which is assigned by the payment facilitator or their acquirer, should be provided by the acquirer whenever the Payment Facilitator ID is provided in PDS 0208 (Additional Merchant Data), subfield 1 (Payment Facilitator ID).

Subfield 2 (Sub-Merchant ID) must be alphanumeric and must not contain all zeros or all spaces.

## PDS 0209—Independent Sales Organization ID

---

PDS 0209 (Independent Sales Organization ID) contains the Company ID that will be assigned by Mastercard during the time of registration of a service provider as “Independent Sales Organization.” This value should be provided by the acquirer when a registered independent sales organization is involved in a transaction and should be right justified with leading zeros. For example, if the Company ID is 123456, PDS 0209 should be 00000123456.

#### Attributes

---

|                      |                            |
|----------------------|----------------------------|
| Data Representation: | n-11; TAGLLL               |
| Tag Field:           | 0209                       |
| Length Field:        | 3 positions, value = 011   |
| Data Field:          | Fixed length, 11 positions |
| Subfields:           | None                       |
| Justification:       | Right                      |

---

#### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentments, Chargebacks and Addendum messages</b> |     |     |     |
| First Presentment/1240                                 | C   | •   | C   |
| First Chargeback/1442                                  | C   | •   | C   |

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentments, Chargebacks and Addendum messages</b> |     |     |     |
| Arbitration Chargeback/1442                            | C   | •   | C   |
| Second Presentment/1240                                | C   | •   | C   |

## Values

### Value

The Independent Sales Organization ID must always be a value assigned by Mastercard and is the same value in both the Authorization and Clearing Platforms. This ID is the “Company ID” that is assigned during the time of registration via Mastercard Connect of a service provider as “Independent Sales Organization.”

This value must be provided by the acquirer when a registered independent sales organization is involved in a transaction and should be right justified with leading zeros. For example, if the Company ID is 123456, PDS 0209 should be 00000123456.

## PDS 0210—Transit Program

PDS 0210 (Transit Program) provides data related to the transit transaction type and the transaction mode.

### Attributes

|                |                           |
|----------------|---------------------------|
| n...4; TAGLLL  |                           |
| Tag Field:     | 0210                      |
| Length Field:  | 3 positions, value = 004  |
| Data Field:    | Fixed length, 4 positions |
| Subfields:     | 2                         |
| Justification: | See “Subfields”           |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Message</b>  |     |     |     |
| First Presentment/1240                                | C   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | C   | •   | C   |
| Second Presentment/1240                               | C   | •   | C   |

Acquirers should not populate the subfields in this PDS with values other than those defined by Mastercard. The Mastercard-defined values should be populated only on transit activity for transactions that have transit-related MCCs and not on transactions with any other MCC.

**NOTE:**

**The values 03 and 04 defined for subfield 1 (Transit Transaction Type Indicator) must only be populated by acquirers working with Transit agencies and supporting Mastercard aggregated transit transaction models.**

Issuers should not reject or limit processing of these transactions solely because acquirers populate the subfields in this PDS with values that are not defined by Mastercard.

**NOTE:**

**The value of 07 (Debt Recovery) must not be used where the original transit transaction was 01 (Pre-Funded) or 02 (Real-Time Authorized). The value of 07 should only be used where the original transit transactions was 03 (Post-Authorized Aggregated), or 04 (Authorized Aggregated Split Clearing) or 05 (Other) where the transaction model implements a delayed authorization.**

## PDS 0210 Subfields

Transit Program consists of two subfields.

| Number | Positions | Name                               | Attributes | Justification |
|--------|-----------|------------------------------------|------------|---------------|
| 1      | 1–2       | Transit Transaction Type Indicator | n-2        | N/A           |
| 2      | 3–4       | Transportation Mode Indicator      | n-2        | N/A           |

### Subfield 1: Transit Transaction Type Indicator

PDS 0210 (Transit Program), subfield 1 (Transit Transaction Type Indicator) contains the transit transaction type to uniquely identify different Mastercard transit transaction types. The valid values for subfield 1 are listed in the following table.

| <b>Values</b> |                                        |
|---------------|----------------------------------------|
| 01            | = Pre-Funded                           |
| 02            | = Real-time Authorized                 |
| 03            | = Post-Authorized Aggregated           |
| 04            | = Authorized Aggregated Split Clearing |
| 05            | = Other                                |
| 06            | = Post-authorized Aggregated Maestro   |
| 07            | = Debit Recovery                       |
| 08–99         | = Reserved for Future Use              |

### **Subfield 2: Transportation Mode Indicator**

PDS 0210 (Transit Program), subfield 2 (Transportation Mode Indicator) contains the type of transportation mode used by the cardholder for that transaction. The valid values for subfield 2 are listed in the following table.

| <b>Values</b> |                                                     |
|---------------|-----------------------------------------------------|
| 00            | = Unknown                                           |
| 01            | = Urban Bus                                         |
| 02            | = Interurban Bus                                    |
| 03            | = Light Train Mass Transit (Underground Metro, LTR) |
| 04            | = Train                                             |
| 05            | = Commuter Train                                    |
| 06            | = Water Borne Vehicle                               |
| 07            | = Toll                                              |
| 08            | = Parking                                           |
| 09            | = Taxi                                              |
| 10            | = High Speed Train                                  |
| 11            | = Rural Bus                                         |
| 12            | = Express Commuter Train                            |
| 13            | = Para Transit                                      |
| 14            | = Self Drive Vehicle                                |

---

### Values

---

|       |   |                         |
|-------|---|-------------------------|
| 15    | = | Coach                   |
| 16    | = | Locomotive              |
| 17    | = | Powered Motor Vehicle   |
| 18    | = | Trailer                 |
| 19    | = | Regional Train          |
| 20    | = | Inter City              |
| 21    | = | Funicular Train         |
| 22    | = | Cable Car               |
| 23–99 | = | Reserved for Future Use |

---

## PDS 0211—Terminal Compliant Indicator

---

PDS 0211 (Terminal Compliant Indicator) contains two subfields that identify whether or not a point-of-sale (POS) terminal from which the transaction originated is Terminal Line Encryption (TLE) and Unique Key Per Terminal (UKPT)/Derived Unique Key Per Terminal (DUKPT) compliant. These fields must be present in all card-present, POS transactions acquired in India.

### Attributes

|                      |                           |
|----------------------|---------------------------|
| Data Representation: | n-2; TAGLLL               |
| Tag Field:           | 0211                      |
| Length Field:        | 3 positions, value = 002  |
| Data Field:          | Fixed length, 2 positions |
| Subfields:           | 2                         |
| Justification:       | See "Subfields"           |

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

| Message Type Identifier                              | Org | Sys | Dst |
|------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Message</b> |     |     |     |

---

| Message Type Identifier | Org | Sys | Dst |
|-------------------------|-----|-----|-----|
| First Presentment/1240  | C   | •   | C   |

Acquirers should not populate the subfields in this PDS with values other than those defined by Mastercard. The Mastercard-defined values should be populated only on card-present POS transactions acquired in India.

### **Subfield 1—TLE Compliant**

PDS 0211, subfield 1 indicates whether or not the point-of-sale (POS) terminal from which the transaction occurred is Terminal Line Encryption (TLE)-certified.

| Values | Description   |
|--------|---------------|
| 1      | Not Certified |
| 2      | Certified     |

### **Subfield 2—UKPT/DUKPT Compliant**

PDS 0211, subfield 2 indicates whether or not the point-of-sale (POS) terminal from which the transaction occurred is Unique Key Per Terminal/Derived Unique Key Per Terminal (UKPT/DUKPT)-certified.

| Values | Description   |
|--------|---------------|
| 1      | Not Certified |
| 2      | Certified     |

## **PDS 0212—Merchant Data Services**

PDS 0212 (Merchant Data Services) is populated by Mastercard with a service level indicator which represents the services the issuer has registered for and the response value supplied based on what information was provided in the associated First or Second Presentment/1240 message.

### **Attributes**

|                  |      |
|------------------|------|
| ans-5; TAGLLLVAR |      |
| Tag Field:       | 0212 |

---

|                |                 |
|----------------|-----------------|
| Length Field:  | 005             |
| Data Field:    | Fixed length    |
| Subfields:     | 2               |
| Justification: | See "Subfields" |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Message</b>  |     |     |     |
| First Presentment/1240                                | •   | X   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | •   | X   | C   |
| Second Presentment/1240                               | •   | X   | C   |

## PDS 0212 Subfields

Merchant Data Services consists of two subfields.

| Number | Positions | Name                    | Attributes | Justification |
|--------|-----------|-------------------------|------------|---------------|
| 1      | 1–3       | Service Level Indicator | ans-3      | N/A           |
| 2      | 4–5       | Response Code           | ans-2      | N/A           |

### Subfield 1: Service Level Indicator

PDS 0212 (Merchant Data Services), subfield 1 (Service Level Indicator) contains the value associated to the services which the clearing account range is registered. The valid values for subfield 1 are listed in the following table.

| Values                           |
|----------------------------------|
| 077 Merchant Data Cleansing      |
| 078 Merchant Data Cleansing Plus |
| 079 Merchant Data Advance        |

| Values |                                                      |
|--------|------------------------------------------------------|
| 080    | Merchant Data Cleansing + Merchant Data Advance      |
| 081    | Merchant Data Cleansing Plus + Merchant Data Advance |

### Subfield 2: Response Code

PDS 0212, subfield 2 (Response Code) contains the action taken, if any, by Mastercard for the service indicated in PDS 0212 (Merchant Data Services), subfield 1 (Service Level Indicator). The valid values for subfield 2 are listed in the following table.

| Values |                                                                                                                                                                                                                                                                                                            |
|--------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| AA     | Cleansed merchant data found, but same merchant data as supplied by the acquirer, not replaced. Additional data fields for Merchant Data Plus and Merchant Data Advance are provided.                                                                                                                      |
| CR     | Country restricted due to country regulations, not replaced.                                                                                                                                                                                                                                               |
| FN     | Location found, exception rules apply requiring that cleansed merchant fields not be returned. Merchant Data Cleansing Plus (additional data fields) and Merchant Data Advance are provided.                                                                                                               |
| FR     | Data element (DE) 43 (Card Acceptor Name/Location), subfields 1–6 and PDS 0170 (Card Acceptor Inquiry Information), subfield 2 (Card Acceptor Phone Number) replaced, cleansed merchant data fields returned.                                                                                              |
| NF     | Cleansed merchant data not found, not replaced. DE 43, subfields 1–6 and PDS 0170, subfield 2 will contain the merchant information as supplied by the acquirer.                                                                                                                                           |
| NR     | Cleansed merchant data found, same merchant data as supplied by the acquirer, not replaced. DE 43, subfields 1–6 and PDS 0170, subfield 2 will contain the merchant information as supplied by the acquirer. Merchant Data Cleansing Plus (additional data fields) and Merchant Data Advance are provided. |
| PA     | Location not found. Additional data fields for Merchant Data Advance are provided.                                                                                                                                                                                                                         |
| SU     | Service Unavailable.                                                                                                                                                                                                                                                                                       |

## PDS 0213—Original Merchant Data

PDS 0213 (Original Merchant Data) contains acquirer submitted merchant data from DE 43 (Card Acceptor Name/Location), subfields 1–6, and PDS 0170 (Card Acceptor Inquiry Information), subfield 2, on First and Second Presentment/1240 messages.

### Attributes

---

ans...115; LLLVAR

---

Tag Field: 0213

---

Length Field: 115

---

Data Field: Variable length

---

Subfields: 7

---

Justification: See "Subfields"

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Message</b>  |     |     |     |
| First Presentment/1240                                | •   | X   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | •   | X   | C   |
| Second Presentment/1240                               | •   | X   | C   |

### PDS 0213 Subfields

Original Merchant Data consists of seven subfields.

The first three subfields of PDS 0213 are variable length, delimited by the backslash (\) character.

| Number  | Name                                       | Attributes | Justification |
|---------|--------------------------------------------|------------|---------------|
| 1, 2, 3 | Card Acceptor Name/Street Address/<br>City | ans...83   | left          |
| 4       | Card Acceptor Postal (ZIP) Code            | ans-10     | left          |

| <b>Number</b> | <b>Name</b>                                  | <b>Attributes</b> | <b>Justification</b> |
|---------------|----------------------------------------------|-------------------|----------------------|
| 5             | Card Acceptor State, Province or Region Code | ans-3             | left                 |
| 6             | Card Acceptor Country Code                   | ans-3             | left                 |
| 7             | Card Acceptor Phone Number                   | ans-16            | left                 |

### **Subfield 1: Card Acceptor Name**

PDS 0213 (Original Merchant Data), subfield 1 (Card Acceptor Name) contains the information in DE 43 (Card Acceptor Name/Location), subfield 1 (Card Acceptor Name) from the incoming (uncleansed) First and Second Presentment/1240 messages.

### **Subfield 2: Card Acceptor Street Address**

PDS 0213, subfield 2 (Card Acceptor Street Address) contains the information in DE 43, subfield 2 (Card Acceptor Street Address) from the incoming (uncleansed) First and Second Presentment/1240 messages.

### **Subfield 3: Card Acceptor City**

PDS 0213, subfield 3 (Card Acceptor City) contains the information in DE 43, subfield 3 (Card Acceptor City) from the incoming (uncleansed) First and Second Presentment/1240 messages.

### **Subfield 4: Card Acceptor Postal (ZIP) Code**

PDS 0213, subfield 4 (Card Acceptor Postal [ZIP] Code) contains the information in DE 43, subfield 4 (Card Acceptor Postal [ZIP] Code) from the incoming (uncleansed) First and Second Presentment/1240 messages.

### **Subfield 5: Card Acceptor State, Province or Region Code**

PDS 0213, subfield 5 (Card Acceptor State, Province or Region Code) contains the information in DE 43, subfield 5 (Card Acceptor State, Province, or Region Code) from the incoming (uncleansed) First and Second Presentment/1240 messages.

### **Subfield 6: Card Acceptor Country Code**

PDS 0213, subfield 6 (Card Acceptor Country Code) contains the information in DE 43, subfield 6 (Card Acceptor Country Code) from the incoming (uncleansed) First and Second Presentment/1240 messages.

### **Subfield 7: Card Acceptor Phone Number**

PDS 0213, subfield 7 (Card Acceptor Phone Number) contains the information in PDS 0170 (Card Acceptor Inquiry Information), subfield 2 (Card Acceptor Phone Number) from the incoming (uncleansed) First and Second Presentment/1240 messages.

## PDS 0214—Merchant Data Cleansing Plus

PDS 0214 (Merchant Data Cleansing Plus) contains Mastercard provided merchant data for customers participating in the Mastercard Merchant Data Cleansing Plus Service.

### Attributes

|                      |                 |
|----------------------|-----------------|
| ans...354; TAGLLLVAR |                 |
| Tag Field:           | 0214            |
| Length Field:        | 354             |
| Data Field:          | Variable length |
| Subfields:           | 5               |
| Justification:       | See "Subfields" |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Message</b>  |     |     |     |
| First Presentment/1240                                | •   | X   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | •   | X   | C   |
| Second Presentment/1240                               | •   | X   | C   |

### PDS 0214 Subfields

Merchant Data Cleansing Plus consists of five subfields.

| Number | Positions | Name                            | Attributes | Justification |
|--------|-----------|---------------------------------|------------|---------------|
| 1      | 1–90      | Cleansed Legal Corporate Name   | ans-90     | left          |
| 2      | 91–93     | Sales Channel—Percentage Brick  | n-3        | right         |
| 3      | 94–96     | Sales Channel—Percentage Online | n-3        | right         |

| <b>Number</b> | <b>Positions</b> | <b>Name</b>                    | <b>Attributes</b> | <b>Justification</b> |
|---------------|------------------|--------------------------------|-------------------|----------------------|
| 4             | 97–99            | Sales Channel—Percentage Other | n-3               | right                |
| 5             | 100–354          | Cleansed Merchant URL          | ans-255           | left                 |

### **Subfield 1: Cleansed Legal Corporate Name**

PDS 0214 (Merchant Data Cleansing Plus), subfield 1 (Cleansed Legal Corporate Name) contains the cleansed legal corporate name.

### **Subfield 2: Sales Channel—Percentage Brick**

PDS 0214, subfield 2 (Sales Channel—Percentage Brick) contains the percentage of sales transactions made at the merchant's brick-and-mortar locations.

### **Subfield 3: Sales Channel—Percentage Online**

PDS 0214, subfield 3 (Sales Channel—Percentage Online) contains the percentage of sales transactions made at the merchant's online locations.

### **Subfield 4: Sales Channel—Percentage Other**

PDS 0214, subfield 4 (Sales Channel—Percentage Other) contains the percentage of sales transactions made at the merchant's other locations (for example telephone sales).

### **Subfield 5: Cleansed Merchant URL**

PDS 0214, subfield 5 (Cleansed Merchant URL) contains the Uniform Resource Locator (URL) of the merchant website, when available.

## **PDS 0215—Mastercard Merchant Data Advance**

PDS 0215 (Mastercard Merchant Data Advance) contains Mastercard provided merchant data for customers participating in the Mastercard Merchant Data Advance Service.

### **Attributes**

---

ans-106; TAGLLLVAR

---

Tag Field: 0215

---

Length Field: 106

---

Data Field: Fixed length

---

---

|                |                 |
|----------------|-----------------|
| Subfields:     | 8               |
| Justification: | See "Subfields" |

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Message</b>  |     |     |     |
| First Presentment/1240                                | •   | X   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | •   | X   | C   |
| Second Presentment/1240                               | •   | X   | C   |

### PDS 0215 Subfields

Mastercard Merchant Data Advance consists of eight subfields.

| Number | Positions | Name                         | Attributes | Justification |
|--------|-----------|------------------------------|------------|---------------|
| 1      | 1–5       | Aggregate Merchant ID        | n-5        | right         |
| 2      | 6–80      | Aggregate Merchant Name      | ans-75     | left          |
| 3      | 81–83     | Industry Code                | ans-3      | left          |
| 4      | 84–86     | Super Industry Code          | ans-3      | left          |
| 5      | 87–91     | Key Aggregate Merchant ID    | n-5        | right         |
| 6      | 92        | Channel Distribution ID      | ans-1      | left          |
| 7      | 93–98     | NAICS Code                   | ans-6      | left          |
| 8      | 99–106    | Parent Aggregate Merchant ID | n-8        | right         |

---

### **Subfield 1: Aggregate Merchant ID**

PDS 0215 (Mastercard Merchant Data Advance), subfield 1 (Aggregate Merchant ID) contains the aggregate merchant identifier assigned in the data warehouse in the aggregate merchant table.

### **Subfield 2: Aggregate Merchant Name**

PDS 0215, subfield 2 (Aggregate Merchant Name) contains the merchant chain, typically for multiple merchant locations, sometimes associated with a brand name.

### **Subfield 3: Industry Code**

PDS 0215, subfield 3 (Industry Code) contains the industry code assigned to the merchant.

---

| <b>Values</b> |                                      |
|---------------|--------------------------------------|
| AAC           | Children's Apparel                   |
| AAF           | Family Apparel                       |
| AAM           | Men's Apparel                        |
| AAW           | Women's Apparel                      |
| AAX           | Miscellaneous Apparel                |
| ACC           | Accommodations                       |
| ACS           | Automotive New and Used Car Sales    |
| ADV           | Advertising Services                 |
| AFH           | Agriculture/Forestry/Fishing/Hunting |
| AFS           | Automotive Fuel                      |
| ALS           | Accounting and Legal Services        |
| ARA           | Amusement, Recreation Activities     |
| ART           | Arts and Craft Stores                |
| AUC           | Automotive Used Only Car Sales       |
| AUT           | Automotive Retail                    |
| BKS           | Book Stores                          |
| BMV           | Music and Videos                     |
| BNM           | Newspapers and Magazines             |

---

---

**Values**

|     |                                                    |
|-----|----------------------------------------------------|
| BTN | Bars/Taverns/Nightclubs                            |
| BWL | Beer/Wine/Liquor Stores                            |
| CCR | Consumer Credit reporting                          |
| CEA | Consumer Electronics/Appliances                    |
| CES | Cleaning and exterminating Services                |
| CGA | Casino and Gambling Activities                     |
| CMP | Computer/Software Stores                           |
| CNS | Construction Services                              |
| COS | Cosmetics and Beauty Services                      |
| CPS | Camera/Photography Supplies                        |
| CSV | Courier Services                                   |
| CTE | Communications, Telecommunications Equipment       |
| CTS | Communications, Telecommunications, Cable Services |
| CUE | College, University Education                      |
| CUF | Clothing, Uniform, Costume Rental                  |
| DAS | Dating Services                                    |
| DCS | Death Care Services                                |
| DIS | Discount Department Stores                         |
| DLS | Dry Cleaning, Laundry Services                     |
| DPT | Department Stores                                  |
| DSC | Drug Store Chains                                  |
| DVG | Variety / General Merchandise Stores               |
| EAP | Eating Places                                      |
| ECA | Employment, Consulting Agencies                    |
| EHS | Elementary, Middle, High Schools                   |
| EQR | Equipment Rental                                   |

---

**Values**

---

|     |                                                          |
|-----|----------------------------------------------------------|
| ETC | Miscellaneous                                            |
| FLO | Florists                                                 |
| FSV | Financial Services                                       |
| GHC | Giftware/Houseware/Card Shops                            |
| GRO | Grocery Stores                                           |
| GSF | Specialty Food Stores                                    |
| HBM | Health/Beauty/Medical Supplies                           |
| HCS | Health Care and Social Assistance                        |
| HFF | Home Furnishings/Furniture                               |
| HIC | Home Improvement Centers                                 |
| INS | Insurance                                                |
| IRS | Information Retrieval Services                           |
| JGS | Jewelry and Giftware                                     |
| LEE | Live Performances, Events, Exhibits                      |
| LLS | Luggage and Leather Stores                               |
| MAS | Miscellaneous Administrative and Waste Disposal Services |
| MER | Miscellaneous Entertainment and Recreation               |
| MES | Miscellaneous Educational Services                       |
| MFG | Manufacturing                                            |
| MOS | Miscellaneous Personal Services                          |
| MOT | Movie and Other Theatrical                               |
| MPI | Miscellaneous Publishing Industries                      |
| MPS | Miscellaneous Professional Services                      |
| MRS | Maintenance and Repair Services                          |
| MTS | Miscellaneous Technical Services                         |
| MVS | Miscellaneous Vehicle Sales                              |

---

---

**Values**

---

OBS      Obsolete

---

OPT      Optical

---

OSC      Office Supply Chains

---

PET      Pet Stores

---

PFS      Photofinishing Services

---

PHS      Photography Services

---

PST      Professional Sports Teams

---

PUA      Public Administration

---

RCP      Religious, Civic and Professional Organizations

---

RES      Real Estate Services

---

SGS      Sporting Goods/Apparel/Footwear

---

SHS      Shoe Stores

---

SND      Software Production, Network Services and Data Processing

---

SSS      Security, Surveillance Services

---

TAT      Travel Agencies and Tour Operators

---

TEA      T+E Airlines

---

TEB      T+E Bus

---

TET      T+E Cruise Lines

---

TEV      T+E Vehicle Rental

---

TOY      Toy Stores

---

TRR      T+E Railroad

---

TSS      Other Transportation Services

---

TTL      T+E Taxi and Limousine

---

UNK      Unknown

---

UTL      Utilities

---

VES      Veterinary Services

---

**Values**

|     |                                      |
|-----|--------------------------------------|
| VGR | Video and Game Rentals               |
| VTB | Vocation, Trade and Business Schools |
| WAH | Warehouse                            |
| WHC | Wholesale Clubs                      |
| WHT | Wholesale Trade                      |

---

**Subfield 4: Super Industry Code**

PDS 0215, subfield 4 (Super Industry Code) contains the super industry code assigned to the merchant.

---

**Values**

|     |                                                                   |
|-----|-------------------------------------------------------------------|
| AAP | Apparel and Accessories                                           |
| ACF | Accomodations and Food Services                                   |
| AER | Arts, Entertainment, Recreation                                   |
| AFH | Agriculture, Forestry/Fishing, Hunting                            |
| AWS | Administrative Support, Waste Management and Remediation Services |
| CEC | Consumer Electronics and Computers                                |
| CNS | Construction Services                                             |
| CTE | Communications, Telecommunications Equipment                      |
| EDS | Education Services                                                |
| ETC | Miscellaneous                                                     |
| FAI | Finance and Insurance                                             |
| GEN | General Merchandise Stores                                        |
| GFR | Grocery and Food Stores                                           |
| HCS | Health Care and Social Assistance                                 |
| HIC | Home Improvement Centers                                          |
| HPC | Health and Personal Care Stores                                   |

---

| <b>Values</b> |                                                  |
|---------------|--------------------------------------------------|
| INF           | Information                                      |
| MFG           | Manufacturing                                    |
| MOS           | Other Services                                   |
| MOV           | Motor Vehicles                                   |
| OBS           | Obsolete                                         |
| PST           | Professional, Scientific, and Technical Services |
| PUA           | Public Administration                            |
| RLL           | Real Estate, Rental and Leasing                  |
| SGH           | Sporting Goods and Hobby                         |
| TWS           | Transportation and Warehousing                   |
| UNK           | Unknown                                          |
| UTL           | Utilities                                        |
| WHT           | Wholesale Trade                                  |

### **Subfield 5: Key Aggregate Merchant ID**

PDS 0215, subfield 5 (Key Aggregate Merchant ID) contains the aggregate merchant ID for a merchant chain which has other aggregate merchant IDs associated with it that are used to identify different channels of distribution for the same chain.

### **Subfield 6: Channel Distribution ID**

PDS 0215, subfield 6 (Channel Distribution ID) contains the code determined by Mastercard and assigned to aggregate merchants.

| <b>Values</b> |                   |
|---------------|-------------------|
| B             | Brick-and-mortar  |
| O             | Online (Internet) |
| C             | Catalog           |
| N             | Non-store Mixed   |

---

### Subfield 7: NAICS Code

PDS 0215, subfield 7 (NAICS Code) contains the North American Industry Classification System code. A code similar to the Mastercard defined merchant category code.

### Subfield 8: Parent Aggregate Merchant ID

PDS 0215, subfield 8 (Parent Aggregate Merchant ID) contains a unique number used to identify the company that owns the merchant.

---

## PDS 0220—Brazil Merchant Tax ID

PDS 0220 (Brazil Merchant Tax ID) contains the merchant tax ID provided by the acquirers in Brazil. PDS 0220 will contain the personal tax IDs or commercial tax IDs of merchants that can be sent by all acquirers in Brazil.

### Attributes

---

|                      |                                               |
|----------------------|-----------------------------------------------|
| Data Representation: | n...14; TAGLLLVAR                             |
| Tag Field:           | 0220                                          |
| Length Field:        | 3 positions                                   |
| Data Field:          | Variable Length, 11 positions or 14 positions |
| Subfields:           | N/A                                           |
| Occurrences          | N/A                                           |
| Justification:       | Left                                          |

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

---

| Message Type Identifier | Org | Sys | Dst |
|-------------------------|-----|-----|-----|
| First Presentments/1240 | C   | •   | C   |

---

## PDS 0225—Syntax Return, Original Message Reason Code

PDS 0225 (Syntax Return, Original Message Reason Code) contains the original message reason code value from DE 25 (Message Reason Code) on the transactions that were flagged with syntax error, and are now returned due to a syntax error condition by the receiver.

### Attributes

|                |                                                                                                                                                  |
|----------------|--------------------------------------------------------------------------------------------------------------------------------------------------|
| n-4; TAGLLL    |                                                                                                                                                  |
| Tag Field:     | 0225                                                                                                                                             |
| Length Field:  | 3 positions, value = 004                                                                                                                         |
| Data Field:    | Fixed length, 4 positions                                                                                                                        |
| Subfields:     | None                                                                                                                                             |
| Justification: | None                                                                                                                                             |
| Values:        | PDS 0225 contains the same structure as DE 25 (Message Reason Code).<br><br>For more information on the usage and values of PDS 0225, see DE 25. |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Message</b>  |     |     |     |
| First Presentment/1240                                | C   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | C   | •   | C   |
| Second Presentment/1240                               | C   | •   | C   |
| <b>Retrieval and Fee Collection Messages</b>          |     |     |     |
| Retrieval Request/1644                                | C   | •   | C   |
| Retrieval Request Acknowledgement/1644                | C   | •   | C   |

## PDS 0228—Retrieval Document Code

PDS 0228 (Retrieval Document Code) indicates the document type requested to be provided in a Retrieval Request/1644 and Retrieval Request Acknowledgement/1644.

### Attributes

|                |                          |
|----------------|--------------------------|
| n-1; TAGLLL    |                          |
| Tag Field:     | 0228                     |
| Length Field:  | 3 positions, value = 001 |
| Data Field:    | Fixed length, 1 position |
| Subfields:     | None                     |
| Justification: | N/A                      |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                      | Org | Sys | Dst |
|----------------------------------------------|-----|-----|-----|
| <b>Retrieval and Fee Collection Messages</b> |     |     |     |
| Retrieval Request/1644                       | M   | •   | M   |
| Retrieval Request Acknowledgement/1644       | M   | •   | M   |
| Fee Collection (Retrieval Fee Billing)/1740  | O   | •   | C   |

This PDS is used in Retrieval Request/1644, Retrieval Request Acknowledgement/1644, and Retrieval Fulfillment (presented via a Fee Collection) messages to identify the specific type of retrieval document an issuer or processor requests.

### Values

Data values are listed in the following table.

| Value | Description                 |
|-------|-----------------------------|
| 1     | Hard copy original document |

| Value | Description                                                    |
|-------|----------------------------------------------------------------|
| 2     | Copy or image (photocopy, microfilm, fax) of original document |
| 4     | Substitute draft                                               |

## PDS 0230—Fulfillment Document Code

PDS 0230 (Fulfillment Document Code) indicates the document type the acquirer provided to the issuer in response to a Retrieval Request/1644 and in Retrieval Request Acknowledgement/1644.

### Attributes

|                |                          |
|----------------|--------------------------|
| n-1; TAGLLL    |                          |
| Tag Field:     | 0230                     |
| Length Field:  | 3 positions, value = 001 |
| Data Field:    | Fixed length, 1 position |
| Subfields:     | None                     |
| Justification: | Left                     |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                      | Org | Sys | Dst |
|----------------------------------------------|-----|-----|-----|
| <b>Retrieval and Fee Collection Messages</b> |     |     |     |
| Fee Collection (Retrieval Fee Billing)/1740  | M   | •   | M   |

This PDS is used in a retrieval fulfillment, which is presented via Fee Collection message. PDS 0230 identifies the specific type of retrieval document that the acquirer was able to supply in response to a previous Retrieval Request/1644 and in Retrieval Request Acknowledgement/1644.

## Values

Data values are listed in the following table.

| Value | Description                 |
|-------|-----------------------------|
| 1     | Hard copy original document |

## PDS 0241—MasterCom Control Number

---

PDS 0241 (MasterCom Control Number) contains the MasterCom PC Endpoint Number used in routing chargeback and retrieval documentation.

## Attributes

|                    |                                   |
|--------------------|-----------------------------------|
| ans...7; TAGLLLVAR |                                   |
| Tag Field:         | 0241                              |
| Length Field:      | 3 positions, value = 002 or 007   |
| Data Field:        | Variable length, 2 or 7 positions |
| Subfields:         | None                              |
| Justification:     | Left                              |

## Current Processing Restrictions

In First Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1442 messages, if PDS 0241 is present, it must be a length of 002 and contain a MasterCom endpoint suffix.

In Retrieval Requests/1644 and Fee Collection (Retrieval Fees)/1740 messages, if PDS 0241 is present, it can contain either a MasterCom endpoint suffix or a full MasterCom endpoint. If it contains a MasterCom endpoint suffix, the length must be 002. If it contains a full MasterCom endpoint, the length must be 007.

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Chargeback/1442 and Arbitration Chargeback/1442 | O   | •   | C   |
| Second Presentment/1240                               | O   | •   | C   |
| <b>Retrieval and Fee Collection Messages</b>          |     |     |     |
| Retrieval Request/1644                                | O   | •   | C   |
| Retrieval Request Acknowledgement/1644                | O   | •   | C   |
| Fee Collection (Retrieval Fee Billing)/1740           | O   | •   | C   |

This PDS contains the MasterCom PC Endpoint Control Number or Suffix to identify the MasterCom PC associated with a retrieval request or response action, or with CSD. It is used to notify the MasterCom system that a retrieval fulfillment or CSD will be provided from a specific MasterCom PC endpoint.

If the originator does not provide the MasterCom PC Endpoint Control Number or Suffix in the clearing message, this PDS is not present in the receiver's message, and the MasterCom system uses the customer's default endpoint number.

### Values

This PDS must contain a seven-digit MasterCom PC Endpoint Number or a two-digit MasterCom PC Endpoint Suffix.

If present, PDS 0241 (MasterCom Control Number) cannot contain all zeros or all spaces.

## PDS 0243—MasterCom Retrieval Response Data

---

The MasterCom Processing System provides retrieval request, response, and MasterCom image review information to the clearing system.

New information is provided each day, seven days per week. The clearing system maintains this information for 120 days from the last update in a retrieval history record for each transaction.

Each transaction is identified in history by DE 2 (Primary Account Number) and DE 31 (Acquirer Reference Data). Whenever possible, the clearing system will supplement a chargeback message with information from the retrieval history file related to the issuer's Retrieval Request/1644, the acquirer's response Retrieval Request Acknowledgement/1644, and any subsequent decisions by the issuer, the MasterCom system, or both.

## Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...38; TAGLLLVAR |                                 |
| Tag Field:          | 0243                            |
| Length Field:       | 3 positions, value = 006–038    |
| Data Field:         | Variable length, 6–38 positions |
| Subfields:          | 8                               |
| Justification:      | See “Subfields”                 |

### NOTE:

If the clearing system cannot locate history for the transaction, or more than one occurrence of history is detected, this information will not be provided in the message.

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Chargeback/1442 and Arbitration Chargeback/1442 | •   | X   | C   |
| Second Presentment/1240                               | •   | X   | C   |

The clearing system provides this PDS using information from the MasterCom system.

## Values

Only those subfields for which the MasterCom system has stored the information are present. PDS 0243 is truncated after the last available subfield. For example, if the issuer received the acquirer's image but has not yet accepted or rejected it, only subfields 1, 2, and 3 of PDS 0243 are present, with a corresponding length of 13.

## Subfield 1—MasterCom Issuer Retrieval Request Date

PDS 0243 (MasterCom Retrieval Response Data), subfield 1 is the clearing system processing date of the issuer's Retrieval Request/1644. This is the date that begins the time frame edits related to the validity of a chargeback for non-receipt of requested documentation.

---

### Attributes

---

Data Representation: n-6; YYMMDD

---

Data Field: Contents of positions 1–6

---

Justification: N/A

---

The subfield 1 format is YYMMDD.

## Subfield 2—MasterCom Acquirer Retrieval Response Code

PDS 0243 (MasterCom Retrieval Response Data), subfield 2 is the code the acquirer returns in response to the issuer's Retrieval Request/1644.

---

### Attributes

---

Data Representation: ans-1

---

Data Field: Contents of positions 7

---

Justification: N/A

---

---

| Values | Description                                                                                                                        |
|--------|------------------------------------------------------------------------------------------------------------------------------------|
| A      | Retrieval request not fulfilled; invalid reference number.                                                                         |
| B      | Retrieval request not fulfilled; reference number and cardholder account number combination is incompatible.                       |
| C      | Retrieval request not fulfilled; request is for a below qualified limit QPS transaction for which documentation was not available. |
| D      | Retrieval request was fulfilled.                                                                                                   |
| E      | Retrieval request was not fulfilled; required or requested documentation is not available.                                         |
| F      | Inventory Information Approval System (IIAS) information cannot be provided because the merchant is exempt from using an IIAS.     |
| G      | The retrieval information provided was not complete or was inaccurate.                                                             |

---

| Values | Description                               |
|--------|-------------------------------------------|
| H      | The retrieval request has been fulfilled. |

### **Subfield 3—MasterCom Acquirer Retrieval Response Sent Date**

PDS 0243 (MasterCom Retrieval Response Data), subfield 3 is the date that the acquirer responded to the issuer's Retrieval Request/1644. This date determines whether the acquirer responded to the issuer's request in the appropriate time frames; it is also used in retrieval fulfillment fee billing to indicate the number of days that the acquirer took to respond.

| Attributes           |                            |
|----------------------|----------------------------|
| Data Representation: | n-6; YYMMDD                |
| Data Field:          | Contents of positions 8–13 |
| Justification:       | N/A                        |

The subfield 3 format is YYMMDD.

### **Subfield 4—MasterCom Issuer Response Code**

PDS 0243 (MasterCom Retrieval Response Data), subfield 4 is the code the issuer returns after reviewing the acquirer's response to the Retrieval Request/1644. It indicates whether the issuer accepts or rejects the acquirer's response.

| Attributes           |                             |
|----------------------|-----------------------------|
| Data Representation: | ans-2                       |
| Data Field:          | Contents of positions 14–15 |
| Justification:       | N/A                         |

| Values | Description                                                                                                              |
|--------|--------------------------------------------------------------------------------------------------------------------------|
| 01     | Image accepted.                                                                                                          |
| 02     | Image rejected.                                                                                                          |
| 03     | The acquirer responded with "invalid request" (Acquirer's Response Codes A, B, or C); the issuer accepted this response. |
| 04     | The acquirer responded with "invalid request" (Acquirer's Response Codes A, B, or C); the issuer rejected this response. |

| <b>Values</b> | <b>Description</b>                                                                                                                                                                                                    |
|---------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 05            | The acquirer responded with “documentation not available” (Acquirer’s Response Code E); the issuer accepted this response.                                                                                            |
| 06            | The acquirer responded with code A, B, C, or D; the issuer neither accepted nor rejected the response in the appropriate time frame; the MasterCom system automatically accepted the response on the issuer’s behalf. |
| 07            | The acquirer responded with code E; the issuer neither accepted nor rejected the response in the appropriate time frame; the MasterCom system automatically rejected the response on the issuer’s behalf.             |

### **Subfield 5—MasterCom Issuer Response Date**

PDS 0243 (MasterCom Retrieval Response Data), subfield 5 is the date that the issuer response code was provided and determines whether an issuer responded in the time frame allowed.

---

#### **Attributes**

---

|                      |                             |
|----------------------|-----------------------------|
| Data Representation: | n-6                         |
| Data Field:          | Contents of positions 16–21 |
| Justification:       | N/A                         |

---

The format of subfield 5 is YYMMDD.

### **Subfield 6—MasterCom Issuer Reject Reasons**

PDS 0243 (MasterCom Retrieval Response Data), subfield 6 contains the reasons that the issuer rejected the acquirer’s response.

---

#### **Attributes**

---

|                      |                             |
|----------------------|-----------------------------|
| Data Representation: | ans-10                      |
| Data Field:          | Contents of positions 22–31 |
| Justification:       | Left                        |

---

Up to 10 one-position reject codes can be provided. A Y in a particular position indicates that the issuer rejected the response for the reason associated with that position. For example, a Y in positions 2 and 4 of this subfield indicates that the issuer rejected the document the acquirer provided because of the transaction date and the expiration date.

| <b>Values</b> | <b>Description</b>                 |
|---------------|------------------------------------|
| 1             | Reject for cardholder number       |
| 2             | Reject for transaction date        |
| 3             | Reject for transaction amount      |
| 4             | Reject for expiration date         |
| 5             | Reject for card acceptor name      |
| 6             | Reject for incorrect documentation |
| 7             | Reject for other reason            |
| 8–10          | Reserved for future use            |

### **Subfield 7—MasterCom Image Review Decision**

PDS 0243 (MasterCom Retrieval Response Data), subfield 7 contains the Image Review decision. Whenever an issuer rejects an acquirer's response, the case is referred to Image Review for a ruling. Issuers are permitted to charge back only for Message Reason Code 4802, requested item illegible or missing, if Image Review has ruled in their favor.

| <b>Attributes</b>    |                         |
|----------------------|-------------------------|
| Data Representation: | a-1                     |
| Data Field:          | Contents of position 32 |
| Justification:       | N/A                     |

| <b>Values</b> | <b>Description</b>                           |
|---------------|----------------------------------------------|
| A             | Image Review ruled in favor of the acquirer. |
| I             | Image Review ruled in favor of the issuer.   |

## Subfield 8—MasterCom Image Review Date

PDS 0243 (MasterCom Retrieval Response Data), subfield 8 contains the date the Image Review decision was made. The format is YYMMDD.

### Attributes

|                      |                             |
|----------------------|-----------------------------|
| Data Representation: | n-6                         |
| Data Field:          | Contents of positions 33–38 |
| Justification:       | N/A                         |

## PDS 0244—MasterCom Chargeback Support Documentation Dates

The MasterCom electronic imaging system provides chargeback support documentation (CSD) information to the clearing system.

New information is provided each day, seven days per week. The clearing system maintains this information for 120 days from the last update in a chargeback history record for each transaction.

Each transaction is identified in history by DE 95 (Chargeback Reference Number) and the first six digits of DE 2 (Primary Account Number). Whenever possible, the clearing system will supplement the chargeback message with the information from the chargeback history file related to the dates that CSD was sent via the MasterCom system.

### Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...12; TAGLLLVAR |                                 |
| Tag Field:          | 0244                            |
| Length Field:       | 3 positions, value = 006–012    |
| Data Field:         | Variable length, 6–12 positions |
| Subfields:          | 2                               |
| Justification:      | See “Subfields”                 |

### NOTE:

If the clearing system cannot locate history for the transaction, this information will not be provided in the message.

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                   | Org | Sys | Dst |
|-------------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                     |     |     |     |
| Arbitration Chargeback/1442                                                               | •   | X   | C   |
| Second Presentment/1240                                                                   | •   | X   | C   |
| s2 MasterCom Chargeback Support Documentation Sender Processing Date (Second Presentment) | •   | •   | •   |

The clearing system provides this PDS using information from the MasterCom system. If available, PDS 0244 is included in Second Presentment/1240 and Arbitration Chargeback/1442 messages. It indicates whether customers provided CSD via the MasterCom system in the appropriate time frames.

## Values

Only those subfields for which the MasterCom system has stored the information are present. PDS 0244 is truncated after the last available subfield. For example, if PDS 0244 is present in an Arbitration Chargeback/1442 message, and documentation was sent only for the First Chargeback/1442, PDS 0244 contains only subfield 1, with a corresponding length of 6.

## PDS 0244 Subfields

This PDS consists of two subfields

| Number | Positions | Name                                                                                        | Attribute   | Justification |
|--------|-----------|---------------------------------------------------------------------------------------------|-------------|---------------|
| 1      | 1–6       | MasterCom Chargeback Support Documentation Sender Processing Date (First Chargeback/1442)   | n-6; YYMMDD | N/A           |
| 2      | 7–12      | MasterCom Chargeback Support Documentation Sender Processing Date (Second Presentment/1240) | n-6; YYMMDD | N/A           |

### Subfield 1: MasterCom Chargeback Documentation Sender Processing Date (First Chargeback/1442)

Subfield 1 (MasterCom Chargeback Documentation Sender Processing Date [First Chargeback/1442]) is the date that the issuer provided CSD applicable to the First Chargeback/1442. This

date determines whether the issuer provided the documentation in the appropriate time frames.

The subfield 1 format is YYMMDD. This subfield may contain zeros when present in Arbitration Chargeback/1442 messages if the First Chargeback/1442 did not have documentation but the Second Presentment/1240 did.

### **Subfield 2: MasterCom Chargeback Documentation Sender Processing Date (Second Presentment/1240)**

Subfield 2 (MasterCom Chargeback Documentation Sender Processing Date [Second Presentment/1240]) is the date that the acquirer provided CSD applicable to the Second Presentment/1240. This date that determines whether the acquirer provided the documentation in the appropriate time frames.

The subfield 2 format is YYMMDD.

## **PDS 0245—MasterCom Arbitration Chargeback Sender Processing Date**

---

PDS 0245 (MasterCom Arbitration Chargeback Sender Processing Date) contains the date on which the issuer submits supporting documentation for an arbitration chargeback.

This information is included only in the MasterCom notification files.

### **Attributes**

---

n-6; TAGLLL

---

Tag Field: 0245

---

Length Field: 3 positions, value = 006

---

Data Field: Fixed length, 6 positions

---

Subfields: None

---

Justification: N/A

---

### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |

---

| Message Type Identifier                                         | Org | Sys | Dst |
|-----------------------------------------------------------------|-----|-----|-----|
| Arbitration Chargeback/1442 in the MasterCom notification files | •   | X   | C   |

The MasterCom system provides this PDS in Arbitration Chargeback messages within the MasterCom notification files. It indicates whether customers provided CSD via the MasterCom system in the appropriate time frames.

#### Values

This PDS contains a date in the format YYMMDD.

## PDS 0246—MasterCom Sender Memo

---

PDS 0246 (MasterCom Sender Memo) conveys a message from the sender to the receiver.

This information is included only in the MasterCom Image Interface data header and MasterCom notification files.

#### Attributes

---

ans...100; TAGLLLVAR

---

Tag Field: 0246

---

Length Field: 3 positions, value = 001–100

---

Data Field: Variable length, 1–100 positions

---

Subfields: None

---

Justification: Left

---

#### Usage

For First Chargeback/1442 and Arbitration Chargeback/1442 messages, the sender is always the issuer.

For Second Presentment/1240 messages and the fulfillment of Retrieval Request/1644 messages, the sender is always the acquirer.

---

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |

| Message Type Identifier                                                                                                             | Org | Sys | Dst |
|-------------------------------------------------------------------------------------------------------------------------------------|-----|-----|-----|
| Second Presentment/1240 in the MasterCom Image Interface data header and MasterCom notification files                               | O   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 in the MasterCom Image Interface data header and MasterCom notification files | O   | •   | C   |
| <b>Retrieval and Fee Collection Messages</b>                                                                                        |     |     |     |
| Retrieval Request/1644                                                                                                              | O   | •   | C   |
| Retrieval Request Acknowledgement/1644                                                                                              | O   | •   | C   |
| Retrieval Request/1644 in the MasterCom Image Interface data header and MasterCom notification files                                | O   | •   | C   |

## PDS 0247—MasterCom Receiver Memo

PDS 0247 (MasterCom Receiver Memo) conveys a message from the receiver to the sender or relays a message that the receiver originally sent to the sender.

This information is included only in the MasterCom Image Interface data header and MasterCom notification files.

### Attributes

|                      |                                  |
|----------------------|----------------------------------|
| ans...100; TAGLLLVAR |                                  |
| Tag Field:           | 0247                             |
| Length Field:        | 3 positions, value = 001–100     |
| Data Field:          | Variable length, 1–100 positions |
| Subfields:           | None                             |
| Justification:       | Left                             |

### Usage

For First Chargeback/1442, and Arbitration Chargeback/1442 message, the receiver is always the acquirer.

For Second Presentment/1240 and the fulfillment of Retrieval Request/1644 messages, the receiver is always the issuer.

| Message Type Identifier                                                                                                             | Org | Sys | Dst |
|-------------------------------------------------------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                                                               |     |     |     |
| Second Presentment/1240 in the MasterCom Image Interface data header and MasterCom notification files                               | O   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 in the MasterCom Image Interface data header and MasterCom notification files |     |     |     |
| <b>Retrieval and Fee Collection Messages</b>                                                                                        |     |     |     |
| Retrieval Request/1644                                                                                                              | O   | •   | C   |
| Retrieval Request Acknowledgement/1644                                                                                              | O   | •   | C   |
| Retrieval Request/1644 in the MasterCom Image Interface data header and MasterCom notification files                                | O   | •   | C   |

## PDS 0248—MasterCom Image Review Memo

PDS 0248 (MasterCom Image Review Memo) conveys a message from the Image Review board to the requester of the review or to all parties.

This information is included only in the MasterCom Image Interface data header and MasterCom notification files.

### Attributes

|                      |                                  |
|----------------------|----------------------------------|
| ans...100; TAGLLLVAR |                                  |
| Tag Field:           | 0248                             |
| Length Field:        | 3 positions, value = 001–100     |
| Data Field:          | Variable length, 1–100 positions |
| Subfields:           | None                             |
| Justification:       | Left                             |

### Usage

PDS 0248 accompanies PDS 0243 (MasterCom Retrieval Response Data), subfield 7 (MasterCom Image Review Decision) and subfield 8 (MasterCom Image Review Date).

| Message Type Identifier                                                                              | Org | Sys | Dst |
|------------------------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Retrieval and Fee Collection Messages</b>                                                         |     |     |     |
| Retrieval Request/1644                                                                               | O   | •   | C   |
| Retrieval Request Acknowledgement/1644                                                               | O   | •   | C   |
| Retrieval Request/1644 in the MasterCom Image Interface data header and MasterCom notification files | O   | •   | C   |

## PDS 0249—MasterCom Record ID

PDS 0249 (MasterCom Record ID) stores a unique identifier that relates the record described in the IPM message to a specific record in the MasterCom database.

This information is included only in the MasterCom Image Interface data header and MasterCom notification files.

### Attributes

|                                            |
|--------------------------------------------|
| n...10; TAGLLLVAR                          |
| Tag Field: 0249                            |
| Length Field: 3 positions, value = 001–010 |
| Data Field: Variable length 1–10 positions |
| Subfields: None                            |
| Justification: N/A                         |

### Usage

| Message Type Identifier                                                                                                             | Org | Sys | Dst |
|-------------------------------------------------------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                                                               |     |     |     |
| Second Presentment/1240 in the MasterCom Image Interface data header and MasterCom notification files                               | O   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 in the MasterCom Image Interface data header and MasterCom notification files | O   | •   | C   |

| Message Type Identifier                                                                              | Org | Sys | Dst |
|------------------------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Retrieval and Fee Collection Messages</b>                                                         |     |     |     |
| Retrieval Request/1644                                                                               | O   | •   | C   |
| Retrieval Request Acknowledgement/1644                                                               | O   | •   | C   |
| Retrieval Request/1644 in the MasterCom Image Interface data header and MasterCom notification files | O   | •   | C   |

## PDS 0250—MasterCom Endpoints

PDS 0250 (MasterCom Endpoints) contains two subfields that represent the pair of endpoints used in the MasterCom transaction.

This information is included only in the MasterCom Image Interface data header and MasterCom notification files.

### Attributes

n-14; TAGLLL

Tag Field: 0250

Length Field: 3 positions, value = 014

Data Field: Fixed length, 14 positions

Subfields: 2

Justification: N/A

### Current Processing Restrictions

Both endpoints must appear in their respective subfields; if one is present, the other also must be present.

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                                                             | Org | Sys | Dst |
|-------------------------------------------------------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                                                               |     |     |     |
| First Chargeback/1442 and Arbitration Chargeback/1442 in the MasterCom Image Interface data header and MasterCom notification files | O   | •   | C   |
| Second Presentment/1240 in the MasterCom Image Interface data header and MasterCom notification files                               | O   | •   | C   |
| <b>Retrieval and Fee Collection Messages</b>                                                                                        |     |     |     |
| Retrieval Request/1644                                                                                                              | O   | •   | C   |
| Retrieval Request Acknowledgement/1644                                                                                              | O   | •   | C   |
| Retrieval Request/1644 in the MasterCom Image Interface data header and MasterCom notification files                                | O   | •   | C   |

This PDS contains the MasterCom Endpoints that are associated with a retrieval request fulfillment or response action, or with CSD files. It is used to identify to the MasterCom system that a retrieval or CSD fulfillment will be provided from and to a specific MasterCom endpoint.

This field is present only in notification files generated by MasterCom and in MasterCom Image Interface data headers.

### Values

This PDS must contain two seven-digit MasterCom Endpoints: sender and receiver, respectively.

### PDS 0250 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                               | Attribute | Justification |
|--------|-----------|------------------------------------|-----------|---------------|
| 1      | 1–7       | MasterCom Sender Endpoint Number   | n-7       | N/A           |
| 2      | 8–14      | MasterCom Receiver Endpoint Number | n-7       | N/A           |

Subfield 1 (MasterCom Sender Endpoint Number) is a number that identifies the endpoint that acts as the sender of a MasterCom transaction (for both chargebacks and retrievals).

Subfield 2 (MasterCom Receiver Endpoint Number) identifies the endpoint that acts as the receiver of the same transaction.

## PDS 0251—MasterCom Fulfillment Document Code

PDS 0251 (MasterCom Fulfillment Document Code) indicates the retrieval document type supplied by the MasterCom application.

This field is present only in the notification files generated by MasterCom and in MasterCom Image Interface data headers.

### Attributes

---

n-1; TAGLLL

---

Tag Field: 0251

---

Length Field: 3 positions, value = 001

---

Data Field: Fixed length, 1 position

---

Subfields: None

---

Justification: N/A

---

### Usage

This PDS is used in MasterCom ASI/1644 header files to identify the specific type of retrieval document sent by the MasterCom application.

### Values

Data values are listed in the following table.

| Value | Description                                   |
|-------|-----------------------------------------------|
| 2     | Image (scanned or faxed) of original document |
| 4     | Substitute draft                              |

## PDS 0252—MasterCom Image Metadata

PDS 0252 (MasterCom Image Metadata) provides data specific to an image attached to the same message file.

Currently only one image and one message appear in a single file. This information is included only in the MasterCom Image Interface fulfillment file.

## Attributes

|                      |                                   |
|----------------------|-----------------------------------|
| ans...124; TAGLLLVAR |                                   |
| Tag Field:           | 0252                              |
| Length Field:        | 3 positions, value = 024–124      |
| Data Field:          | Variable length, 24–124 positions |
| Subfields:           | 4                                 |
| Justification:       | See "Subfields"                   |

## Usage

Images used by the MasterCom system are Group 3/Group 4 Tagged Image File Format (TIFF) files, and they may bear multiple pages of images within a single TIFF file. The customers provide this PDS to the MasterCom system when they send an image file with the message. Each of the first three fields is expressed as an eight-position, right-justified hexadecimal number. Leading zeros need to be added where applicable. The fourth field is a variable-length filename.

MasterCom provides this data to the customer within the Image Interface fulfillment files that are delivered to the customer's imaging system.

## Values

If no image is present, this PDS will not appear in the message. If an image is present, all four of these fields are required to have values.

## PDS 0252 Subfields

This PDS consists of four subfields.

| Number | Positions | Name                                                           | Attribute  | Justification |
|--------|-----------|----------------------------------------------------------------|------------|---------------|
| 1      | 1–8       | MasterCom TIFF Image Data Length<br>(expressed in hexadecimal) | an-8 (hex) | right         |
| 2      | 9–16      | MasterCom TIFF Image Data Offset<br>(expressed in hexadecimal) | an-8 (hex) | right         |
| 3      | 17–24     | MasterCom TIFF Image CRC-32<br>(expressed in hexadecimal)      | an-8 (hex) | right         |
| 4      | 25–124    | MasterCom TIFF Image Filename                                  | an..100    | N/A           |

### **Subfield 1: MasterCom TIFF Image Data Length**

Subfield 1 (MasterCom TIFF Image Data Length) contains the four-byte size of the TIFF image file, expressed in hexadecimal and right-justified with leading zeros.

### **Subfield 2: MasterCom TIFF Image Data Offset**

Subfield 2 (MasterCom TIFF Image Data Offset) contains the four-byte value that corresponds to the offset byte within the message file that is the first byte of the TIFF image file. This value is also expressed in hexadecimal and is right-justified with leading zeros.

### **Subfield 3: MasterCom TIFF Image CRC32**

Subfield 3 (MasterCom TIFF Image CRC32) contains the 32-bit CRC-32 (cyclic redundancy check) value that verifies the integrity of the transmitted image file. This value is also expressed in hexadecimal and is right-justified with leading zeros where necessary.

### **Subfield 4: MasterCom TIFF Image Filename**

Subfield 4 (MasterCom TIFF Image Filename) contains the variable-length filename of the TIFF image. It may have a maximum length of 100 characters, and because it is variable-length, justification is not needed.

## **PDS 0253—MasterCom System Enhanced Data**

---

PDS 0253 (MasterCom System Enhanced Data) provides proprietary data from the MasterCom system.

This information is included only in the MasterCom Image Interface files from the Image interface application.

### **Attributes**

---

ans...999; TAGLLLVAR

---

Tag Field: 0253

---

Length Field: 3 positions, value = 001–992

---

Data Field: Variable length, 1–992 positions

---

Subfields: None

---

Justification: N/A

---

---

## Usage

### NOTE:

**This element is available in MasterCom Image Interface files, not IPM Clearing files.**

The Maximum ISO Utility expands this element to 50 positions.

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                      | Org | Sys | Dst |
|----------------------------------------------|-----|-----|-----|
| <b>Retrieval and Fee Collection Messages</b> |     |     |     |
| Retrieval Request/1644                       | O   | •   | C   |
| Retrieval Request Acknowledgement/1644       | O   | •   | C   |

---

## PDS 0254—MasterCom Member Enhanced Data

PDS 0254 (MasterCom Member Enhanced Data) provides proprietary data from the customer.

This information is included only in the MasterCom Image Interface files for processing by the MasterCom system.

## Attributes

---

ans...999; TAGLLLVAR

---

Tag Field: 0254

---

Length Field: 3 positions, value = 001–992

---

Data Field: Variable length, 1–992 positions

---

Subfields: None

---

Justification: N/A

---

## Usage

### NOTE:

**This element is available in MasterCom Image Interface files, not IPM Clearing files.**

The Maximum ISO Utility expands this element to 50 positions.

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                      | Org | Sys | Dst |
|----------------------------------------------|-----|-----|-----|
| <b>Retrieval and Fee Collection Messages</b> |     |     |     |
| Retrieval Request/1644                       | O   | •   | C   |
| Retrieval Request Acknowledgement/1644       | O   | •   | C   |

## PDS 0255—MasterCom Message Type

PDS 0255 (MasterCom Message Type) identifies records originating from brands other than Mastercard that are processed in the MasterCom system.

This private date subelement is submitted by customers that participate in the program to process, via MasterCom, retrieval and chargeback fulfillments originating from brands other than Mastercard. MasterCom returns this information only to that customer in its MasterCom Image Interface data headers and MasterCom Notification files. Customers can use this PDS to identify fulfillment record information originating from brands other than Mastercard. Customers will send or receive this information directly to and from the MasterCom system, not within GCMS clearing processing.

### Attributes

|                    |                                |
|--------------------|--------------------------------|
| ans...7; TAGLLLVAR |                                |
| Tag Field:         | 0255                           |
| Length Field:      | 3 positions, value = 001–007   |
| Data Field:        | Variable length, 1–7 positions |
| Subfields:         | None                           |
| Justification:     | Left                           |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                 | Org | Sys | Dst |
|-----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                   |     |     |     |
| First Chargeback/1442 and Arbitration Chargeback/1442 (in MasterCom notification files) | O   | •   | C   |
| Second Presentment/1240 (in MasterCom notification files)                               | O   | •   | C   |
| <b>Retrieval and Fee Collection Messages</b>                                            |     |     |     |
| Retrieval Request/1644 (in MasterCom notification files)                                | O   | •   | C   |
| Retrieval Request Acknowledgement/1644                                                  | O   | •   | C   |

### Values

Customers processing retrieval or CSD transactions of brands other than Mastercard in the MasterCom system can supply their own codes.

## PDS 0260—Edit Exclusion Indicator

PDS 0260 (Edit Exclusion Indicator) requests or grants deactivation of transaction life cycle editing functions the clearing system normally performs for chargebacks.

### Attributes

|                    |                                   |
|--------------------|-----------------------------------|
| ans...4; TAGLLLVAR |                                   |
| Tag Field:         | 0260                              |
| Length Field:      | 3 positions, value = 002–004      |
| Data Field:        | Variable length, 2–4 positions on |
| Subfields:         | 3                                 |
| Justification:     | See “Subfields”                   |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Chargeback/1442 and Arbitration Chargeback/1442 | C   | X   | C   |
| s1 Exclusion Request Code                             | C   | •   | C   |
| s2 Exclusion Reason Code                              | •   | X   | C   |
| s3 Exclusion Results Code                             | •   | X   | C   |
| Second Presentment/1240                               | C   | X   | C   |
| s1 Exclusion Request Code                             | C   | •   | C   |
| s2 Exclusion Reason Code                              | •   | X   | C   |
| s3 Exclusion Results Code                             | •   | X   | C   |

This PDS may be used in clearing system messages to suspend life cycle editing procedures on First Chargeback/1442, Second Presentment/1240, and Arbitration Chargeback/1442 messages whose life cycle status changed because of an ICA number or BIN transfer or for other life cycle-related exception conditions that normally cause the clearing system to reject a message.

The transaction originator should present PDS 0260 only if edit exclusion processing is requested for the transaction. The clearing system provides PDS 0260 whenever edit exclusion approval is granted.

### Values

If present, PDS 0260 cannot contain all low values or all high values.

### PDS 0260 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                   | Attribute | Justification |
|--------|-----------|------------------------|-----------|---------------|
| 1      | 1–2       | Exclusion Request Code | ans-2     | left          |
| 2      | 3         | Exclusion Reason Code  | an-1      | N/A           |
| 3      | 4         | Exclusion Results Code | an-1      | N/A           |

### **Subfield 1: Exclusion Request Code**

The transaction originator provides the information for subfield 1 (Exclusion Request Code). This subfield identifies the clearing system edits that the originator requests to be bypassed during clearing system processing of the IPM message in which PDS 0260 is present.

Subfield 1 values are listed in the following table.

| <b>Value</b> | <b>Description</b>                                                                                                                                                                                                                                                                                                                                                                                       |
|--------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Y            | Conversion exclusion; exempts all chargeback cycles from timeliness, cycle appropriateness, retrieval, and documentation history edits because a recent ICA number or BIN transfer caused an on-us or intraprocessor transaction to become an intercustomer transaction; conversion is validated against clearing system files; exemptions are permitted for 60 days after the conversion occurs.        |
| B0–B9        | Special conditions exclusion (chargeback and retrieval history); exempts chargebacks from timeliness, cycle appropriateness, retrieval history, and documentation history edits when or extenuating circumstances exist; the exclusion request code must match the exemption code                                                                                                                        |
| BA–BZ        | Mastercard granted in advance.                                                                                                                                                                                                                                                                                                                                                                           |
| spaces       | Business service agreement exclusion; exempts chargebacks assigned to a particular business service from timeliness, cycle appropriateness, retrieval history, and documentation history edits; exemption automatically occurs if the exclusion is profiled for the business service.                                                                                                                    |
| spaces       | Hardship variance exclusion; exempts first chargebacks, second presentments, and arbitration chargebacks from time frame edits when an event such as flood or earthquake prevents timely responses; Mastercard must grant hardship variance in advance; this exemption will occur automatically if the hardship variance is in effect.                                                                   |
| spaces       | ATM exclusion; ATM transactions (DE 3 [Processing Code], subfield 1 = 01) are automatically exempted from chargeback timeliness, cycle appropriateness, and documentation history edits.                                                                                                                                                                                                                 |
| spaces       | Bilateral settlement and collection-only exclusion; exempts chargebacks from timeliness, cycle appropriateness, retrieval history, and documentation history edits if subfield 1 of PDS 0165 (Settlement Indicator) contains a B; or if subfield 1 of PDS 0165 (Settlement Indicator) contains a C and a customer has not chosen to have Mastercard perform these edits on collection-only transactions. |

### **Subfield 2: Exclusion Reason Code**

The clearing system provides the information for subfield 2 (Exclusion Reason Code). It contains a code the clearing system assigns to indicate approval of and the reason for the edit exclusion.

Subfield 2 values are listed in the following table.

| <b>Value</b>      | <b>Description</b>                                                                                                                                                                                                                                                                                                   |
|-------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| X<br>or Y<br>or Z | Conversion exclusion; exclusion granted because a recent ICA or BIN transfer caused an On-Us or intraprocessor transaction to become an intercustomer transaction; values are as follows:<br><br>X = recent issuer conversion<br><br>Y = recent acquirer conversion<br><br>Z = recent issuer and acquirer conversion |
| B                 | Special conditions exclusion (chargeback and retrieval history); retrieval history and chargeback exclusion granted because of extenuating circumstances.                                                                                                                                                            |
| A                 | Business service agreement exclusion; exclusion requested and granted for chargebacks assigned to the specified business service.                                                                                                                                                                                    |
| H                 | Hardship variance exclusion; exclusion requested and granted because of an event such as flood or earthquake.                                                                                                                                                                                                        |
| M                 | ATM exclusion; ATM transactions (DE 3 [Processing Code], subfield 1 = 01) are automatically exempted from chargeback timeliness, cycle appropriateness, and documentation history edits.                                                                                                                             |
| S                 | Bilateral settlement and collection-only exclusion; exclusion automatically granted if subfield 1 of PDS 0165 (Settlement Indicator) contains a B; or if subfield 1 of PDS 0165 contains a C and a customer has not chosen to have Mastercard perform these edits on collection-only transactions.                   |

### **Subfield 3: Exclusion Results Code**

The clearing system provides the information for subfield 3 (Exclusion Results Code). It contains a code the clearing system assigns to indicate the edit sets actually bypassed when this transaction as processed.

Subfield 3 values are listed in the following table.

| <b>Value</b> | <b>Description</b>                                                                     |
|--------------|----------------------------------------------------------------------------------------|
| H            | Bypass timeliness edits; allow second presentment for "non-receipt" chargebacks.       |
| C            | Bypass timeliness edits, cycle appropriateness edits, and documentation history edits. |
| R            | Bypass retrieval history edits.                                                        |

## PDS 0261—Risk Management Approval Code

PDS 0261 (Risk Management Approval Code) contains the approval code provided by Mastercard in a rejected First Presentment/1240 message with error code 2202 or error code 2203.

Acquirers resubmit the First Presentment/1240 message with the approval code once Mastercard confirms that the approval code has been activated.

### Attributes

---

n-11; TAGLLL

---

Tag Field: 0261

---

Length Field: 3 positions, value = 011

---

Data Field: Fixed length, 11 positions

---

Subfields: None

---

Justification: N/A

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                          | Org | Sys | Dst |
|------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>            |     |     |     |
| First Presentment/1240—rejected by Mastercard                    | C   | X   | •   |
| First Presentment/1240—re-submitted by customer after validation | C   | •   | •   |

### Values

If present, PDS 0261 must be numeric and cannot contain all zeros.

If a First Presentment rejects because the risk parameter limits defined by Mastercard have been exceeded, and no matching authorization is on file, the clearing system provides the PDS back to the acquirer in the First Presentment message that accompanies the Message Exception/1644 message.

---

If the acquirer resubmits the transaction following Mastercard activation of the risk management approval code, this PDS must be present. This PDS is not forwarded to the issuer.

## PDS 0262—Documentation Indicator

PDS 0262 (Documentation Indicator) indicates whether supporting documentation will be provided for the current chargeback or fee collection cycle.

### Attributes

|                |                          |
|----------------|--------------------------|
| n-1; TAGLLL    |                          |
| Tag Field:     | 0262                     |
| Length Field:  | 3 positions, value = 001 |
| Data Field:    | Fixed length, 1 position |
| Subfields:     | None                     |
| Justification: | N/A                      |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                |     |     |     |
| First Chargeback/1442 and Arbitration Chargeback/1442                | M   | •   | M   |
| Second Presentment/1240                                              | M   | •   | M   |
| <b>Retrieval and Fee Collection Messages</b>                         |     |     |     |
| Fee Collection (Retrieval Fee Billing)/1740                          | O   | •   | C   |
| Fee Collection (Handling Fees)/1740                                  | O   | •   | C   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | O   | •   | C   |

This PDS indicates in First Chargeback/1442, Second Presentment/1240, Arbitration Chargeback/1442, and Fee Collection/1740 messages whether the message originator will provide supporting documentation.

### Values

Data values are listed in the following table.

| Value | Description                               |
|-------|-------------------------------------------|
| 0     | Supporting documentation is not required. |
| 1     | Supporting documentation will follow.     |

## PDS 0264—Original Retrieval Reason for Request

PDS 0264 (Original Retrieval Reason) for Request contains the “reason for request” from a previous Retrieval Request/1644.

### Attributes

|                |                           |
|----------------|---------------------------|
| n-4; TAGLLL    |                           |
| Tag Field:     | 0264                      |
| Length Field:  | 3 positions, value = 004  |
| Data Field:    | Fixed length, 4 positions |
| Subfields:     | None                      |
| Justification: | N/A                       |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                      | Org | Sys | Dst |
|----------------------------------------------|-----|-----|-----|
| <b>Retrieval and Fee Collection Messages</b> |     |     |     |
| Fee Collection (Retrieval Fee Billing)/1740  | M   | •   | M   |

---

This PDS provides in Retrieval Fulfillment (presented as a Fee Collection) messages the “reason for request” in DE 25 (Message Reason Code) of a related Retrieval Request/1644.

### Values

Data values are listed in the following table.

| Value | Description                                                   |
|-------|---------------------------------------------------------------|
| 6305  | Cardholder does not agree with amount billed.                 |
| 6321  | Cardholder does not recognize transaction.                    |
| 6322  | Request transaction certificate for a chip transaction        |
| 6323  | Cardholder needs information for personal records.            |
| 6341  | Fraud investigation                                           |
| 6342  | Potential chargeback or compliance documentation is required. |

---

## PDS 0265—Initial Presentment/Fee Collection Data

PDS 0265 (Initial Presentment/Fee Collection Data) contains dates, reasons, and other information from a First Presentment/1240 or Fee Collection (Customer-generated)/1740.

### Attributes

---

ans...110; TAGLLLVAR

---

Tag Field: 0265

---

Length Field: 3 positions, value = 004–110

---

Data Field: Variable length, 4–110 positions

---

Subfields: 3

---

Justification: See “Subfields”

---

### Current Processing Restrictions

---

The PDS 0265 maximum length must be 110 positions.

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Retrieval and Fee Collection Messages</b>                             |     |     |     |
| Fee Collection (Handling Fees)/1740                                      | O   | •   | C   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/<br>1740 | O   | •   | C   |

This PDS provides information from the First Presentment/1240 or Fee Collection (Customer-generated)/1740.

This PDS optionally may be provided in Fee Collection Return/1740, Fee Collection Resubmission/1740, and Fee Collection Arbitration Return/1740 messages to give information from the Fee Collection (Customer-generated)/1740.

## Values

PDS 0265 may be truncated after the last subfield. For example, if used in a Fee Collection Return/1740, PDS 0265 may contain only subfields 1 and 2, with a corresponding length of 10.

If present, PDS 0265 cannot contain all low values or all high values.

## PDS 0265 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                               | Attribute      | Justification |
|--------|-----------|------------------------------------|----------------|---------------|
| 1      | 1–4       | Initial Message Reason Code        | n-4            | N/A           |
| 2      | 5–10      | Date, Initial Presentment Business | n-6;<br>YYMMDD | N/A           |
| 3      | 11–110    | Data Record, Initial               | ans...100      | left          |

### Subfield 1: Initial Message Reason Code

Subfield 1 (Initial Message Reason Code) contains the initial transaction's Message Reason Code. It is obtained from DE 25 (Message Reason Code) in the First Presentment/1240 or Fee Collection (Customer-generated)/1740.

Subfield 1 is optional in Fee Collection Return/1740, Fee Collection Resubmission/1740, and Fee Collection Arbitration Return/1740 messages. If present, it may contain either zeros or the DE 25 value of the related Fee Collection (Customer-generated)/1740.

Refer to [DE 25](#) in Chapter 7 in this manual for a list of valid message reason codes.

### **Subfield 2: Date, Initial Presentment Business**

Subfield 2 (Date, Initial Presentment Business) contains the initial transaction's business processing date. It is obtained from the Business Date subfield of PDS 0158 (Business Activity) in the First Presentment/1240 or Fee Collection (Customer-generated)/1740.

Subfield 2 is optional in all messages containing PDS 0265. The subfield should be populated with all zeros if the information is not available.

The subfield 2 format is YYMMDD.

### **Subfield 3: Data Record, Initial**

Subfield 3 (Data Record, Initial) contains the message text data of the initial Fee Collection transaction. It is obtained from DE 72 (Data Record) in the Fee Collection (Customer-generated)/1740.

Subfield 3 is optional in Fee Collection Return/1740, Fee Collection Resubmission/1740, and Fee Collection Arbitration Return/1740 messages. It identifies DE 72 of the related Fee Collection (Customer-generated)/1740.

If present, subfield 3 cannot contain all zeros or all spaces.

## **PDS 0266—First Chargeback/Fee Collection Return Data**

---

PDS 0266 (First Chargeback/Fee Collection Return Data) contains dates, amounts, reasons, and other information from a First Chargeback/1442 or a Fee Collection Return/1740.

### **Attributes**

---

ans...127; TAGLLLVAR

---

Tag Field: 0266

---

Length Field: 3 positions, value = 004–127

---

Data Field: Variable length, 4–127 positions

---

Subfields: 7

---

Justification: See "Subfields"

---

### **Current Processing Restrictions**

---

---

The PDS 0266 maximum length must be 127 positions.

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                |     |     |     |
| Arbitration Chargeback/1442                                          | •   | X   | C   |
| Second Presentment/1240                                              | •   | X   | C   |
| Fee Collection (Handling Fees)/1740                                  | O   | •   | C   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/1740 | O   | •   | C   |

---

The clearing system provides this PDS in Second Presentment/1240 and Arbitration Chargeback/1442 messages to supply information from the First Chargeback/1442, if the information is available.

The transaction originator optionally may provide this PDS in Fee Collection Resubmission/1740 and Fee Collection Arbitration Return/1740 messages to supply information from the Fee Collection Return/1740.

## Related Required PDS

When PDS 0266 is included in a message, and subfield 6, Currency Code, First Return, is present and contains a valid nonzero ISO currency code, PDS 0148 (Currency Exponents) also is required to identify the currency exponent of the First Chargeback/1442 or Fee Collection Return/1740.

## Values

If present, PDS 0266 cannot contain all low values or all high values.

## PDS 0266 Subfields

This PDS consists of seven subfields.

| Number | Positions | Name                | Attribute | Justification |
|--------|-----------|---------------------|-----------|---------------|
| 1      | 1–4       | Message Reason Code | n-4       | N/A           |

| <b>Number</b> | <b>Positions</b> | <b>Name</b>                 | <b>Attribute</b> | <b>Justification</b> |
|---------------|------------------|-----------------------------|------------------|----------------------|
| 2             | 5–10             | Date, First Return Business | n-6; YYMMDD      | N/A                  |
| 3             | 11               | Edit Exclusion Reason Code  | an-1             | N/A                  |
| 4             | 12               | Edit Exclusion Results Code | an-1             | N/A                  |
| 5             | 13–24            | Amount, First Return        | n-12             | right                |
| 6             | 25–27            | Currency Code, First Return | n-3              | N/A                  |
| 7             | 28–127           | Data Record, First Return   | ans...100        | left                 |

### **Subfield 1: Message Reason Code**

Subfield 1 (Message Reason Code) contains the first return transaction's Message Reason Code. It is obtained from DE 25 (Message Reason Code) in the First Chargeback/1442 or the Fee Collection Return/1740.

The clearing system provides subfield 1 in Second Presentment/1240 and Arbitration Chargeback/1442 messages to identify DE 25 of the related First Chargeback/1442.

Subfield 1 optionally may be presented in Fee Collection Resubmission/1740 and Fee Collection Arbitration Return/1740 messages to identify DE 25 of the related Fee Collection Return/1740. If present, it must contain all zeros or a valid message reason code.

Refer to [DE 25](#) in Chapter 7 of this manual for a list of valid Message Reason Codes.

### **Subfield 2: Date, First Return Business**

Subfield 2 (Date, First Return Business) contains the first return transaction's business processing date. It is obtained from the Business Date subfield of PDS 0158 (Business Activity) in the First Chargeback/1442 or Fee Collection Return/1740.

The clearing system provides subfield 2 with a valid date when used in Second Presentment/1240 and Arbitration Chargeback/1442 messages.

The transaction originator optionally may provide subfield 2 in Fee Collection Resubmission/1740 and Fee Collection Arbitration Return/1740 messages.

The subfield 2 format is YYMMDD.

GCMS does not edit this subfield.

### **Subfield 3: Edit Exclusion Reason Code**

Subfield 3 (Edit Exclusion Reason Code) contains the Edit Exclusion Reason Code, if the clearing system supplies it, for the first return transaction. It is obtained from the Edit Exclusion Reason Code subfield of PDS 0260 (Edit Exclusion Indicator) in the First Chargeback/1442 or Fee Collection Return/1740.

The clearing system provides subfield 3 in Second Presentment/1240 and Arbitration Chargeback/1442 messages. It contains a valid Edit Exclusion Reason Code or a space if no exclusion was granted.

Subfield 3 should contain spaces when used in Fee Collection Resubmission/1740 and Fee Collection Arbitration Return/1740 messages if subfields 5, 6, or 7 are present.

GCMS does not edit this subfield.

#### **Subfield 4: Edit Exclusion Results Code**

Subfield 4 (Edit Exclusion Results Code) contains the Edit Exclusion Results Code, if the clearing system supplies it, for the first return transaction. It is obtained from the Edit Exclusion Results Code subfield of PDS 0260 in the First Chargeback/1442 or Fee Collection Return/1740.

The clearing system provides subfield 4 in Second Presentment/1240 and Arbitration Chargeback/1442 messages. It contains a valid Edit Exclusion Results Code or a space if no exclusion was granted.

Subfield 4 should contain spaces when used in Fee Collection Resubmission/1740 and Fee Collection Arbitration Return/1740 messages if subfields 5, 6, or 7 are present.

GCMS does not edit this subfield.

#### **Subfield 5: Amount, First Return**

Subfield 5 (Amount, First Return) contains the first return transaction's submitted amount. It is obtained from DE 4 (Amount, Transaction) in the First Chargeback/1442 or Fee Collection Return/1740.

The clearing system provides subfield 5 in Second Presentment/1240 and Arbitration Chargeback/1442 messages to identify DE 4 of the related First Chargeback/1442.

The transaction originator optionally may provide subfield 5 in Fee Collection Resubmission/1740 and Fee Collection Arbitration Return/1740 messages to identify DE 4 of the related Fee Collection Return/1740.

GCMS does not edit this subfield.

#### **Subfield 6: Currency Code, First Return**

Subfield 6 (Currency Code, First Return) contains the first return transaction's submitted currency code. It is obtained from DE 49 (Currency Code, Transaction) in the First Chargeback/1442 or Fee Collection Return/1740.

The clearing system provides subfield 6 in Second Presentment/1240 and Arbitration Chargeback/1442 messages to identify DE 49 of the related First Chargeback/1442.

The transaction originator optionally may provide subfield 6 in Fee Collection Resubmission/1740 and Fee Collection Arbitration Return/1740 messages to identify DE 49 of the related Fee Collection Return/1740.

---

GCMS does not edit this subfield.

### **Subfield 7: Data Record, First Return**

Subfield 7 (Data Record, First Return) contains the first return transaction's message text data. It is obtained from DE 72 (Data Record) in the First Chargeback/1442 or the Fee Collection Return/1740.

The clearing system provides subfield 7 in Second Presentment/1240 and Arbitration Chargeback/1442 messages to identify DE 72 of the related First Chargeback/1442.

The transaction originator optionally may provide subfield 7 in Fee Collection Resubmission/1740 and Fee Collection Arbitration Return/1740 messages to identify DE 72 of the related Fee Collection Return/1740. If present, subfield 7 cannot contain all zeros or all spaces.

## **PDS 0267—Second Presentment/Fee Collection Resubmission Data**

---

PDS 0267 (Second Presentment/Fee Collection Resubmission Data) contains dates, amounts, reasons, and other information from a Second Presentment/1240 or a Fee Collection Resubmission/1740.

### **Attributes**

---

ans...127; TAGLLLVAR

---

Tag Field: 0267

---

Length Field: 3 positions, value = 004–127

---

Data Field: Variable length, 4–127 positions

---

Subfields: 7

---

Justification: See "Subfields"

---

### **Current Processing Restrictions**

---

The PDS 0267 maximum length must be 127 positions.

---

### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier     | Org | Sys | Dst |
|-----------------------------|-----|-----|-----|
| Arbitration Chargeback/1442 | •   | X   | C   |

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Retrieval and Fee Collection Messages</b>                             |     |     |     |
| Fee Collection (Handling Fees)/1740                                      | O   | •   | C   |
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/<br>1740 | O   | •   | C   |

The clearing system provides this PDS in Arbitration Chargeback/1442 messages to supply information from the Second Presentment/1240, if available.

The transaction originator optionally may provide this PDS in Fee Collection Arbitration Return/1740 messages to supply information from the Fee Collection Resubmission/1740.

### Related Required PDS

When PDS 0267 is in a message and subfield 6, Currency Code, Second Return, is present and contains a valid nonzero ISO currency code, PDS 0148 (Currency Exponents) is also required to identify the currency exponent of the Second Presentment/1240 or Fee Collection Resubmission/1740.

### Values

If present, PDS 0267 cannot contain all low values or all high values.

### PDS 0267 Subfields

This PDS consists of seven subfields.

| Number | Positions | Name                         | Attribute      | Justification |
|--------|-----------|------------------------------|----------------|---------------|
| 1      | 1–4       | Message Reason Code          | n-4            | N/A           |
| 2      | 5–10      | Date, Second Return Business | n-6;<br>YYMMDD | N/A           |
| 3      | 11        | Edit Exclusion Reason Code   | an-1           | N/A           |
| 4      | 12        | Edit Exclusion Results Code  | an-1           | N/A           |
| 5      | 13–24     | Amount, Second Return        | n-12           | right         |
| 6      | 25–27     | Currency Code, Second Return | n-3            | N/A           |
| 7      | 28–127    | Data Record, Second Return   | ans...100      | left          |

### **Subfield 1: Message Reason Code**

Subfield 1 (Message Reason Code) contains the second return transaction's Message Reason Code. It is obtained from DE 25 (Message Reason Code) in the Second Presentment/1240 or Fee Collection Resubmission/1740.

The clearing system provides subfield 1 in Arbitration Chargeback/1442 messages to identify DE 25 of the related Second Presentment/1240.

The transaction originator optionally may provide subfield 1 in Fee Collection Arbitration Return/1740 messages to identify DE 25 of the related Fee Collection Resubmission/1740. If present, it must contain all zeros or a valid message reason code.

Refer to [DE 25](#) in Chapter 7 in this manual for a list of valid message reason codes.

### **Subfield 2: Date, Second Return Business**

Subfield 2 (Date, Second Return Business) contains the second return transaction's business processing date. It is obtained from the Business Date subfield of PDS 0158 (Business Activity) in the Second Presentment/1240 or Fee Collection Resubmission/1740.

The clearing system provides subfield 2 with a valid date when used in Arbitration Chargeback/1442 messages.

The transaction originator optionally may provide subfield 2 in Fee Collection Arbitration Return/1740 messages.

The subfield 2 format is YYMMDD.

GCMS does not edit this subfield.

### **Subfield 3: Edit Exclusion Reason Code**

Subfield 3 (Edit Exclusion Reason Code) contains the Edit Exclusion Reason Code for the second return transaction. It is obtained from the Edit Exclusion Reason Code subfield of PDS 0260 (Edit Exclusion Indicator) in the Second Presentment/1240 or Fee Collection Resubmission/1740.

The clearing system provides subfield 3 in Arbitration Chargeback/1442 messages. It contains a valid Edit Exclusion Reason Code or a space if no exclusion was granted.

Subfield 3 should contain a space when used in Fee Collection Arbitration Return/1740 messages if subfields 5, 6, or 7 are present. GCMS does not edit this subfield.

### **Subfield 4: Edit Exclusion Results Code**

Subfield 4 (Edit Exclusion Results Code) contains the Edit Exclusion Results Code for the second return transaction. It is obtained from the Edit Exclusion Results Code subfield of PDS 0260 (Edit Exclusion Indicator) in the Second Presentment/1240 or Fee Collection Resubmission/1740.

The clearing system provides subfield 4 in Arbitration Chargeback/1442 messages. It contains a valid Edit Exclusion Results Code or a space if no exclusion was granted.

Subfield 4 must contain a space when used in Fee Collection Arbitration Return/1740 messages if subfields 5, 6, or 7 are present. The clearing system currently does not perform life cycle edits on these transactions. GCMS does not edit this subfield.

### **Subfield 5: Amount, Second Return**

Subfield 5 (Amount, Second Return) contains the second return transaction's submitted amount. It is obtained from DE 4 (Amount, Transaction) in the Second Presentment/1240 or Fee Collection Resubmission/1740.

The clearing system provides subfield 5 in Arbitration Chargeback/1442 messages to identify DE 4 of the related Second Presentment/1240.

The transaction originator optionally may provide subfield 5 in Fee Collection Arbitration Return/1740 messages to identify DE 4 of the related Fee Collection Resubmission/1740.

GCMS does not edit this subfield.

### **Subfield 6: Currency Code, Second Return**

Subfield 6 (Currency Code, Second Return) contains the second return transaction's submitted currency code. It is obtained from DE 49 (Currency Code, Transaction) in the Second Presentment/1240 or Fee Collection Resubmission/1740.

The clearing system provides subfield 6 in Arbitration Chargeback/1442 messages to identify DE 49 of the related Second Presentment/1240.

The transaction originator optionally may provide subfield 6 in Fee Collection Arbitration Return/1740 messages to identify DE 49 of the related Fee Collection Resubmission/1740.

GCMS does not edit this subfield.

### **Subfield 7: Data Record, Second Return**

Subfield 7 (Data Record, Second Return) contains the second return transaction's message text data. It is obtained from DE 72 (Data Record) in the Second Presentment/1240 or Fee Collection Resubmission/1740.

The clearing system provides subfield 7 in Arbitration Chargeback/1442 messages to identify DE 72 of the related Second Presentment/1240.

The transaction originator optionally may provide subfield 7 in Fee Collection Arbitration Return/1740 messages to identify DE 72 of the related Fee Collection Resubmission/1740. If present, subfield 7 cannot contain all zeros or all spaces.

## PDS 0268—Amount, Partial Transaction

PDS 0268 (Amount, Partial Transaction) provides the partial transaction amount in the First Presentment/1240 currency.

### Attributes

|                |                            |  |
|----------------|----------------------------|--|
| n-15; TAGLLL   |                            |  |
| Tag Field:     | 0268                       |  |
| Length Field:  | 3 positions, value = 015   |  |
| Data Field:    | Fixed length, 15 positions |  |
| Subfields:     | 2                          |  |
| Justification: | See "Subfields"            |  |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Chargeback/1442 and Arbitration Chargeback/1442 | O   | •   | C   |
| Second Presentment/1240                               | O   | •   | C   |

The transaction originator provides this PDS. It may be provided in partial Chargeback/1442, partial Second Presentment/1240, and partial Arbitration Chargeback/1442 messages to provide the partial amount in the First Presentment/1240 transaction currency. The currency is obtained from DE 49 (Currency Code, Transaction) of the First Presentment/1240.

For example, assume an acquirer submits a First Presentment/1240 for 200 Canadian dollars, which represents two days' lodging at 100 Canadian dollars per day. Assume also that the cardholder disputes one day's lodging and the issuer presents chargebacks in U.S. dollars.

The issuer submits a partial First Chargeback (Partial)/1442 containing a value of 100 Canadian dollars in this PDS and the U.S. dollar equivalent to it in DE 4 (Amount, Transaction).

### Related PDSs

Whenever PDS 0268 is included in a message, PDS 0148 (Currency Exponents) must also be included to identify the currency exponent of subfield 2.

### PDS 0268 Subfields

This PDS consists of two subfields

| Number | Positions | Name                               | Attribute | Justification |
|--------|-----------|------------------------------------|-----------|---------------|
| 1      | 1–12      | Amount, Partial Transaction        | n-12      | right         |
| 2      | 13–15     | Currency Code, Partial Transaction | n-3       | N/A           |

#### Subfield 1: Amount, Partial Transaction

Subfield 1 (Amount, Partial Transaction) contains the partial transaction amount in the First Presentment/1240 currency.

#### Subfield 2: Currency Code, Partial Transaction

Subfield 2 (Currency Code, Partial Transaction) contains the currency code associated with subfield 1. It should be the same as the First Presentment/1240 currency code.

## PDS 0280—Source File ID

---

PDS 0280 (Source File ID) provides the File ID of a referenced data file.

### Attributes

---

n-25; TAGLLL

---

Tag Field: 0280

---

Length Field: 3 positions, value = 025

---

Data Field: Fixed length, 25 positions

---

Subfields: 4

---

Justification: See "Subfields"

---

## Usage

The following table shows the usage of PDS 0280 (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                     | Org | Sys | Dst |
|---------------------------------------------|-----|-----|-----|
| <b>Administrative Messages</b>              |     |     |     |
| Message Exception/1644 and File Reject/1644 | •   | X   | C   |

This PDS identifies in File Reject/1644 and Message Exception/1644 messages the file that contains errors.

This PDS comprises four subfields to indicate the file type; the file processing date; the ID of the customer or processor associated with the file; and a file sequence number to identify the file uniquely. The combination of these four subfields together forms a value that uniquely identifies all files to or from a customer processing facility.

## PDS 0280 Subfields

This PDS consists of four subfields

| Number | Positions | Name                 | Attribute | Justification |
|--------|-----------|----------------------|-----------|---------------|
| 1      | 1–3       | File Type            | n-3       | N/A           |
| 2      | 4–9       | File Reference Date  | n-6       | N/A           |
| 3      | 10–20     | Processor ID         | n-11      | right         |
| 4      | 21–25     | File Sequence Number | n-5       | right         |

Refer to [PDS 0105](#) in this chapter for descriptions of these subfields.

## PDS 0300—Reconciled, File

PDS 0300 (Reconciled, File) identifies in Reconciliation messages the logical file to which the reconciliation totals pertain.

### Attributes

---

n-25; TAGLLL

---

Tag Field: 0300

---

---

|                |                            |
|----------------|----------------------------|
| Length Field:  | 3 positions, value = 025   |
| Data Field:    | Fixed length, 25 positions |
| Subfields:     | 4                          |
| Justification: | See "Subfields"            |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier         | Org | Sys | Dst |
|---------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b>  |     |     |     |
| File Currency Summary/1644      | •   | X   | M   |
| Financial Position Detail/1644  | •   | X   | C   |
| Settlement Position Detail/1644 | •   | X   | M   |

In Reconciliation messages, this PDS contains PDS 0105 (File ID) of the offline clearing logical file to which the reconciliation totals apply.

Multiple logical files may be present in a physical clearing transmission. In Reconciliation messages, PDS 0298 (Reconciled, Transmission) presents and identifies reconciliation totals at the physical transmission level.

## PDS 0300 Subfields

This PDS contains four subfields.

For customers requesting the Early Reconciliation file, this category is always provided.

| Number | Positions | Name                | Attribute | Justification |
|--------|-----------|---------------------|-----------|---------------|
| 1      | 1–3       | File Type           | n-3       | N/A           |
| 2      | 4–9       | File Reference Date | n-6       | N/A           |
| 3      | 10–20     | Processor ID        | n-11      | right         |

| Number | Positions | Name                                                                                                                                                                                                                                                                                                                                                                                  | Attribute | Justification |
|--------|-----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|---------------|
| 4      | 21–25     | <p>File Sequence Number</p> <p>For acknowledgements, this field contains the value assigned by the sending customer.</p> <p>For notifications, the following Mastercard format would apply:</p> <ul style="list-style-type: none"> <li>• Clearing Cycle (positions 21–22)</li> <li>• Delivery Cycle (position 23, values 1–6)</li> <li>• Sequence Number (positions 24–25)</li> </ul> | n-5       | right         |

Refer to [PDS 0105](#) in this chapter for descriptions of these subfields.

## PDS 0301—File Amount, Checksum

PDS 0301 (File Amount, Checksum) provides a preliminary “quick check” for the file recipient to indicate or to determine that it received all messages in a file.

### Attributes

|                                        |
|----------------------------------------|
| n-16; TAGLLL                           |
| Tag Field: 0301                        |
| Length Field: 3 positions, value = 016 |
| Data Field: Fixed length, 16 positions |
| Subfields: None                        |
| Justification: Right                   |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                 | Org | Sys | Dst |
|-----------------------------------------|-----|-----|-----|
| <b>File Header and Trailer Messages</b> |     |     |     |

| Message Type Identifier                       | Org | Sys | Dst |
|-----------------------------------------------|-----|-----|-----|
| File Trailer (Customer-generated)/1644        | M   | •   | •   |
| File Trailer (Clearing System-generated)/1644 | •   | X   | C   |

This PDS contains the sum amount of all amounts from each occurrence of DE 4 (Amount, Transaction) in a logical file.

This sum is a hash total only, and ignores the currency code and currency exponent associated with DE 4 in all cases.

This hash total includes only data from DE 4 when present in a message. This PDS is not present in early Reconciliation messages. It does not include any fee amounts.

Originators may provide all zeros in this field. If PDS 0301 contains a value other than all zeros, the clearing system validates PDS 0301 against the sum of all amounts in each occurrence of DE 4 within the logical file. The entire logical file rejects if the values do not match.

### Values

This PDS has no financial value.

The checksum amount is always initialized to zero before processing messages. If no messages in the file contain DE 4, the checksum amount remains all zeros.

## PDS 0302—Reconciled, Member Activity

PDS 0302 (Reconciled, Member Activity) indicates in Reconciliation messages whether the related reconciliation totals represent acquiring activity, issuing activity, or fee collection activity.

### Attributes

|                |                          |
|----------------|--------------------------|
| a-1; TAGLLL    |                          |
| Tag Field:     | 0302                     |
| Length Field:  | 3 positions, value = 001 |
| Data Field:    | Fixed length, 1 position |
| Subfields:     | None                     |
| Justification: | N/A                      |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier         | Org | Sys | Dst |
|---------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b>  |     |     |     |
| Financial Position Detail/1644  | •   | X   | C   |
| Settlement Position Detail/1644 | •   | X   | C   |

This PDS indicates in Reconciliation messages whether the related reconciliation totals represent acquiring activity, issuing activity, or fee collection activity. Refer to the beginning of [Chapter 5](#) in this manual for additional information about classifying activity into one of these categories.

For Settlement Position Detail/1644 messages, PDS 0302 will be provided automatically if the customer selects the Acquirer BIN or Issuer Account Range Settlement Reconciliation categories.

## Values

Data values are listed in the following.

| Value | Description             |
|-------|-------------------------|
| A     | Acquiring activity      |
| I     | Issuing activity        |
| F     | Fee collection activity |

## PDS 0306—File Message Counts

PDS 0306 (File Message Counts) provides a preliminary “quick check” for the file recipient to indicate that all records in a file have been received.

It contains the total number of messages in the file.

## Attributes

n-8; TAGLLL

---

|                |                           |
|----------------|---------------------------|
| Tag Field:     | 0306                      |
| Length Field:  | 3 positions, value = 008  |
| Data Field:    | Fixed length, 8 positions |
| Subfields:     | None                      |
| Justification: | Right                     |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

---

| Message Type Identifier                       | Org | Sys | Dst |
|-----------------------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b>                |     |     |     |
| File Trailer (Customer-generated)/1644        | M   | •   | •   |
| File Trailer (Clearing System-generated)/1644 | •   | X   | M   |

---

This PDS contains the total count of messages occurring in a logical file, including the File Header (Customer-generated or Clearing System-generated)/1644 and File Trailer (Customer-generated or Clearing System-generated)/1644. This PDS is provided in File Trailer (Customer-generated)/1644 and File Trailer (Clearing System-generated)/1644 messages.

Originators may provide all zeros in this field. If PDS 0306 contains a value other than all zeros, the clearing system validates PDS 0306 against the total of all messages in the logical file, including the File Header/1644 and File Trailer/1644. The entire logical file rejects if the counts do not match.

## PDS 0358—Reconciled, Business Activity

---

PDS 0358 (Reconciled, Business Activity) identifies in Reconciliation messages the business activity to which the reconciliation totals pertain.

### Attributes

---

|                                            |
|--------------------------------------------|
| ans....30; TAGLLLVAR                       |
| Tag Field: 0358                            |
| Length Field: 3 positions, value = 003–030 |

---

---

|                |                                    |
|----------------|------------------------------------|
| Data Field:    | Variable length, 003–030 positions |
| Subfields:     | 14                                 |
| Justification: | See “Subfields”                    |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier        | Org | Sys | Dst |
|--------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b> |     |     |     |
| Financial Position Detail/1644 | •   | X   | C   |

This PDS reflects in Reconciliation messages, the PDS 0158 (Business Activity) to which the related reconciliation totals apply.

## PDS 0358 Subfields

This PDS currently consists of 14 subfields.

| Number | Positions | Name                                            | Attribute | Justification |
|--------|-----------|-------------------------------------------------|-----------|---------------|
| 1      | 1–3       | Card Program Identifier                         | ans-3     | N/A           |
| 2      | 4         | Business Service Arrangement Type Code          | ans-1     | N/A           |
| 3      | 5–10      | Business Service ID Code                        | ans-6     | N/A           |
| 4      | 11–12     | Interchange Rate Designator                     | ans-2     | N/A           |
| 5      | 13–18     | Business Date (YYMMDD)                          | n-6       | N/A           |
| 6      | 19–20     | Business Cycle                                  | n-2       | N/A           |
| 7      | 21        | Card Acceptor Classification Override Indicator | ans-1     | N/A           |
| 8      | 22        | Product Class Override Indicator                | ans-3     | N/A           |
| 9      | 25        | Corporate Incentive Rates Apply Indicator       | ans-1     | N/A           |
| 10     | 26        | Special Conditions Indicator                    | ans-1     | N/A           |

| <b>Number</b> | <b>Positions</b> | <b>Name</b>                                    | <b>Attribute</b> | <b>Justification</b> |
|---------------|------------------|------------------------------------------------|------------------|----------------------|
| 11            | 27               | Mastercard Assigned ID Override Indicator      | ans-1            | N/A                  |
| 12            | 28               | Account Level Management Account Category Code | ans-1            | N/A                  |
| 13            | 29               | Rate Indicator                                 | ans-1            | N/A                  |
| 14            | 30               | Masterpass Incentive Indicator                 | an...1           | N/A                  |

Refer to [PDS 0158—Business Activity](#) for descriptions of these subfields.

## PDS 0359—Reconciled, Settlement Activity

PDS 0359 (Reconciled, Settlement Activity) identifies in Reconciliation messages the settlement activity to which the reconciliation totals pertain.

### Attributes

---

ans....67; TAGLLLVAR

---

Tag Field: 0359

---

Length Field: 3 positions, value = 001–067

---

Data Field: Variable length, 1–67 positions

---

Subfields: 9

---

Justification: See “Subfields”

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier         | Org | Sys | Dst |
|---------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b>  |     |     |     |
| Settlement Position Detail/1644 | •   | X   | C   |

In reconciliation messages, this PDS reflects the settlement activity (PDS 0159 [Settlement Data 1]) to which the related reconciliation totals apply.

## PDS 0359 Subfields

This PDS consists of nine subfields.

| Number | Positions | Name                                        | Attribute   | Justification |
|--------|-----------|---------------------------------------------|-------------|---------------|
| 1      | 1–11      | Settlement Service Transfer Agent ID Code   | ans-11      | left          |
| 2      | 12–39     | Settlement Service Transfer Agent Account   | ans-28      | left          |
| 3      | 40        | Settlement Service Level Code               | n-1         | right         |
| 4      | 41–50     | Settlement Service ID Code                  | ans-10      | left          |
| 5      | 51        | Settlement Foreign Exchange Rate Class Code | an-1        | N/A           |
| 6      | 52–57     | Reconciliation Date                         | n-6; YYMMDD | N/A           |
| 7      | 58–59     | Reconciliation Cycle                        | n-2         | N/A           |
| 8      | 60–65     | Settlement Date                             | n-6; YYMMDD | N/A           |
| 9      | 66–67     | Settlement Cycle                            | n-2         | N/A           |

Refer to [PDS 0159 \(Settlement Data\)](#) for descriptions of these subfields.

## PDS 0367—Reconciled, Card Program Identifier

PDS 0367 (Reconciled, Card Program Identifier) in reconciliation messages provides the specific reconciliation totals by Card Program Identifier.

### Attributes

ans-3; TAGLLL

Tag Field: 0367

Length Field: 3 positions, value = 003

Data Field: Fixed length, 3 positions

Subfields: None

---

Justification: Left

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier         | Org | Sys | Dst |
|---------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b>  |     |     |     |
| Settlement Position Detail/1644 | •   | X   | C   |

### Values

Refer to [PDS 0158 \(Business Activity\)](#), subfield 1, Card Program Identifier for a list of valid values.

## PDS 0368—Reconciled, Transaction Function Group Code

PDS 0368 (Reconciled, Transaction Function Group Code) in reconciliation messages provides the specific transaction function group that pertains to the reconciliation totals.

### Attributes

---

ans-2; TAGLLL

---

Tag Field: 0368

---

Length Field: 3 positions, value = 002

---

Data Field: Fixed length, 2 positions

---

Subfields: None

---

Justification: Left

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier         | Org | Sys | Dst |
|---------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b>  |     |     |     |
| Settlement Position Detail/1644 | •   | X   | C   |

In reconciliation messages, this PDS reflects the specific transaction function group code to which the related reconciliation totals apply. Transaction function group code refers to a combination of MTI and DE 24 (Function Code) that provides a method of uniquely identifying financial transaction categories.

### Values

Following is the list of transaction functions supported in each transaction function group code.

| Transaction Function Group Description and MTI | Transaction Function Group Code | IPM DE 24 Function (includes both originals and reversals) |
|------------------------------------------------|---------------------------------|------------------------------------------------------------|
| First Presentment/1240                         | FP                              | 200                                                        |
| Second Presentment/1240                        | SP                              | 205 Full and 282 Partial                                   |
| First Chargeback/1442                          | FC                              | 450 Full and 453 Partial                                   |
| Arbitration Chargeback/1442                    | AC                              | 451 Full and 454 Partial                                   |
| Fee Collections/1740                           | FE                              | 700, 780, 781, 782, and 783                                |

## PDS 0369—Reconciled, Acquirer's BIN

PDS 0369 (Reconciled, Acquirer's BIN) in reconciliation messages provides the specific acquirer's BIN that pertains to the reconciliation totals.

### Attributes

|                                        |
|----------------------------------------|
| n-6; TAGLLL                            |
| Tag Field: 0369                        |
| Length Field: 3 positions, value = 006 |
| Data Field: Fixed length, 6 positions  |

---

|                |       |
|----------------|-------|
| Subfields:     | None  |
| Justification: | Right |

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier         | Org | Sys | Dst |
|---------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b>  |     |     |     |
| Settlement Position Detail/1644 | •   | X   | C   |

In reconciliation messages, this PDS reflects the specific customer BIN (obtained from DE 31 [Acquirer's Reference Data], positions 2–7) that apply to the related reconciliation totals. Customers selecting this reconciliation category will receive totals only for their own acquiring BINs that have been established at Mastercard.

If the Reconciled, Acquirer's BIN reconciliation category is selected, the Reconciled, Member Activity reconciliation category will be automatically provided to ensure that the customer receives totals by acquiring BIN, issuing activity, and fee collection activity to provide complete reconciliation information.

### Values

PDS 0369 contains the acquirer's BIN from DE 31, positions 2–7.

## PDS 0370—Reconciled, Account Range

---

PDS 0370 (Reconciled, Account Range) identifies in Reconciliation messages the specific customer issuing account range to which the reconciliation totals pertain.

### Attributes

---

|                   |                                  |
|-------------------|----------------------------------|
| n...38; TAGLLLVAR |                                  |
| Tag Field:        | 0370                             |
| Length Field:     | 3 positions, value = 019–038     |
| Data Field:       | Variable length, 19–38 positions |

---

---

|                |                 |
|----------------|-----------------|
| Subfields:     | 2               |
| Justification: | See "Subfields" |

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier         | Org | Sys | Dst |
|---------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b>  |     |     |     |
| Financial Position Detail/1644  | •   | X   | C   |
| Settlement Position Detail/1644 | •   | X   | C   |

This PDS reflects in Reconciliation messages, the specific customer account range (obtained from the account range portion of DE 2 [Primary Account Number {PAN}]) to which the related reconciliation totals apply. Customers selecting this reconciliation category will receive totals only for their own issuing account ranges that have been established at Mastercard.

If the Reconciled, Account Range reconciliation category is selected as a clearing reconciliation category, GCMS automatically will accumulate totals for the Reconciled, Member Activity category . This ensures that the customer also receives totals for their acquiring activity and fee collection activity to provide complete reconciliation information.

### PDS 0370 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                       | Attribute | Justification |
|--------|-----------|----------------------------|-----------|---------------|
| 1      | 1–19      | Beginning Account Range ID | n-19      | N/A           |
| 2      | 20–38     | Ending Account Range ID    | n-19      | N/A           |

Account ranges are profiled for each issuer customer ID.

## PDS 0372—Reconciled, Transaction Function

PDS 0372 (Reconciled, Transaction Function) identifies in Reconciliation messages the transaction function to which the reconciliation totals pertain.

### Attributes

n-7; TAGLLL

Tag Field: 0372

Length Field: 3 positions, value = 007

Data Field: Fixed length, 7 positions

Subfields: 2

Justification: See "Subfields"

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier        | Org | Sys | Dst |
|--------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b> |     |     |     |
| Financial Position Detail/1644 | •   | X   | C   |

This PDS reflects in Reconciliation messages, the transaction function to which the related reconciliation totals apply. A transaction function consists of MTI and DE 24 (Function Code).

### Values

Refer to [DE 24](#) for a list of valid transaction function codes.

## PDS 0372 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                    | Attribute | Justification |
|--------|-----------|-------------------------|-----------|---------------|
| 1      | 1-4       | Message Type Identifier | n-4       | right         |

| Number | Positions | Name          | Attribute | Justification |
|--------|-----------|---------------|-----------|---------------|
| 2      | 5–7       | Function Code | n-3       | right         |

## PDS 0374—Reconciled, Processing Code

PDS 0374 (Reconciled, Processing Code) identifies in Reconciliation messages the Processing Code, or transaction type, to which the reconciliation totals pertain.

### Attributes

n-2; TAGLLL

Tag Field: 0374

Length Field: 3 positions, value = 002

Data Field: Fixed length, 2 positions

Subfields: None

Justification: N/A

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier        | Org | Sys | Dst |
|--------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b> |     |     |     |
| Financial Position Detail/1644 | •   | X   | C   |

This PDS reflects in Reconciliation messages, subfield 1, Cardholder Transaction Type, of DE 3 (Processing Code) to which the related reconciliation totals apply.

### Values

Refer to [DE 3](#), subfield 1, for a list of values.

## PDS 0375—Member Reconciliation Indicator 1

PDS 0375 (Member Reconciliation Indicator 1) contains a proprietary value a transaction originator defines that may be assigned to its outgoing financial messages.

### Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...50; TAGLLLVAR |                                 |
| Tag Field:          | 0375                            |
| Length Field:       | 3 positions, value = 001–050    |
| Data Field:         | Variable length, 1–50 positions |
| Subfields:          | None                            |
| Justification:      | Left                            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | O   | •   | •   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | O   | •   | •   |
| Second Presentment/1240                               | O   | •   | •   |
| <b>Reconciliation Messages</b>                        |     |     |     |
| Financial Position Detail/1644                        | •   | X   | C   |
| <b>Retrieval and Fee Collection Messages</b>          |     |     |     |
| Retrieval Request/1644                                | O   | •   | •   |
| Retrieval Request Acknowledgement/1644                | O   | •   | •   |
| Fee Collection (Retrieval Fee Billing)/1740           | O   | •   | •   |
| Fee Collection (Handling Fees)/1740                   | O   | •   | •   |

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| Fee Collection (Other than Retrieval Fee Billing/Handling Fees)/<br>1740 | O   | •   | •   |

Customers can assign a proprietary value to PDS 0375 and include it in any financial message. If an originating customer provides PDS 0375 in financial messages and chooses to receive Reconciliation messages at this level, the clearing system provides reconciliation totals based on the unique values present. For Business Service Arrangements that qualify for the Extended Precision Decimal Service, acquirers are allowed to submit PDS 0375, however, it will have the value "Undefined" applied to it. This ensures that the acknowledgement reconciliation provided represents all of the accepted financial activity to the customer for that file.

For any First Presentment/1240, Retrieval Request/1644, Retrieval Request Acknowledgement/1644, or Fee Collection/1740 Messages that do not contain PDS 0375, the clearing system will create an acknowledgement message with a Member Reconciliation indicator 1 value of "Undefined." This will ensure that the Acknowledgement reconciliation provided represents 100 percent of the accepted financial activity of the customer for that file. The value in PDS 0300 (Reconciled, File) will also be "Undefined."

For example, an acquirer that wants to receive reconciliation totals for a specific card acceptor chain could populate this PDS with the chain descriptor. Then the clearing system would accumulate totals based on this value in addition to the other reconciliation options the acquirer selects.

This PDS is available only for Acknowledgement Reconciliation messages.

### Values

The transaction originator assigns PDS 0375 values. If present, PDS 0375 must be left-justified and cannot contain all spaces, all zeros, all low values, or all high values.

## PDS 0378—Original/Reversal Totals Indicator

PDS 0378 (Original/Reversal Totals Indicator) indicates in Reconciliation messages whether the related reconciliation totals represent original transactions or reversal transactions.

### Attributes

|               |                          |
|---------------|--------------------------|
| a-1; TAGLLL   |                          |
| Tag Field:    | 0378                     |
| Length Field: | 3 positions, value = 001 |
| Data Field:   | Fixed length, 1 position |

---

|                |      |
|----------------|------|
| Subfields:     | None |
| Justification: | N/A  |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier        | Org | Sys | Dst |
|--------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b> |     |     |     |
| Financial Position Detail/1644 | •   | X   | C   |

This PDS indicates in Reconciliation messages whether the related reconciliation totals represent original activity or reversal activity. Amounts are accumulated as “original” activity if PDS 0025 (Reversal Indicator) is not present in the message or if the transaction is a re-submission (subfield 1 of PDS 0025 contains a space and subfield 2 contains a date). Amounts are accumulated as “reversal” activity if PDS 0025 is present in the message and subfield 1 contains an R.

## Values

The following values may be provided in this PDS.

---

| Value | Description              |
|-------|--------------------------|
| O     | Original message amounts |
| R     | Reversal message amounts |

---

## PDS 0380—Debits, Transaction Amount In Transaction Currency

---

PDS 0380 (Debits, Transaction Amount in Transaction Currency) provides in Reconciliation messages the total of transaction amounts that have a debit impact on processing. The total is in the transaction currency.

## Attributes

---

an-17; TAGLLL

---

---

|                |                           |
|----------------|---------------------------|
| Tag Field:     | 0380                      |
| Length Field:  | 3 positions, value = 017  |
| Data Field:    | Fixed length, 17 position |
| Subfields:     | 2                         |
| Justification: | See "Subfields"           |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

---

| Message Type Identifier        | Org | Sys | Dst |
|--------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b> |     |     |     |
| File Currency Summary/1644     | •   | X   | M   |
| Financial Position Detail/1644 | •   | X   | C   |

---

This PDS provides, in Reconciliation messages, totals in the transaction currency of transaction amounts with a debit impact to processing. To do this, the clearing system accumulates DE 4 (Amount, Transaction) for each message in which DE 3 (Processing Code) indicates a debit impact on processing to the appropriate customer. Refer to the beginning of [Chapter 5](#) in this manual for additional information on classifying activity as "debit impact" versus "credit impact."

## Values

This PDS may contain zeros if the processed file contained only non-financial messages and DE 25 (Message Reason Code) = 6861 (Acknowledgement).

## PDS 0380 Subfields

This PDS consists of two subfields.

---

| Number | Positions | Name                   | Attribute           | Justification |
|--------|-----------|------------------------|---------------------|---------------|
| 1      | 1         | Debit/Credit Indicator | a-1; constant—<br>D | N/A           |
| 2      | 2-17      | Amount, Transaction    | n-16                | right         |

---

## PDS 0381—Credits, Transaction Amount in Transaction Currency

PDS 0381 (Credits, Transaction Amount in Transaction Currency) provides in Reconciliation messages the total of transaction amounts that have a credit impact on processing. The total is in the transaction currency.

### Attributes

---

an-17; TAGLLL

---

Tag Field: 0381

---

Length Field: 3 positions, value = 017

---

Data Field: Fixed length, 17 position

---

Subfields: 2

---

Justification: See "Subfields"

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier        | Org | Sys | Dst |
|--------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b> |     |     |     |
| File Currency Summary/1644     | •   | X   | M   |
| Financial Position Detail/1644 | •   | X   | C   |

This PDS provides, in Reconciliation/1644 messages, totals in the transaction currency of transaction amounts with a credit impact to processing. To do this, the clearing system accumulates DE 4 (Amount, Transaction) for each message in which DE 3 (Processing Code) indicates a credit impact on processing to the appropriate customer. Refer to the beginning of [Chapter 5](#) in this manual for additional information on classifying activity as "debit impact" versus "credit impact."

### Values

This PDS may contain zeros if the processed file contained only non-financial messages and DE 25 (Message Reason Code) = 6861 (Acknowledgement).

## PDS 0381 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                   | Attribute           | Justification |
|--------|-----------|------------------------|---------------------|---------------|
| 1      | 1         | Debit/Credit Indicator | a-1; constant—<br>C | N/A           |
| 2      | 2-17      | Amount, Transaction    | n-16                | right         |

## PDS 0384—Amount, Net Transaction in Transaction Currency

PDS 0384 (Amount, Net Transaction in Transaction Currency) provides in Reconciliation messages the net total of transaction amounts that have a debit impact on processing and those that have a credit impact on processing. The net total is in the transaction currency.

### Attributes

|                                        |
|----------------------------------------|
| an-17; TAGLLL                          |
| Tag Field: 0384                        |
| Length Field: 3 positions, value = 017 |
| Data Field: Fixed length, 17 positions |
| Subfields: 2                           |
| Justification: See "Subfields"         |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier        | Org | Sys | Dst |
|--------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b> |     |     |     |
| File Currency Summary/1644     | •   | X   | M   |
| Financial Position Detail/1644 | •   | X   | C   |

This PDS provides, in Reconciliation messages, net totals in the transaction currency of transaction amounts with a debit impact to settlement and those with a credit impact to settlement.

If the amount in PDS 0380 (Debits, Transaction Amount in Transaction Currency) is greater than the amount in PDS 0381 (Credits, Transaction Amount in Transaction Currency), the clearing system inserts a D in subfield 1 of PDS 0384 and inserts the excess amount in subfield 2 of PDS 0384.

If the amount in PDS 0381 is greater than the amount in PDS 0380, the clearing system inserts a C in subfield 1 of PDS 0384 and inserts the excess amount in subfield 2 of PDS 0384.

### Values

This PDS may contain zeros if the processed file contained only non-financial messages and DE 25 (Message Reason Code) = 6861 (Acknowledgement).

### PDS 0384 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                   | Attribute         | Justification |
|--------|-----------|------------------------|-------------------|---------------|
| 1      | 1         | Debit/Credit Indicator | a-1; value D or C | N/A           |
| 2      | 2-17      | Amount, Net            | n-16              | right         |

## PDS 0390—Debits, Transaction Amount in Reconciliation Currency

PDS 0390 (Debits, Transaction Amount in Reconciliation Currency) provides in Reconciliation messages the total of transaction amounts that have a debit impact on processing. The total is in the message receiver's reconciliation currency.

### Attributes

|                |                            |
|----------------|----------------------------|
| an-17; TAGLLL  |                            |
| Tag Field:     | 0390                       |
| Length Field:  | 3 positions, value = 017   |
| Data Field:    | Fixed length, 17 positions |
| Subfields:     | 2                          |
| Justification: | See "Subfields"            |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier         | Org | Sys | Dst |
|---------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b>  |     |     |     |
| Financial Position Detail/1644  | •   | X   | M   |
| Settlement Position Detail/1644 | •   | X   | M   |

This PDS provides, in Reconciliation/1644 messages, totals in the reconciliation currency of transaction amounts with a debit impact to processing. To do this, the clearing system accumulates DE 5 (Amount, Reconciliation) for each message in which DE 3 (Processing Code) indicates a debit impact on processing to the appropriate customer. Refer to the beginning of [Chapter 5](#) in this manual for additional information on classifying activity as “debit impact” versus “credit impact.”

The Financial Position Detail/1644, and the Settlement Position Detail/1644 messages all will contain totals in the receiving customer’s reconciliation currency.

## Values

This PDS may contain zeros in the acknowledgement reconciliation messages if the processed file contained only non-financial messages and DE 25 (Message Reason Code) = 6861 (Acknowledgement).

This element contains the sum of DE 5 by currency identified in DE 50 (Currency Code, Reconciliation) and other reconciliation options in effect. Reconciliation messages that reflect totals for bilateral and Collection only activity will contain zeros in this PDS.

## PDS 0390 Subfields

This PDS consists of two subfields

| Number | Positions | Name                   | Attribute    | Justification |
|--------|-----------|------------------------|--------------|---------------|
| 1      | 1         | Debit/Credit Indicator | a-1; value D | N/A           |
| 2      | 2-17      | Amount, Transaction    | n-16         | right         |

## PDS 0391—Credits, Transaction Amount in Reconciliation Currency

PDS 0391 (Credits, Transaction Amount in Reconciliation Currency) provides in Reconciliation messages the total of transaction amounts that have a credit impact on processing. The total is in the reconciliation currency.

### Attributes

---

an-17; TAGLLL

---

Tag Field: 0391

---

Length Field: 3 positions, value = 017

---

Data Field: Fixed length, 17 positions

---

Subfields: 2

---

Justification: See "Subfields"

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier         | Org | Sys | Dst |
|---------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b>  |     |     |     |
| Financial Position Detail/1644  | •   | X   | M   |
| Settlement Position Detail/1644 | •   | X   | M   |

This PDS provides, in Reconciliation/1644 messages, totals in the reconciliation currency of transaction amounts with a credit impact to processing. To do this, the clearing system accumulates DE 5 (Amount, Reconciliation) for each message in which DE 3 (Processing Code) indicates a credit impact on processing to the appropriate customer. Refer to the beginning of [Chapter 5](#) in this manual for additional information on classifying activity as "debit impact" versus "credit impact."

The Financial Position Detail/1644, and the Settlement Position Detail/1644 messages both will contain totals in the receiving customer's reconciliation currency.

### Values

This PDS may contain zeros in the acknowledgement reconciliation messages if the processed file contained only non-financial messages and DE 25 (Message Reason Code) = 6861 (Acknowledgement).

This element contains the sum of DE 5 by currency identified in DE 50 (Currency code, Reconciliation) and other reconciliation options in effect. Reconciliation messages that reflect totals for bilateral and Collection Only activity will contain zeros in this PDS.

### PDS 0391 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                   | Attribute           | Justification |
|--------|-----------|------------------------|---------------------|---------------|
| 1      | 1         | Debit/Credit Indicator | a-1; constant—<br>C | N/A           |
| 2      | 2-17      | Amount, Transaction    | n-16                | right         |

## PDS 0392—Debits, Fee Amounts in Reconciliation Currency

PDS 0392 (Debits, Fee Amounts in Reconciliation Currency) provides in Reconciliation messages the total of fee amounts that have a debit impact on processing. The total is in the reconciliation currency.

### Attributes

|                     |                                                  |
|---------------------|--------------------------------------------------|
| an...216; TAGLLLVAR |                                                  |
| Tag Field:          | 0392                                             |
| Length Field:       | 3 positions, value = 018–216 in increments of 18 |
| Data Field:         | Variable length, 18–216 positions                |
| Subfields:          | 3                                                |
| Occurrences:        | 1–12                                             |
| Justification:      | See “Subfields”                                  |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier         | Org | Sys | Dst |
|---------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b>  |     |     |     |
| Financial Position Detail/1644  | •   | X   | M   |
| Settlement Position Detail/1644 | •   | X   | M   |

This PDS provides, in Reconciliation/1644 messages, totals in the reconciliation currency of fee amounts with a debit impact to processing. To do this, the clearing system accumulates all occurrences of subfield 7, Amount, Fee, Reconciliation, of PDS 0146 (Amounts, Transaction Fee) for each message in which subfield 2, Fee Processing Code, of PDS 0146 indicates a debit impact on processing to the appropriate customer. Refer to the beginning of [Chapter 5](#) in this manual for additional information on classifying activity as “debit impact” versus “credit impact.”

The Financial Position Detail/1644 and the Settlement Position Detail/1644 messages both will contain totals in the receiving customer’s reconciliation currency.

## Values

This PDS may contain zeros in the acknowledgement reconciliation messages if the processed file contained only non-financial messages and DE 25 (Message Reason Code) = 6861 (Acknowledgement).

This element contains the sum of PDS 0146 by currency identified in DE 50 (Currency Code, Reconciliation) and other reconciliation options in effect. Reconciliation messages that reflect totals for bilateral and Collection Only activity will contain zeros in this PDS.

## PDS 0392 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                   | Attribute       | Justification |
|--------|-----------|------------------------|-----------------|---------------|
| 1      | 1–2       | Fee Type Code          | n-2             | N/A           |
| 2      | 3         | Debit/Credit Indicator | a-1; constant—D | N/A           |
| 3      | 4–18      | Amount, Fee            | n-15            | N/A           |

## PDS 0393—Credits, Fee Amounts in Reconciliation Currency

PDS 0393 (Credits, Fee Amounts in Reconciliation Currency) provides in Reconciliation messages the total of fee amounts that have a credit impact on processing. The total is in the reconciliation currency.

### Attributes

---

an...216; TAGLLLVAR

---

Tag Field: 0393

---

Length Field: 3 positions, value = 018–216 in increments of 18

---

Data Field: Variable length, 18–216 positions

---

Subfields: 3

---

Occurrences: 1–12

---

Justification: See “Subfields”

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier         | Org | Sys | Dst |
|---------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b>  |     |     |     |
| Financial Position Detail/1644  | •   | X   | M   |
| Settlement Position Detail/1644 | •   | X   | M   |

This PDS provides, in Reconciliation/1644 messages, totals in the reconciliation currency of fee amounts with a credit impact to processing. To do this, the clearing system accumulates all occurrences of subfield 7, Amount, Fee, Reconciliation, of PDS 0146 (Amounts, Transaction Fee) for each message in which subfield 2, Fee Processing Code, of PDS 0146 indicates a credit impact on processing to the appropriate customer. Refer to the beginning of [Chapter 5](#) in this manual for additional information on classifying activity as “debit impact” versus “credit impact.”

The Financial Position Detail/1644 message and Settlement Position Detail/1644 message will contain totals in the receiving customer’s reconciliation currency.

## Values

This PDS may contain zeros in the Acknowledgement Reconciliation messages if the processed file contained only non-financial messages and DE 25 (Message Reason Code) = 6861 (Acknowledgement).

This element contains the sum of PDS 0146 by currency identified in DE 50 (Currency Code, Reconciliation) and other reconciliation options in effect. Reconciliation messages that reflect totals for bilateral and Collection Only activity will contain zeros in this PDS.

## PDS 0393 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                   | Attribute       | Justification |
|--------|-----------|------------------------|-----------------|---------------|
| 1      | 1–2       | Fee Type Code          | n-2             | N/A           |
| 2      | 3         | Debit/Credit Indicator | a-1; constant—C | N/A           |
| 3      | 4–18      | Amount, Fee            | n-15            | N/A           |

## PDS 0394—Amount, Net Transaction in Reconciliation Currency

PDS 0394 (Amount, Net Transaction in Reconciliation Currency) provides in Reconciliation messages the net total of the transaction amounts that have a debit impact on processing and those that have a credit impact on processing. The net total is in the reconciliation currency.

### Attributes

|                |                            |
|----------------|----------------------------|
| an-17; TAGLLL  |                            |
| Tag Field:     | 0394                       |
| Length Field:  | 3 positions, value = 017   |
| Data Field:    | Fixed length, 17 positions |
| Subfields:     | 2                          |
| Justification: | See “Subfields”            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier         | Org | Sys | Dst |
|---------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b>  |     |     |     |
| Financial Position Detail/1644  | •   | X   | M   |
| Settlement Position Detail/1644 | •   | X   | M   |

This PDS provides in Reconciliation/1644 messages, net totals in the reconciliation currency of transaction amounts with a debit impact to processing and those with a credit impact to processing.

If the amount in PDS 0390 (Debits, Transaction Amount in Reconciliation Currency) is greater than the amount in PDS 0391 (Credits, Transaction Amount in Reconciliation Currency), the clearing system inserts a D in subfield 1 of PDS 0394 and inserts the excess amount in subfield 2 of PDS 0394.

If the amount in PDS 0391 is greater than the amount in PDS 0390, the clearing system inserts a C in subfield 1 of PDS 0394 and inserts the excess amount in subfield 2 of PDS 0394.

The Financial Position Detail/1644 message and Settlement Position Detail/1644 message will contain totals in the receiving customer's reconciliation currency.

### Values

This PDS may contain zeros in the Acknowledgement Reconciliation messages if the processed file contained only non-financial messages and DE 25 (Message Reason Code) = 6861 (Acknowledgement).

This element contains the sum of DE 5 (Amount, Reconciliation) by currency identified in DE 50 (Currency Code, Reconciliation) and other reconciliation options in effect. Reconciliation messages that reflect totals for bilateral and Collection Only activity will contain zeros in this PDS.

### PDS 0394 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                   | Attribute         | Justification |
|--------|-----------|------------------------|-------------------|---------------|
| 1      | 1         | Debit/Credit Indicator | a-1; value D or C | N/A           |
| 2      | 2-17      | Amount, Net            | n-16              | right         |

## PDS 0395—Amount, Net Fee in Reconciliation Currency

PDS 0395 (Amount, Net Fee in Reconciliation Currency) provides in Reconciliation messages the net total of fee amounts that have a debit impact on processing and those that have a credit impact on processing. The net total is in the reconciliation currency.

### Attributes

---

an-16; TAGLLL

---

Tag Field: 0395

---

Length Field: 3 positions, value = 016

---

Data Field: Fixed length, 16 positions

---

Subfields: 2

---

Justification: See "Subfields"

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier         | Org | Sys | Dst |
|---------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b>  |     |     |     |
| Financial Position Detail/1644  | •   | X   | M   |
| Settlement Position Detail/1644 | •   | X   | M   |

This PDS provides, in Reconciliation/1644 messages, net totals in the reconciliation currency of fee amounts with a debit impact to processing and those with a credit impact to processing.

If the sum of all amounts in PDS 0392 (Debits, Fee Amounts in Reconciliation Currency) is greater than the sum of all amounts in PDS 0393 (Credits, Fee Amounts in Reconciliation Currency), the clearing system inserts a D in subfield 1 of PDS 0395 and inserts the excess amount in subfield 2 of PDS 0395.

If the sum of all amounts in PDS 0393 is greater than the sum of all amounts in PDS 0392, the clearing system inserts a C in subfield 1 of PDS 0395 and inserts the excess amount in subfield 2 of PDS 0395.

---

The Financial Position Detail/1644 message and Settlement Position Detail/1644 message will contain totals in the receiving customer's reconciliation currency.

### Values

This PDS may contain zeros in the Acknowledgement Reconciliation messages if the processed file contained only non-financial messages and DE 25 (Message Reason Code) = 6861 (Acknowledgement).

This element contains the sum of PDS 0146 (Amounts, Transaction Fee) by currency identified in DE 50 (Currency Code, Reconciliation) and other reconciliation options in effect.

Reconciliation messages that reflect totals for bilateral and Collection Only activity will contain zeros in this PDS.

### PDS 0395 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                   | Attribute         | Justification |
|--------|-----------|------------------------|-------------------|---------------|
| 1      | 1         | Debit/Credit Indicator | a-1; value D or C | N/A           |
| 2      | 2-16      | Amount, Net Fee        | n-15              | right         |

## PDS 0396—Amount, Net Total in Reconciliation Currency

PDS 0396 (Amount, Net Total in Reconciliation Currency) provides in Reconciliation messages the net total of transaction and fee amounts. The net total is in the reconciliation currency.

### Attributes

---

an-17; TAGLLL

---

Tag Field: 0396

---

Length Field: 3 positions, value = 017

---

Data Field: Fixed length, 17 positions

---

Subfields: 2

---

Justification: See "Subfields"

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier         | Org | Sys | Dst |
|---------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b>  |     |     |     |
| Financial Position Detail/1644  | •   | X   | M   |
| Settlement Position Detail/1644 | •   | X   | M   |

This PDS provides, in Reconciliation/1644 messages, net totals in the reconciliation currency of transaction amounts and fee amounts. The values used in calculating PDS 0396 are from PDS 0394 (Amount, Net Transaction in Reconciliation Currency) and PDS 0395 (Amount, Net Fee in Reconciliation Currency).

If subfield 1, Debit/Credit Indicator, of both PDS 0394 and PDS 0395 contains a D, the system inserts a D in subfield 1 of PDS 0396 and inserts the total of the "amount" subfields from PDS 0394 and PDS 0395 in subfield 2 of PDS 0396.

If subfield 1, Debit/Credit Indicator, of both PDS 0394 and PDS 0395 contains a C, the clearing system inserts a C in subfield 1 of PDS 0396 and inserts the total of the "amount" subfields from PDS 0394 and PDS 0395 in subfield 2 of PDS 0396.

If PDS 0394 and PDS 0395 contain two different values in subfield 1, the clearing system selects the Debit/Credit Indicator associated with the larger of the two "amount" subfields and inserts it in subfield 1 of PDS 0396. The clearing system then calculates the difference between the two "amount" subfields and inserts the result in subfield 2 of PDS 0396.

The Financial Position Detail/1644 message and Settlement Position Detail/1644 message will contain totals in the receiving customer's reconciliation currency.

## Values

This PDS may contain zeros in the Acknowledgement Reconciliation messages if the processed file contained only non-financial messages and DE 25 (Message Reason Code) = 6861 (Acknowledgement). Reconciliation messages that reflect totals for bilateral and Collection Only activity will contain zeros in this PDS.

## PDS 0396 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                   | Attribute         | Justification |
|--------|-----------|------------------------|-------------------|---------------|
| 1      | 1         | Debit/Credit Indicator | a-1; value D or C | N/A           |

---

| <b>Number</b> | <b>Positions</b> | <b>Name</b>       | <b>Attribute</b> | <b>Justification</b> |
|---------------|------------------|-------------------|------------------|----------------------|
| 2             | 2-17             | Amount, Net Total | n-16             | right                |

---

## PDS 0397—Debits, Extended Precision Amount in Reconciliation Currency

PDS 0397 (Debits, Extended Precision Amount in Reconciliation Currency) provides in Reconciliation messages the total of Extended Precision fee amounts that have a debit impact on processing. The total is in the reconciliation currency. PDS 0397 is applicable only to transactions that have EDP applied.

### Attributes

---

|                      |                                                  |
|----------------------|--------------------------------------------------|
| Data Representation: | ans...252; TAGLLLVAR                             |
| Tag Field:           | 0397                                             |
| Length Field:        | 3 positions, value = 021–252 in increments of 21 |
| Data Field:          | Variable length, 21–252 positions                |
| Subfields:           | 3                                                |
| Occurrences          | 1–12                                             |
| Justification:       | See “Subfields”                                  |

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

---

| <b>Message Type Identifier</b>  | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|---------------------------------|------------|------------|------------|
| <b>Reconciliation Messages</b>  |            |            |            |
| Financial Position Detail/1644  | •          | X          | C          |
| Settlement Position Detail/1644 | •          | X          | C          |

---

This PDS provides, in Reconciliation messages (1644-685, 1644-688), totals in the reconciliation currency of Extended Precision amounts with a debit impact to processing. To do

this, the clearing system accumulates all occurrences of subfield 7, Interchange Amount, Fee, Reconciliation, of PDS 0147 (Extended Precision Amount) for each message in which subfield 2, Fee Processing Code, of PDS 0147 indicates a debit impact on processing to the appropriate customer. The Financial Position Detail-1644-685 message and the Settlement Position Detail-1644-688 messages both will contain totals in the receiving customer's reconciliation currency.

### Values

All currency amounts are expressed to 6 decimals without a decimal separator in accordance with ISO standards for currency notation. For example, an Interchange Fee amount of USD .000123 is expressed as 000000000000000123.

### PDS 0397 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                   | Attribute       | Justification |
|--------|-----------|------------------------|-----------------|---------------|
| 1      | 1-2       | Fee Type Code          | n-2             | N/A           |
| 2      | 3         | Debit/Credit Indicator | a-1; constant—D | N/A           |
| 3      | 4-21      | Amount, Fee            | n-18            | N/A           |

## PDS 0398—Credits, Extended Precision Amount in Reconciliation Currency

PDS 0398 (Credits, Extended Precision Amount in Reconciliation Currency) provides in Reconciliation messages the total of Extended Precision fee amounts that have a credit impact on processing. The total is in the reconciliation currency. PDS 0398 is applicable only to transactions that have EDP applied.

### Attributes

|                      |                                                  |
|----------------------|--------------------------------------------------|
| Data Representation: | an...252; TAGLLLVAR                              |
| Tag Field:           | 0398                                             |
| Length Field:        | 3 positions, value = 021–252 in increments of 21 |
| Data Field:          | Variable length, 21–252 positions                |
| Subfields:           | 3                                                |
| Occurrences          | 1–12                                             |

---

|                |                 |
|----------------|-----------------|
| Justification: | See "Subfields" |
|----------------|-----------------|

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier         | Org | Sys | Dst |
|---------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b>  |     |     |     |
| Financial Position Detail/1644  | •   | X   | C   |
| Settlement Position Detail/1644 | •   | X   | C   |

This PDS provides, in Reconciliation messages (1644-685, 1644-688), totals in the reconciliation currency of Extended Precision amounts with a credit impact to processing. To do this, the Clearing Platform accumulates all occurrences of subfield 7, Interchange Amount, Fee, Reconciliation, of PDS 0147 (Extended Precision Amount) for each message in which subfield 2, Fee Processing Code, of PDS 0147 indicates a credit impact on processing to the appropriate customer. Refer to the beginning of Chapter 5 in the *IPM Clearing Formats* manual for additional information on classifying activity as "debit impact" versus "credit impact."

The Financial Position Detail-1644-685 message and the Settlement Position Detail-1644-688 messages both will contain totals in the receiving customer's reconciliation currency.

## Values

All currency amounts are expressed to six decimals without a decimal separator in accordance with ISO standards for currency notation. For example, an interchange fee amount of USD .000123 is expressed as 0000000000000000123.

## PDS 0398 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                   | Attribute       | Justication |
|--------|-----------|------------------------|-----------------|-------------|
| 1      | 1-2       | Fee Type Code          | n-2             | N/A         |
| 2      | 3         | Debit/Credit Indicator | a-1; constant—C | N/A         |
| 3      | 4-21      | Amount, Fee            | n-18            | N/A         |

## PDS 0399—Amount, Net Extended Precision in Reconciliation Currency

PDS 0399 (Amount, Net Extended Precision in Reconciliation Currency) provides in Reconciliation messages the net total of Extended Precision fee amounts that have a debit impact on processing and those that have a credit impact on processing. The net total is in the reconciliation currency. PDS 0399 is applicable only to transactions that have EDP applied.

### Attributes

|                      |                            |
|----------------------|----------------------------|
| Data Representation: | an-19; TAGLLL              |
| Tag Field:           | 0399                       |
| Length Field:        | 3 positions, value = 019   |
| Data Field:          | Fixed length, 19 positions |
| Subfields:           | 2                          |
| Justification:       | See "Subfields"            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier         | Org | Sys | Dst |
|---------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b>  |     |     |     |
| Financial Position Detail/1644  | •   | X   | C   |
| Settlement Position Detail/1644 | •   | X   | C   |

This PDS provides, in Reconciliation messages (1644-685, 1644-688), net totals in the reconciliation currency of Extended Precision amounts with a debit impact to processing and those with a credit impact to processing. If the sum of all amounts in PDS 0397 (Debits, Extended Precision Amounts in Reconciliation Currency) is greater than the sum of all amounts in PDS 0398 (Credits, Extended Precision Amounts in Reconciliation Currency), the GCMS inserts a D in PDS 0399, subfield 1 and inserts the excess amount in PDS 0399, subfield 2. If the sum of all amounts in PDS 0397 is greater than the sum of all amounts in PDS 0398, the GCMS inserts a C in subfield 1 of PDS 0399 and inserts the excess amount in PDS 0399, subfield 2. The Financial Position Detail/1644 message and Settlement Position Detail/1644 message will contain totals in the receiving customer's reconciliation currency.

## Values

All currency amounts are expressed to six decimals without a decimal separator in accordance with ISO standards for currency notation. For example, an interchange fee amount of USD .000123 is expressed as 0000000000000000123.

## PDS 0399 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                   | Attribute         | Justification |
|--------|-----------|------------------------|-------------------|---------------|
| 1      | 1         | Debit/Credit Indicator | a-1; value D or C | N/A           |
| 2      | 2-19      | Amount, Net Fee        | n-18              | right         |

## PDS 0400—Debits, Transaction Number

PDS 0400 (Debits, Transaction Number) provides in Reconciliation messages the number of transactions whose transaction amounts have a debit impact on processing.

### Attributes

|                                        |
|----------------------------------------|
| n-10; TAGLLL                           |
| Tag Field: 0400                        |
| Length Field: 3 positions, value = 010 |
| Data Field: Fixed length, 10 positions |
| Subfields: None                        |
| Justification: Right                   |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier        | Org | Sys | Dst |
|--------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b> |     |     |     |

| Message Type Identifier        | Org | Sys | Dst |
|--------------------------------|-----|-----|-----|
| File Currency Summary/1644     | •   | X   | M   |
| Financial Position Detail/1644 | •   | X   | M   |

This PDS provides in Reconciliation/1644 messages the total number of transactions whose transaction amounts have a debit impact to processing. To do this, the clearing system accumulates the number of messages for which DE 3 (Processing Code) indicates a debit impact on processing to the appropriate customer. Refer to the beginning of [Chapter 5](#) in this manual for additional information on classifying activity as “debit impact” versus “credit impact.”

### Values

This PDS may contain zeros if the processed file contained only non-financial messages.

## PDS 0401—Credits, Transaction Number

PDS 0401 (Credits, Transaction Number) provides in Reconciliation messages the number of transactions whose transaction amounts have a credit impact on processing.

### Attributes

|                |                            |
|----------------|----------------------------|
| n-10; TAGLLL   |                            |
| Tag Field:     | 0401                       |
| Length Field:  | 3 positions, value = 010   |
| Data Field:    | Fixed length, 10 positions |
| Subfields:     | None                       |
| Justification: | Right                      |

### Usage

The following table shows the usage of this PDS (mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier        | Org | Sys | Dst |
|--------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b> |     |     |     |

| Message Type Identifier        | Org | Sys | Dst |
|--------------------------------|-----|-----|-----|
| File Currency Summary/1644     | •   | X   | M   |
| Financial Position Detail/1644 | •   | X   | M   |

This PDS provides in Reconciliation/1644 messages, the total number of transactions whose transaction amounts have a credit impact to processing. To do this, the clearing system accumulates the number of messages for which DE 3 (Processing Code) indicates a credit impact on processing to the appropriate customer. Refer to the beginning of [Chapter 5](#) in this manual for additional information on classifying activity as “debit impact” versus “credit impact.”

### Values

This PDS may contain zeros if the processed file contained only non-financial messages.

This PDS is populated based on final fund direction of the customer. If the customer’s net position is a debit then the PDS contains the accumulated counts.

## PDS 0402—Total, Transaction Number

PDS 0402 (Total, Transaction Number) provides in Reconciliation messages the number of transactions whose transaction amounts have either a debit or a credit impact on processing.

### Attributes

---

n-10; TAGLLL

---

Tag Field: 0402

---

Length Field: 3 positions, value = 010

---

Data Field: Fixed length, 10 positions

---

Subfields: None

---

Justification: Right

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier        | Org | Sys | Dst |
|--------------------------------|-----|-----|-----|
| <b>Reconciliation Messages</b> |     |     |     |
| File Currency Summary/1644     | •   | X   | M   |
| Financial Position Detail/1644 | •   | X   | M   |

This PDS provides in Reconciliation/1644 messages the total number of transactions whose transaction amounts have either a debit or a credit impact to processing. To do this, the clearing system accumulates PDS 0400 (Debits, Transaction Number) and PDS 0401 (Credits, Transaction Number) and inserts the result in PDS 0402.

### Values

This PDS may contain zeros if the processed file contained only non-financial messages.

This PDS is populated based on the final fund direction of the customer. If the customer's net position is a credit then this PDS contains the accumulated counts.

## PDS 0446—Transaction Fee Amount, Syntax Error

PDS 0446 (Transaction Fee Amount, Syntax Error) will contain the submitted value from PDS 0146 (Amount, Transaction Fee) that was flagged for the soft syntax error. This is a Clearing Platform-generated element.

### Attributes

|                |                            |
|----------------|----------------------------|
| ans-12; TAGLLL |                            |
| Tag Field:     | 0446                       |
| Length Field:  | 3 positions, value = 012   |
| Data Field:    | Fixed length, 12 positions |
| Justification: | None                       |

### Usage

This is a Clearing Platform-generated element that is created when PDS 0146, subfield 5 (Amount, Fee) was flagged for a syntax error.

## Values

All currency amounts are expressed in the minor unit of currency without a decimal separator in accordance with ISO standards for currency notation. For example, a transaction amount of USD 212.50 is expressed as 000000021250.

## PDS 0501—Transaction Description

PDS 0501 (Transaction Description) contains information describing the type of addendum data being presented.

### Attributes

|                |                            |
|----------------|----------------------------|
| n-16; TAGLLL   |                            |
| Tag Field:     | 0501                       |
| Length Field:  | 3 positions, value = 016   |
| Data Field:    | Fixed length, 16 positions |
| Subfields:     | 4                          |
| Justification: | See "Subfields"            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | M   | •   | M   |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | M   | •   | M   |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644                  | M   | •   | M   |
| Financial Detail Addendum (Passenger Transport Detail—Vehicle Rental Detail)/1644      | M   | •   | M   |
| Financial Detail Addendum (Lodging Summary)/1644                                       | M   | •   | M   |

| <b>Message Type Identifier</b>                                           | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|--------------------------------------------------------------------------|------------|------------|------------|
| Financial Detail Addendum (Temporary Services)/1644                      | M          | •          | M          |
| Financial Detail Addendum (Shipping/Courier Services)/1644               | M          | •          | M          |
| Financial Detail Addendum (Payment Transaction Detail)/1644              | M          | •          | M          |
| Financial Detail Addendum (Electronic Invoice—Transaction Data)/1644     | M          | •          | M          |
| Financial Detail Addendum (Electronic Invoice—Party Information)/1644    | M          | •          | M          |
| Financial Detail Addendum (Telephony Billing—Summary)/1644               | M          | •          | M          |
| Financial Detail Addendum (Telephony Billing—Detail)/1644                | M          | •          | M          |
| Financial Detail Addendum (Travel Agency Data)/1644                      | M          | •          | M          |
| Financial Detail Addendum (Lodged Account Data)/1644                     | M          | •          | M          |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | M          | •          | M          |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | M          | •          | M          |
| Financial Detail Addendum (Corporate Line Item Detail)/1644              | M          | •          | M          |
| Financial Detail Addendum (Generic Detail)/1644                          | M          | •          | M          |
| Financial Detail Addendum (Healthcare)/1644                              | M          | •          | M          |
| Financial Detail Addendum (Private Label Common Data)/1644               | M          | •          | M          |
| Financial Detail Addendum (Private Label Line Item Detail)/1644          | M          | •          | M          |

This PDS provides the information necessary to identify the type of addendum information in a Financial Detail Addendum/1644. The PDS also contains a sequence number to associate the addendum message with the related First Presentment/1240.

## PDS 0501 Subfields

PDS 0501 subfields are formatted as described in the following table.

| <b>Number</b> | <b>Positions</b> | <b>Name</b>            | <b>Attribute</b> | <b>Justification</b> |
|---------------|------------------|------------------------|------------------|----------------------|
| 1             | 1–2              | Usage Code             | n-2              | N/A                  |
| 2             | 3–5              | Industry Record Number | n-3              | right                |

| <b>Number</b> | <b>Positions</b> | <b>Name</b>                         | <b>Attribute</b> | <b>Justification</b> |
|---------------|------------------|-------------------------------------|------------------|----------------------|
| 3             | 6–8              | Occurrence Indicator                | n-3              | right                |
| 4             | 9–16             | Associated First Presentment Number | n-8              | right                |

### **Subfield 1: Usage Code**

Subfield 1 (Usage Code) indicates the type of addendum data to be provided. The Usage Codes supporting various industries or programs are in the following table.

| <b>Usage Code</b> | <b>Transaction Detail Description</b>                  | <b>Supported Card Acceptor Category, Industry, or Programs</b>                                                        |
|-------------------|--------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|
| 01                | Passenger Transport Detail                             | Airline, railway, travel agency                                                                                       |
| 05                | Vehicle Rental Detail                                  | Vehicle rental agencies                                                                                               |
| 06                | Lodging Summary                                        | Hotel, motel, and related lodging facilities                                                                          |
| 07                | Temporary Services                                     | New business opportunities for the temporary services sector                                                          |
| 08                | Shipping/Courier Services                              | New business opportunities for the shipping/courier services sector                                                   |
| 09                | Electronic Invoice— Transaction Data/Party Information | New business opportunities to enable issuers to supply more transaction information to their corporate clients        |
| 10                | Payment Transaction Detail                             | Payments from money transfer agents or financial institutions                                                         |
| 11                | Telephony Billing— Detail/Summary                      | New business opportunities for companies to pay for telephony services using a Mastercard Corporate Purchasing Card®. |
| 12                | Travel Agency Detail                                   | New business opportunities to enable users to provide travel agency-specific fee information                          |
| 13                | Lodged Account Detail                                  | New business opportunities to enable users to provide stored client information provided by preferred travel agencies |
| 14                | Private Label                                          | New business opportunities unique to using private label cards                                                        |
| 15                | Healthcare                                             | Healthcare                                                                                                            |

| <b>Usage Code</b> | <b>Transaction Detail Description</b> | <b>Supported Card Acceptor Category, Industry, or Programs</b> |
|-------------------|---------------------------------------|----------------------------------------------------------------|
| 98                | Commercial Detail                     | New business opportunities unique to the corporate environment |
| 99                | Generic Detail                        | Other new business opportunities                               |

New Usage Codes are added periodically as required to support various industry and card acceptor organizations. The clearing system validates the Usage Code and rejects a message if it contains an invalid Usage Code.

### **Subfield 2: Industry Record Number**

Subfield 2 (Industry Record Number) and the Usage Code are used in conjunction to uniquely identify the addendum data format (layout) as shown in the following table.

| <b>Usage Code</b> | <b>Industry Record Number</b> | <b>Description</b>                                    |
|-------------------|-------------------------------|-------------------------------------------------------|
| 01                | 000                           | Passenger Transport Detail—General Ticket Information |
| 01                | 001                           | Passenger Transport Detail—Trip Leg Data              |
| 01                | 002                           | Passenger Transport Detail—Rail Data                  |
| 05                | 000                           | Vehicle Rental Detail                                 |
| 06                | 000                           | Lodging Summary                                       |
| 07                | 000                           | Temporary Services                                    |
| 08                | 000                           | Shipping/Courier Services                             |
| 09                | 000                           | Electronic Invoice—Transaction Data                   |
| 09                | 001                           | Electronic Invoice—Party Information                  |
| 10                | 000                           | Payment Transaction Detail                            |
| 11                | 000                           | Telephony Billing—Summary                             |
| 11                | 001                           | Telephony Billing—Detail                              |
| 12                | 000                           | Travel Agency Detail                                  |
| 13                | 000                           | Lodged Account Detail                                 |
| 14                | 000                           | Private Label Common Data                             |

| <b>Usage Code</b> | <b>Industry Record Number</b> | <b>Description</b>                                       |
|-------------------|-------------------------------|----------------------------------------------------------|
| 14                | 001                           | Private Label Line Item Detail                           |
| 15                | 000                           | Healthcare-IIAS Detail                                   |
| 98                | 000                           | Corporate Detail—Corporate Card Common Data Requirements |
| 98                | 002                           | Corporate Detail—Corporate Fleet Transaction Information |
| 98                | 950                           | Corporate Detail—Corporate Line Item Detail              |
| 99                | 000                           | Generic Detail                                           |

New Industry Record Numbers are added periodically as required to support various industry and card acceptor organizations. Customers should prepare their systems to accept new Industry Record Numbers. The clearing system does not reject a message containing an unrecognized Industry Record Number if it contains a valid Usage Code. Instead, the clearing system passes the unedited contents of the addendum data to the receiving customer. This policy allows the timely assignment of new Industry Record Numbers in response to specific needs, without waiting for corresponding updates to the clearing system.

### **Subfield 3: Occurrence Indicator**

Subfield 3 (Occurrence Indicator) identifies the specific occurrence number of each addendum data in a particular usage code. Specific rules for Occurrence Indicator (PDS 0501, subfield 3) follow:

- For Financial Detail Addendum (Passenger Transport—General Ticket Information)/1644 messages (PDS 0501, subfield 1 Usage Code 01 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be 001.
- For Financial Detail Addendum (Passenger Transport—Trip Leg Data)/1644 messages (PDS 0501, subfield 1 Usage Code 01 and PDS 0501, subfield 2 Industry Record Number 001), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 002 to 999.
- For Financial Detail addendum (Passenger Transport Detail—Rail Data)/1644 messages (PDS 0501, subfield 1 Usage Code 01 and PDS 0501, subfield 2 Industry Record Number 002), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 001 to 999 or within the range of 002 to 999 when provided in conjunction with the Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 message.
- For Financial Detail Addendum (Vehicle Rental Detail)/1644 messages (PDS 0501, subfield 1 Usage Code 05 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 001 to 999.

- For Financial Detail Addendum (Lodging Summary)/1644 messages (PDS 0501, subfield 1 Usage Code 06 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 001 to 999.
- For Financial Detail Addendum (Temporary Services)/1644 messages (PDS 0501, subfield 1 Usage Code 07 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 001 to 999.
- For Financial Detail Addendum (Shipping/Courier Services)/1644 messages (PDS 0501, subfield 1 Usage Code 08 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 001 to 999.
- For Financial Detail Addendum (Electronic Invoice—Transaction Data) /1644 messages (PDS 0501, subfield 1 Usage Code 09 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 001 to 999.
- For Financial Detail Addendum (Electronic Invoice—Party Information)/1644 messages (PDS 0501, subfield 1 Usage Code 09 and PDS 0501, subfield 2 Industry Record Number 001), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 002 to 999.
- For Financial Detail Addendum (Payment Transaction Detail)/1644 messages (PDS 0501, subfield 1 Usage Code 10 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be 001.
- For Financial Detail Addendum (Telephony Billing—Summary)/1644 messages (PDS 0501, subfield 1 Usage Code 11 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be 001.
- For Financial Detail Addendum (Travel Agency—Detail)/1644 messages (PDS 0501, subfield 1 Usage Code 12 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 001 to 999.
- For Financial Detail Addendum (Lodged Account—Detail)/1644 messages (PDS 0501, subfield 1 Usage Code 13 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 001 to 999.
- For Financial Detail Addendum (Telephony Billing—Detail)/1644 messages (PDS 0501, subfield 1 Usage Code 11 and PDS 0501, subfield 2 Industry Record Number 001), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 002 to 999.
- For Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 messages (PDS 0501, subfield 1 Usage Code 98 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be 001.
- For Financial Detail Addendum (Corporate Fleet Transaction Information) /1644 messages (PDS 0501, subfield 1 Usage Code 98 and PDS 0501, subfield 2 Industry Record Number 002), the value of PDS 0501, subfield 3 Occurrence Indicator must be 001.
- For Financial Detail Addendum (Corporate Line Item Detail)/1644 messages (PDS 0501, subfield 1 Usage Code 98 and PDS 0501, subfield 2 Industry Record Number 950), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 002 to 999.

- For Financial Detail Addendum (Generic Detail)/1644 messages (PDS 0501, subfield 1 Usage Code 99 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 001 to 999.
- For Financial Detail Addendum (Healthcare)/1644 messages (PDS 0501, subfield 1 Usage Code 15 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 001–999.
- For Financial Detail Addendum (Private Label Common Data)/1644 messages (PDS 0501, subfield 1 Usage Code 14 and PDS 0501, subfield 2 Industry Record Number 000), the value of PDS 0501, subfield 3 Occurrence Indicator must be the value of 001.
- For Financial Detail Addendum (Private Label Line Item Detail)/1644 messages (PDS 0501, subfield 1 Usage Code 14 and PDS 0501, subfield 2 Industry Record Number 001), the value of PDS 0501, subfield 3 Occurrence Indicator must be within the range of 002 to 999.

#### **Subfield 4: Associated First Presentment Number**

The number in subfield 4 (Associated First Presentment Number) is copied from DE 71 of the associated First Presentment/1240. The associated first presentment number is placed in this subfield to tie the addendum message back to the related First Presentment/1240.

## **PDS 0502—Custom Identifier**

---

PDS 0502 (Custom Identifier) enables customers to provide custom information pertinent to the transaction.

### **Attributes**

|                      |                                  |
|----------------------|----------------------------------|
| Data Representation: | ans...82; TAGLLLVAR              |
| Tag Field:           | 0502                             |
| Length Field:        | 3 positions, value = 006–082     |
| Data Field:          | Variable length, 06–82 positions |
| Subfields:           | 2                                |
| Justification:       | See “Subfields”                  |

### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| First Presentment/1240                                 | C   | •   | C   |
| Financial Detail Addendum (Travel Agency Detail)/1644  | C   | X   | C   |
| Financial Detail Addendum (Lodged Account Detail)/1644 | C   | X   | C   |

This PDS is required in First Presentment/1240, Financial Detail Addendum (Travel Agency Detail)/1644, or Financial Detail Addendum (Lodged Account Detail)/1644 messages for transactions submitted for the following interchange rate programs with Brand Product MEF.

| IRD | Description                |
|-----|----------------------------|
| 67  | Commercial Data Rate II    |
| 82  | Electronic Payment Account |

## Values

If PDS 0502 is present, both subfield 1 and subfield 2 must be present.

PDS 0502 is required in First Presentment/1240 messages to qualify for corporate incentives within some intra-European and inter-European interchange programs.

For Mastercard In Control™ First Presentment/1240 messages:

- If PDS 0502 is present in the message then the values will be overlaid with the value OTHER1 in subfield 1 (Custom Identifier Type) and the Virtual Account Number in subfield 2 (Custom Identifier Detail).
- If PDS 0502 is not present in the First Presentment/1240 then PDS 0502 is added to the message and sent to the issuer. The values are OTHER1 in subfield 1 (Custom Identifier Type) and the Virtual Account Number in subfield 2 (Custom Identifier Detail).

PDS 0502 (Custom Identifier), subfield 1 (Custom Identifier Type) is required and must contain the value PMTREF along with the data in subfield 2 (Customer Identifier Detail) for U.S. region (2/010001) transactions submitted for IRD 67 (Commercial Data Rate II) when the account number represents the MEF product.

PDS 0502 (Custom Identifier), subfield 1 (Custom Identifier Type) is required and must contain the value PMTREF along with the data in subfield 2 (Customer Identifier Detail) for U.S. region (2/010001) transactions submitted for IRD 82 (Commercial Electronic Payment Account).

## PDS 0502 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                     | Attribute | Justification |
|--------|-----------|--------------------------|-----------|---------------|
| 1      | 1–6       | Custom Identifier Type   | ans-06    | N/A           |
| 2      | 7–82      | Custom Identifier Detail | ans-76    | left          |

### Subfield 1: Custom Identifier Type

Subfield 1 identifies the type of custom information that is contained in subfield 2 as free-form text. The valid values for subfield 1 are in the following table.

| Value  | Description                                 |
|--------|---------------------------------------------|
| CUSORD | Customer Order                              |
| CUSTPO | Customer Purchase Order                     |
| FOLNUM | Folio Number                                |
| INVACT | Invoice or Account Number for Bill Payments |
| OTHER1 | Other                                       |
| PMTREF | Payment Reference Number                    |
| PRCHID | Purchase Identification                     |
| RECLOC | Record Locator                              |
| RESNUM | Reservation Number                          |
| RNTAGR | Rental Agreement                            |
| SUPINV | Supplier Invoice                            |
| SUPORD | Supplier Order                              |
| TKTNUM | Ticket Number                               |
| TRANID | Transaction Identification                  |
| TRKNUM | Tracking Number                             |

### **Subfield 2: Custom Identifier Detail**

Subfield 2 is a free-form text field for custom information related to information pertinent to the transaction. The information provided should relate to the value provided in subfield 1.

If present, subfield 2 must be left-justified and cannot be all zeros, all spaces, all high values, or all low values.

## **PDS 0503—Travel Agency Sequence Number**

PDS 0503 (Travel Agency Sequence Number) contains a sequence number indicating the sequence of this travel agency fee for this transaction.

### **Attributes**

---

ans-4: TAGLLL

---

Tag Field: 0503

---

Length Field: 3 positions, value = 004

---

Data Field: Fixed length, 4 positions

---

Subfields: None

---

Justification: Left

---

### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Travel Agency Detail)/1644 | O   | •   | C   |

### **Values**

If present, this PDS must be left-justified and cannot contain all zeros, all spaces, all high values, or all low values.

## PDS 0504—Travel Agency Fee

PDS 0504 (Travel Agency Fee) contains descriptive information regarding the fee charged by the travel agency.

### Attributes

---

ans...42; TAGLLLVAR

---

Tag Field: 0504

---

Length Field: 3 positions, value = 014–042

---

Data Field: Variable length, 14–42 positions

---

Subfields: 5

---

Justification: See “Subfields”

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Travel Agency Detail)/1644 | O   | •   | C   |

### PDS 0504 Subfields

This PDS consists of five subfields.

| Number | Positions | Name                              | Attribute | Justification |
|--------|-----------|-----------------------------------|-----------|---------------|
| 1      | 1–12      | Travel Agency Fee Amount          | n-12      | right         |
| 2      | 13        | Travel Agency Fee Amount Exponent | n-1       | N/A           |
| 3      | 14        | Travel Agency Fee Amount Sign     | a-1       | N/A           |
| 4      | 15–26     | Travel Agency Fee Amount Rate     | n-12      | right         |

| Number | Positions | Name                          | Attribute | Justification |
|--------|-----------|-------------------------------|-----------|---------------|
| 5      | 27-42     | Travel Agency Fee Description | ans-16    | left          |

#### **Subfield 1: Travel Agency Fee Amount**

If PDS 0504 is present, subfield 1 must be numeric and greater than zero.

#### **Subfield 2: Travel Agency Fee Amount Exponent**

Subfield 2 (Travel Agency Fee Amount Exponent) indicates the decimal location for the Travel Agency Fee Amount subfield.

If PDS 0504 is present, subfield 2 must be numeric and contain a value of 0 to 5.

**NOTE:**

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

#### **Subfield 3: Travel Agency Fee Amount Sign**

If PDS 0504 is present, subfield 3 must be a value D or C. This subfield identifies whether PDS 0504 is a debit or a credit from the perspective of the cardholder.

| Value | Description                           |
|-------|---------------------------------------|
| D     | Travel Agency Fee Amount is a debit.  |
| C     | Travel Agency Fee Amount is a credit. |

#### **Subfield 4: Travel Agency Fee Amount Rate**

If PDS 0504 subfield 4 is present, subfield 4 must be numeric.

#### **Subfield 5: Travel Agency Fee Description**

If PDS 0504 subfield 5 is present, subfield 5 must be left-justified and cannot be all zeros, all spaces, all high values, or all low values.

## PDS 0505—Passenger Name

PDS 0505 (Passenger Name) contains the name of the passenger to whom the ticket was issued.

### Attributes

---

ans...29; TAGLLLVAR

---

Tag Field: 0505

---

Length Field: 3 positions, value = 001–029

---

Data Field: Variable length, 1–29 positions

---

Subfields: None

---

Justification: Left

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | C   | •   | C   |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644                  | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains an airline card acceptor business code (MCC) or railway MCC and is submitted for one of the following U.S. region incentive interchange rate programs.

| IRD | Description      |
|-----|------------------|
| 10  | Merit III Tier 1 |
| 11  | Merit III Tier 2 |
| 12  | Merit III Tier 3 |

| <b>IRD</b> | <b>Description</b>            |
|------------|-------------------------------|
| 24         | Merchant UCAF                 |
| 69         | Commercial T&E Rate II        |
| 70, 80     | Merit III Base                |
| 76, 86     | Commercial T&E Rate I         |
| 78, 88, 98 | Merit I                       |
| 79         | Full UCAF                     |
| 89         | Commercial T&E Rate III       |
| 93         | Passenger Transport           |
| 96         | World T&E                     |
| RA         | Enhanced Merit III Base       |
| RB         | Enhanced Merit III Tier 1     |
| RC         | Enhanced Merit III Tier 2     |
| RD         | Enhanced Merit III Tier 3     |
| RN         | Enhanced Merchant UCAF        |
| RO         | Enhanced Full UCAF            |
| RR         | Enhanced Passenger Transport  |
| SL         | Business Level 2 T&E Rate I   |
| SN         | Business Level 2 T&E Rate II  |
| SO         | Business Level 2 T&E Rate III |
| 3L         | Business Level 3 T&E Rate I   |
| 3N         | Business Level 3 T&E Rate II  |
| 3O         | Business Level 3 T&E Rate III |
| 4L         | Business Level 4 T&E Rate I   |
| 4N         | Business Level 4 T&E Rate II  |
| 4O         | Business Level 4 T&E Rate III |

---

This PDS is required if a Passenger Transport Detail—Rail Data Addendum message is submitted and the associated First Presentment/1240 contains a Rail or Travel Agency MCC and is submitted for one of the following interchange programs.

| <b>IRD</b> | <b>Description</b>                   |
|------------|--------------------------------------|
| 10         | Merit III Tier I                     |
| 11         | Merit III Tier 2                     |
| 12         | Merit III Tier 3                     |
| 22         | Public Sector                        |
| 24         | Merchant UCAF                        |
| 29         | Emerging Markets—Consumer Core Value |
| 56         | World Public Sector                  |
| 69         | Commercial T&E Rate II               |
| 70/80      | Merit III Base                       |
| 79         | Full UCAF                            |
| 89         | Commercial T&E Rate III              |
| 93         | Passenger Transport                  |
| 96         | World T&E                            |
| HP         | World High Value Public Sector       |
| RA         | Enhanced Merit III Base              |
| RB         | Enhanced Merit III Tier 1            |
| RC         | Enhanced Merit III Tier 2            |
| RD         | Enhanced Merit III Tier 3            |
| RK         | Enhanced Public Sector               |
| RN         | Enhanced Merchant UCAF               |
| RO         | Enhanced Full UCAF                   |
| RP         | Enhanced Merit I                     |
| RR         | Enhanced Passenger Transport         |
| SL         | Business Level 2 T&E Rate I          |

| IRD | Description                   |
|-----|-------------------------------|
| SN  | Business Level 2 T&E Rate II  |
| SO  | Business Level 2 T&E Rate III |
| WP  | World Elite Public Sector     |
| WZ  | World Elite T&E Large Ticket  |
| 3L  | Business Level 3 T&E Rate I   |
| 3N  | Business Level 3 T&E Rate II  |
| 3O  | Business Level 3 T&E Rate III |
| 4L  | Business Level 4 T&E Rate I   |
| 4N  | Business Level 4 T&E Rate II  |
| 4O  | Business Level 4 T&E Rate III |

This PDS optionally may be provided for airline, railway, or travel agency transactions submitted for any other interchange program.

### Values

If present, PDS 0505 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0506—Ticket Number

PDS 0506 (Ticket Number) contains the number on the ticket.

### Attributes

|                |                            |
|----------------|----------------------------|
| ans-15; TAGLLL |                            |
| Tag Field:     | 0506                       |
| Length Field:  | 3 positions, value = 015   |
| Data Field:    | Fixed length, 15 positions |
| Subfields:     | None                       |
| Justification: | Left                       |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | C   | •   | C   |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644                  | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains an airline card acceptor business code (MCC) or railway MCC and is submitted for the following U.S. region incentive interchange rate programs.

| IRD      | Description                          |
|----------|--------------------------------------|
| 10       | Merit III Tier 1                     |
| 11       | Merit III Tier 2                     |
| 12       | Merit III Tier 3                     |
| 22       | Public Sector                        |
| 24       | Merchant UCAF                        |
| 29       | Emerging Markets—Consumer Core Value |
| 56       | World Public Sector                  |
| 69       | Commercial T&E Rate II               |
| 70/80    | Merit III Base                       |
| 76/86    | Commercial T&E Rate I                |
| 78/88/98 | Merit I                              |
| 79       | Full UCAF                            |
| 89       | Commercial T&E Rate III              |
| 93       | Passenger Transport                  |
| 96       | World T&E                            |

---

| <b>IRD</b> | <b>Description</b>             |
|------------|--------------------------------|
| HP         | World High Value Public Sector |
| RA         | Enhanced Merit III Base        |
| RB         | Enhanced Merit III Tier 1      |
| RC         | Enhanced Merit III Tier 2      |
| RD         | Enhanced Merit III Tier 3      |
| RK         | Enhanced Public Sector         |
| RN         | Enhanced Merchant UCAF         |
| RR         | Enhanced Passenger Transport   |
| SL         | Business Level 2 T&E Rate I    |
| SN         | Business Level 2 T&E Rate II   |
| SO         | Business Level 2 T&E Rate III  |
| WP         | World Elite Public Sector      |
| 3L         | Business Level 3 T&E Rate I    |
| 3N         | Business Level 3 T&E Rate II   |
| 3O         | Business Level 3 T&E Rate III  |
| 4L         | Business Level 4 T&E Rate I    |
| 4N         | Business Level 4 T&E Rate II   |
| 4O         | Business Level 4 T&E Rate III  |

---

This PDS is required if a Passenger Transport Detail—Rail Data Addendum message is submitted and the associated First Presentment/1240 contains a rail or travel agency MCC and is submitted for IRD 89, Commercial T&E Rate III.

This PDS optionally may be provided for airline, railway, or travel agency transactions submitted for any other interchange program.

### **Values**

If present, PDS 0506 must contain the ticket number and be left-justified and cannot contain all low values, all high values, all spaces, or all zeros. If multiple tickets are purchased using a single transaction, the primary ticket number should be provided.

## PDS 0507—Issuing Carrier

PDS 0507 (Issuing Carrier) contains the standard abbreviation for the airline or railway carrier issuing the ticket.

### Attributes

---

ans-4; TAGLLL

---

Tag Field: 0507

---

Length Field: 3 positions, value = 04

---

Data Field: Fixed length, 4 positions

---

Subfields: None

---

Justification: Left

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains an airline card acceptor business code (MCC) or railway MCC and is submitted for the following U.S. region incentive interchange rate programs.

| IRD | Description      |
|-----|------------------|
| 10  | Merit III Tier 1 |
| 11  | Merit III Tier 2 |
| 12  | Merit III Tier 3 |
| 22  | Public Sector    |

| <b>IRD</b> | <b>Description</b>                   |
|------------|--------------------------------------|
| 24         | Merchant UCAF                        |
| 29         | Emerging Markets—Consumer Core Value |
| 56         | World Public Sector                  |
| 69         | Commercial T&E Rate II               |
| 70/80      | Merit III Base                       |
| 76/86      | Commercial T&E Rate I                |
| 78/88/98   | Merit I                              |
| 79         | Full UCAF                            |
| 89         | Commercial T&E Rate III              |
| 93         | Passenger Transport                  |
| 96         | World T&E                            |
| HP         | World High Value Public Sector       |
| RA         | Enhanced Merit III Base              |
| RB         | Enhanced Merit III Tier 1            |
| RC         | Enhanced Merit III Tier 2            |
| RD         | Enhanced Merit III Tier 3            |
| RK         | Enhanced Public Sector               |
| RN         | Enhanced Merchant UCAF               |
| RO         | Enhanced Full UCAF                   |
| RR         | Enhanced Passenger Transport         |
| SL         | Business Level 2 T&E Rate I          |
| SN         | Business Level 2 T&E Rate II         |
| SO         | Business Level 2 T&E Rate III        |
| WP         | World Elite Public Sector            |
| 3L         | Business Level 3 T&E Rate I          |
| 3N         | Business Level 3 T&E Rate II         |

| IRD | Description                   |
|-----|-------------------------------|
| 3O  | Business Level 3 T&E Rate III |
| 4L  | Business Level 4 T&E Rate I   |
| 4N  | Business Level 4 T&E Rate II  |
| 4O  | Business Level 4 T&E Rate III |

This PDS optionally may be provided for airline or railway transactions submitted for any other interchange program.

### Values

If present, PDS 0507 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros. It may be populated with the carrier code for the appropriate trip leg. For airline transactions, the carrier code is obtained from the *Official Airline Guide* (OAG) or its equivalent.

## PDS 0508—Customer Code

PDS 0508 (Customer Code) contains the code that the cardholder supplied to the card acceptor.

### Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...25; TAGLLLVAR |                                 |
| Tag Field:          | 0508                            |
| Length Field:       | 3 positions, value = 001–025    |
| Data Field:         | Variable length, 1–25 positions |
| Subfields:          | None                            |
| Justification:      | Left                            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | C   | •   | C   |
| Financial Detail Addendum (Temporary Services)/1644                                    | C   | •   | C   |
| Financial Detail Addendum (Shipping/Courier Services)/1644                             | C   | •   | C   |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644               | C   | •   | C   |
| Financial Detail Addendum (Corporate Line Item Detail)/1644                            | O   | •   | C   |
| Financial Detail Addendum (Private Label Common Data)/1644                             | O   | •   | C   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644                        | O   | •   | C   |

This PDS is required in Financial Detail Addendum (Shipping/Courier) and Financial Detail Addendums (Temporary Services) messages for transactions submitted for the following interchange rate programs if provided by the customer.

| IRD | Description                                      |
|-----|--------------------------------------------------|
| 60  | Commercial Face-to-Face                          |
| 62  | Commercial Large Ticket I                        |
| 66  | Commercial Data Rate III                         |
| 67  | Interregional Commercial Purchasing Data Rate II |
| 67  | Commercial Data Rate II                          |
| 94  | Commercial Large Ticket II                       |
| 99  | Commercial Large Ticket III                      |
| E1  | Commercial Large Ticket Rate 1 MPG               |
| E2  | Commercial Large Ticket Rate 2 MPG               |
| E3  | Commercial Large Ticket Rate 3 MPG               |

This PDS is required in Financial Detail Addendum (Corporate Card Common Data Requirements) messages for transactions submitted for the following interchange rate programs with GCMS Product Code MEF.

| IRD | Description                           |
|-----|---------------------------------------|
| 82  | Commercial Electronic Payment Account |

PDS 0508 must be present in a Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 when all the following conditions exist:

- The product code is MCP or MCF at a non-fuel location.
- The Business Service is equal to one of the following.

| Business Service Type<br>Code (PDS 0158, subfield<br>2) | Business Service ID (PDS<br>0158, subfield 3) | Description          |
|---------------------------------------------------------|-----------------------------------------------|----------------------|
| 2                                                       | 050001                                        | Europe Intraregional |
| 3                                                       | 050012                                        | Europe Intercountry  |
| 3                                                       | 050021                                        | Europe Intercountry  |
| 3                                                       | 050031                                        | Europe Intercountry  |

**NOTE:**

**This applies to additional domestic arrangements.**

The IRD submitted in the associated First Presentment/1240 is one of the following.

| IRD | Description                                 |
|-----|---------------------------------------------|
| 26  | Purchasing Large Ticket Level 1 Interchange |
| 27  | Purchasing Large Ticket Level 2 Interchange |

If the customer provides the customer code, this PDS must be submitted to qualify the transaction for the following U.S. region and international incentive interchange rate programs.

| IRD | Description               |
|-----|---------------------------|
| 60  | Commercial Face-to-Face   |
| 62  | Commercial Large Ticket I |

| IRD | Description                                      |
|-----|--------------------------------------------------|
| 66  | Commercial Data Rate III                         |
| 67  | Commercial Data Rate II                          |
| 67  | Interregional Commercial Purchasing Data Rate II |
| 94  | Commercial Large Ticket II                       |
| 99  | Commercial Large Ticket III                      |

If the customer provides the customer code, PDS 0508 must be submitted to qualify the transaction for the following Canada incentive interchange rate programs:

- BQ—Canada Intracountry Commercial Data Rate I (only for transactions at non-fuel and non-maintenance locations)
- BR—Canada Intracountry Commercial Data Rate II
- BS—Canada Intracountry Commercial Large Ticket

Customer Code should not contain all spaces.

### Values

If present, PDS 0508 must be left-justified and cannot contain all spaces.

## PDS 0509—Issue Date

PDS 0509 (Issue Date) is the date the ticket was issued to the customer.

### Attributes

|                |                           |
|----------------|---------------------------|
| n-6; TAGLLL    |                           |
| Tag Field:     | 0509                      |
| Length Field:  | 3 positions, value = 006  |
| Data Field:    | Fixed length, 6 positions |
| Subfields:     | None                      |
| Justification: | N/A                       |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | O   | •   | C   |

## Values

If present, PDS 0509 must contain a valid date in the format YYMMDD.

## PDS 0510—Travel Agency Code

PDS 0510 (Travel Agency Code) is a code assigned to the travel agency.

### Attributes

|                |                           |
|----------------|---------------------------|
| ans-8; TAGLLL  |                           |
| Tag Field:     | 0510                      |
| Length Field:  | 3 positions, value = 008  |
| Data Field:    | Fixed length, 8 positions |
| Subfields:     | None                      |
| Justification: | Left                      |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | O   | •   | C   |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644                  | O   | •   | C   |

### Values

If present, PDS 0510 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0511—Travel Agency Name

PDS 0511 (Travel Agency Name) is the name of the travel agency issuing the ticket.

### Attributes

ans...25; TAGLLLVAR

Tag Field: 0511

Length Field: 3 positions, value = 001–025

Data Field: Variable length, 1–25 positions

Subfields: None

Justification: Left

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | O   | •   | C   |

---

| Message Type Identifier                                               | Org | Sys | Dst |
|-----------------------------------------------------------------------|-----|-----|-----|
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 | O   | •   | C   |

---

### Values

If present, PDS 0511 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0512—Total Fare

PDS 0512 (Total Fare) is the total amount of the ticket and should equal the amount of the transaction.

### Attributes

---

n-12; TAGLLL

---

Tag Field: 0512

---

Length Field: 3 positions, value = 012

---

Data Field: Fixed length, 12 positions

---

Subfields: None

---

Justification: Right

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

---

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | C   | •   | C   |

---

This PDS is required if the associated First Presentment/1240 contains an airline card acceptor business code (MCC) or railway MCC and is submitted for any of the following interchange rate programs:

- IRD 89—Commercial T&E Rate III
- IRD 50—Business Level 2 T&E Rate III
- IRD 30—Business Level 3 T&E Rate III
- IRD 40—Business Level 4 T&E Rate III

This PDS optionally may be provided for airline or railway transactions submitted for any other interchange program.

### Values

If present, PDS 0512 can contain all zeros. It cannot contain all spaces.

## PDS 0513—Total Fees

PDS 0513 (Total Fees) is the amount of the fees associated with the ticket.

### Attributes

---

n-12; TAGLLL

---

Tag Field: 0513

---

Length Field: 3 positions, value = 012

---

Data Field: Fixed length, 12 positions

---

Subfields: None

---

Justification: Right

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                   | Org | Sys | Dst |
|-------------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                     |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—General<br>Ticket Information)/1644 | O   | •   | C   |

### Values

If present, PDS 0513 can contain all zeros.

## PDS 0514—Total Taxes

PDS 0514 (Total Taxes) is the amount of all the taxes associated with the ticket.

### Attributes

---

n-12; TAGLLL

---

Tag Field: 0514

---

Length Field: 3 positions, value = 012

---

Data Field: Fixed length, 12 positions

---

Subfields: None

---

Justification: Right

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | O   | •   | C   |

### Values

If present, PDS 0514 can contain all zeros.

## PDS 0515—Additional Card Acceptor Information

PDS 0515 (Additional Card Acceptor Information) contains information pertaining to the card acceptor.

### Attributes

---

ans...40; TAGLLLVAR

---

|                |                                    |
|----------------|------------------------------------|
| Tag Field:     | 0515                               |
| Length Field:  | 3 positions, value = 001–040       |
| Data Field:    | Variable length, 001–040 positions |
| Subfields:     | None                               |
| Justification: | Left                               |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | O   | •   | C   |
| Financial Detail Addendum (Private Label Common Data)/1644               | O   | •   | C   |

## Values

If present, PDS 0515 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0516—Austin-Tetra Number

PDS 0516 (Austin-Tetra Number) contains the Austin-Tetra Number assigned to the card acceptor.

### Attributes

|                |                             |
|----------------|-----------------------------|
| ans-15; TAGLLL |                             |
| Tag Field:     | 0516                        |
| Length Field:  | 3 positions, value = 015    |
| Data Field:    | Fixed length, 015 positions |
| Subfields:     | None                        |

---

Justification: Left

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | O   | •   | C   |

### Values

If present, PDS 0516 cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0517—NAICS Code

PDS 0517 (NAICS Code) contains the North American Industry Classification System (NAICS) code assigned to the card acceptor.

### Attributes

---

ans-15; TAGLLL

---

Tag Field: 0517

---

Length Field: 3 positions, value = 015

---

Data Field: Fixed length, 015 positions

---

Subfields: None

---

Justification: Left

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | O   | •   | C   |

### Values

If present, PDS 0517 cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0518—Line Item Date

PDS 0518 (Line Item Date) contains the purchase date of the line item referenced in the associated Corporate Card Line Item Detail.

### Attributes

|                |                             |
|----------------|-----------------------------|
| n-6; TAGLLL    |                             |
| Tag Field:     | 0518                        |
| Length Field:  | 3 positions, value = 006    |
| Data Field:    | Fixed length, 006 positions |
| Subfields:     | None                        |
| Justification: | N/A                         |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                     | Org | Sys | Dst |
|-------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>       |     |     |     |
| Financial Detail Addendum (Corporate Line Item Detail)/1644 | C   | •   | C   |

## Values

If present, PDS 0518 must contain a valid date in the format YYMMDD. This field is required to be present in the Financial Detail Addendum (Corporate Line Item Detail)/1644 message when a Financial Detail Addendum (Lodging Summary)/1644 message is presented with the transaction.

## PDS 0519—Additional Fuel Location Information

PDS 0519 (Additional Fuel Location Information) contains additional information about the fuel location, such as hours of operation and Interstate Access/Exit Number.

### Attributes

|                |                             |
|----------------|-----------------------------|
| an-14; TAGLLL  |                             |
| Tag Field:     | 0519                        |
| Length Field:  | 3 positions, value = 014    |
| Data Field:    | Fixed length, 014 positions |
| Subfields:     | 14                          |
| Justification: | See "Subfields"             |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | O   | •   | C   |

## Values

If present, PDS 0519 must be a fixed length of 14, and each of the 14 subfields must contain a value of Y or N. If unknown, a value of N should be provided.

## PDS 0519 Subfields

This PDS consists of fourteen subfields.

| Number | Positions | Name                                                    | Attribute | Justification |
|--------|-----------|---------------------------------------------------------|-----------|---------------|
| 1      | 1         | Hours of Operation/24 Hours Available                   | a-1       | N/A           |
| 2      | 2         | 18 Wheeler Access Available                             | a-1       | N/A           |
| 3      | 3         | Diesel Sites Available                                  | a-1       | N/A           |
| 4      | 4         | Interstate Access/Exit Number with Directions Available | a-1       | N/A           |
| 5      | 5         | Convenience Store Available                             | a-1       | N/A           |
| 6      | 6         | Truck Stop Restaurant Available                         | a-1       | N/A           |
| 7      | 7         | Truck Stop Hotel Available                              | a-1       | N/A           |
| 8      | 8         | Truck Stop with Showers Available                       | a-1       | N/A           |
| 9      | 9         | Vehicle Maintenance/Repair Bays Available               | a-1       | N/A           |
| 10     | 10        | Car Wash Available                                      | a-1       | N/A           |
| 11     | 11        | Aviation Locations Available                            | a-1       | N/A           |
| 12     | 12        | Marina Locations Available                              | a-1       | N/A           |
| 13     | 13        | Alternative Fuel Locations Available                    | a-1       | N/A           |
| 14     | 14        | Pay-At-Pump Available                                   | a-1       | N/A           |

### Subfield 1: Hours of Operation/24 Hours Available

Subfield 1 (Hours of Operation/24 Hours Available) must have a valid value of Y or N.

### Subfield 2: 18 Wheeler Access Available

Subfield 2 (18 Wheeler Access Available) must have a valid value of Y or N.

### Subfield 3: Diesel Sites Available

Subfield 3 (Diesel Sites Available) must have a valid value of Y or N.

**Subfield 4: Interstate Access/Exit Number with Directions Available**

Subfield 4 (Interstate Access/Exit Number with Directions Available) must have a valid value of Y or N.

**Subfield 5: Convenience Store Available**

Subfield 5 (Convenience Store Available) must have a valid value of Y or N.

**Subfield 6: Truck Stop Restaurant Available**

Subfield 6 (Truck Stop Restaurant Available) must have a valid value of Y or N.

**Subfield 7: Truck Stop Hotel Available**

Subfield 7 (Truck Stop Hotel Available) must have a valid value of Y or N.

**Subfield 8: Truck Stop with Showers Available**

Subfield 8 (Truck Stop with Showers Available) must have a valid value of Y or N.

**Subfield 9: Vehicle Maintenance/Repair Bays Available**

Subfield 9 (Vehicle Maintenance/Repair Bays Available) must have a valid value of Y or N.

**Subfield 10: Car Wash Available**

Subfield 10 (Car Wash Available) must have a valid value of Y or N.

**Subfield 11: Aviation Locations Available**

Subfield 11 (Aviation Locations Available) must have a valid value of Y or N.

**Subfield 12: Marina Locations Available**

Subfield 12 (Marina Locations Available) must have a valid value of Y or N.

**Subfield 13: Alternative Fuel Locations Available**

Subfield 13 (Alternative Fuel Locations Available) must have a valid value of Y or N.

**Subfield 14: Pay-At-Pump Available**

Subfield 14 (Pay-at-Pump Available) must have a valid value of Y or N.

## PDS 0520—Travel Date

PDS 0520 (Travel Date) is the effective ticket date, previously referred to as departure date.

### Attributes

|                |                           |
|----------------|---------------------------|
| n-6; TAGLLL    |                           |
| Tag Field:     | 0520                      |
| Length Field:  | 3 positions, value = 006  |
| Data Field:    | Fixed length, 6 positions |
| Subfields:     | None                      |
| Justification: | N/A                       |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                   | Org | Sys | Dst |
|---------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                     |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 | C   | •   | C   |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644     | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains an airline card acceptor business code (MCC) or railway MCC and is submitted for one of the following U.S. region incentive interchange rate programs.

| IRD | Description      |
|-----|------------------|
| 10  | Merit III Tier 1 |
| 11  | Merit III Tier 2 |
| 12  | Merit III Tier 3 |

| IRD   | Description                          |
|-------|--------------------------------------|
| 22    | Public Sector                        |
| 24    | Merchant UCAF                        |
| 29    | Emerging Markets—Consumer Core Value |
| 56    | World Public Sector                  |
| 69    | Commercial T&E Rate II               |
| 70/80 | Merit III Base                       |
| 79    | Full UCAF                            |
| 89    | Commercial T&E Rate III              |
| 93    | Passenger Transport                  |
| 96    | World T&E                            |
| HP    | World High Value Public Sector       |
| RA    | Enhanced Merit III Base              |
| RB    | Enhanced Merit III Tier 1            |
| RC    | Enhanced Merit III Tier 2            |
| RD    | Enhanced Merit III Tier 3            |
| RK    | Enhanced Public Sector               |
| RN    | Enhanced Merchant UCAF               |
| RO    | Enhanced Full UCAF                   |
| RR    | Enhanced Passenger Transport         |
| WP    | World Elite Public Sector            |

### Values

If present, PDS 0520 must be a valid date in the format YYMMDD. Customers must use the ticket purchase date for “open tickets.”

## PDS 0521—Carrier Code

PDS 0521 (Carrier Code) is the standard abbreviation for the airline or railway carrier.

### Attributes

|                |                           |
|----------------|---------------------------|
| ans-2; TAGLLL  |                           |
| Tag Field:     | 0521                      |
| Length Field:  | 3 positions, value = 002  |
| Data Field:    | Fixed length, 2 positions |
| Subfields:     | None                      |
| Justification: | Left                      |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                   | Org | Sys | Dst |
|---------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                     |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 | C   | •   | C   |
| Financial Detail Addendum (Lodging Summary)/1644                          | O   | •   | C   |

This PDS is required for the following conditions:

- The associated First Presentment/1240 contains an airline card acceptor business code and is submitted for one of the following interchange rate programs.
- The associated First Presentment/1240 contains a rail card acceptor business code, the transaction is submitted for one of the following interchange rate programs, and the acquirer submits the Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 instead of the Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 message.

| IRD | Description      |
|-----|------------------|
| 10  | Merit III Tier 1 |

---

| <b>IRD</b> | <b>Description</b>                   |
|------------|--------------------------------------|
| 11         | Merit III Tier 2                     |
| 12         | Merit III Tier 3                     |
| 22         | Public Sector                        |
| 24         | Merchant UCAF                        |
| 29         | Emerging Markets—Consumer Core Value |
| 56         | World Public Sector                  |
| 69         | Commercial T&E Rate II               |
| 70/80      | Merit III Base                       |
| 79         | Full UCAF                            |
| 89         | Commercial T&E Rate III              |
| 93         | Passenger Transport                  |
| 96         | World T&E                            |
| HP         | World High Value Public Sector       |
| RA         | Enhanced Merit III Base              |
| RB         | Enhanced Merit III Tier 1            |
| RC         | Enhanced Merit III Tier 2            |
| RD         | Enhanced Merit III Tier 3            |
| RK         | Enhanced Public Sector               |
| RN         | Enhanced Merchant UCAF               |
| RO         | Enhanced Full UCAF                   |
| RR         | Enhanced Passenger Transport         |
| WP         | World Elite Public Sector            |

---

### **Values**

PDS 0521 is the Carrier Code obtained from the OAG, IATA, or an equivalent.

If present, it must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0522—Service Class Code

PDS 0522 (Service Class Code) is the service type (such as coach or first class).

### Attributes

---

ans-2; TAGLLL

---

Tag Field: 0522

---

Length Field: 3 positions, value = 002

---

Data Field: Fixed length, 2 positions

---

Subfields: None

---

Justification: Left

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                   | Org | Sys | Dst |
|---------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                     |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 | C   | •   | C   |

This PDS is required for the following conditions:

- The associated First Presentment/1240 contains an airline card acceptor business code and is submitted for one of the following interchange rate programs.
- The associated First Presentment/1240 contains a rail card acceptor business code, the transaction is submitted for one of the following interchange rate programs, and the acquirer submits the Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 instead of the Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 message.

| IRD | Description      |
|-----|------------------|
| 10  | Merit III Tier 1 |
| 11  | Merit III Tier 2 |

| IRD    | Description                          |
|--------|--------------------------------------|
| 12     | Merit III Tier 3                     |
| 22     | Public Sector                        |
| 29     | Emerging Markets—Consumer Core Value |
| 56     | World Public Sector                  |
| 69     | Commercial T&E Rate II               |
| 70, 80 | Merit III Base                       |
| 89     | Commercial T&E Rate III              |
| 93     | Passenger Transport                  |
| 96     | World T&E                            |
| HP     | World High Value Public Sector       |
| RA     | Enhanced Merit III Base              |
| RB     | Enhanced Merit III Tier 1            |
| RC     | Enhanced Merit III Tier 2            |
| RD     | Enhanced Merit III Tier 3            |
| RK     | Enhanced Public Sector               |
| RN     | Enhanced Merchant UCAF               |
| RO     | Enhanced Full UCAF                   |
| RR     | Enhanced Passenger Transport         |
| WP     | World Elite Public Sector            |

### Values

PDS 0522 is the Service Class Code obtained from the OAG or its equivalent. If present, it must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0523—City of Origin/Airport Code

PDS 0523 (City of Origin/Airport Code) is the originating airport or railway name's standard abbreviation.

### Attributes

|                |                           |
|----------------|---------------------------|
| ans-5; TAGLLL  |                           |
| Tag Field:     | 0523                      |
| Length Field:  | 3 positions, value = 005  |
| Data Field:    | Fixed length, 5 positions |
| Subfields:     | None                      |
| Justification: | Left                      |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                   | Org | Sys | Dst |
|---------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                     |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 | C   | •   | C   |

This PDS is required for the following conditions:

- The associated First Presentment/1240 contains an airline card acceptor business code and is submitted for one of the following interchange rate programs.
- The associated First Presentment/1240 contains a rail card acceptor business code, the transaction is submitted for one of the following interchange rate programs, and the acquirer submits the Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 instead of the Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 message.

| IRD | Description      |
|-----|------------------|
| 10  | Merit III Tier 1 |

| <b>IRD</b> | <b>Description</b>                   |
|------------|--------------------------------------|
| 11         | Merit III Tier 2                     |
| 12         | Merit III Tier 3                     |
| 22         | Public Sector                        |
| 24         | Merchant UCAF                        |
| 29         | Emerging Markets—Consumer Core Value |
| 56         | World Public Sector                  |
| 69         | Commercial T&E Rate II               |
| 70/80      | Merit III Base                       |
| 79         | Full UCAF                            |
| 89         | Commercial T&E Rate III              |
| 93         | Passenger Transport                  |
| 96         | World T&E                            |
| HP         | World High Value Public Sector       |
| RA         | Enhanced Merit III Base              |
| RB         | Enhanced Merit III Tier 1            |
| RC         | Enhanced Merit III Tier 2            |
| RD         | Enhanced Merit III Tier 3            |
| RK         | Enhanced Public Sector               |
| RN         | Enhanced Merchant UCAF               |
| RO         | Enhanced Full UCAF                   |
| RR         | Enhanced Passenger Transport         |
| WP         | World Elite Public Sector            |

### **Values**

PDS 0523 is the City of Origin/Airport Code obtained from the OAG or its equivalent.

Non-travel-related airline codes cannot be obtained from the OAG and are listed in the table below.

| <b>Code</b> | <b>Description</b>   |
|-------------|----------------------|
| XUP         | Upgrade              |
| XAF         | Club fee             |
| XCA         | Cargo                |
| XOT         | Tour order           |
| XDF         | Duty free            |
| XAE         | Baggage charge       |
| XAO         | Prepaid ticket       |
| XAA         | Miscellaneous charge |
| XTD         | Delivery             |
| XPC         | Pet carrier          |
| XPE         | Ticket reissue       |

If present, this PDS must be left-justified and cannot contain the following values or formats:

- Low values
- High values
- All spaces
- All zeros
- Only one character

## **PDS 0524—City of Destination/Airport Code**

---

PDS 0524 (City of Destination/Airport Code) is the destination airport or railway name's standard abbreviation.

### **Attributes**

|               |                           |
|---------------|---------------------------|
| ans-5; TAGLLL |                           |
| Tag Field:    | 0524                      |
| Length Field: | 3 positions, value = 005  |
| Data Field:   | Fixed length, 5 positions |

---

|                |      |
|----------------|------|
| Subfields:     | None |
| Justification: | Left |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                   | Org | Sys | Dst |
|---------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                     |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 | C   | •   | C   |

---

This PDS is required for the following conditions:

- The associated First Presentment/1240 contains an airline card acceptor business code and is submitted for one of the following interchange rate programs.
- The associated First Presentment/1240 contains a rail card acceptor business code, the transaction is submitted for one of the following interchange rate programs, and the acquirer submits the Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 instead of the Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 message.

---

| IRD    | Description                          |
|--------|--------------------------------------|
| 10     | Merit III Tier 1                     |
| 11     | Merit III Tier 2                     |
| 12     | Merit III Tier 3                     |
| 22     | Public Sector                        |
| 24     | Merchant UCAF                        |
| 29     | Emerging Markets—Consumer Core Value |
| 56     | World Public Sector                  |
| 69     | Commercial T&E Rate II               |
| 70, 80 | Merit III Base                       |
| 79     | Full UCAF                            |

---

---

| <b>IRD</b> | <b>Description</b>             |
|------------|--------------------------------|
| 89         | Commercial T&E Rate III        |
| 93         | Passenger Transport            |
| 96         | World T&E                      |
| HP         | World High Value Public Sector |
| RK         | Enhanced Public Sector         |
| WP         | World Elite Public Sector      |

---

### **Values**

PDS 0524 is the City of Origin/Airport Code obtained from the OAG or its equivalent.

Non-travel-related airline codes cannot be obtained from the OAG and are listed in the table below.

---

| <b>Code</b> | <b>Description</b>   |
|-------------|----------------------|
| XUP         | Upgrade              |
| XAF         | Club fee             |
| XCA         | Cargo                |
| XOT         | Tour order           |
| XDF         | Duty free            |
| XAE         | Baggage charge       |
| XAO         | Prepaid ticket       |
| XAA         | Miscellaneous charge |
| XTD         | Delivery             |
| XPC         | Pet carrier          |
| XPE         | Ticket reissue       |

---

If present, this PDS must be left-justified and cannot contain the following values or formats:

- Low values
- High values
- All spaces

- All zeros
- Only one character

## PDS 0525—Stop Over Code

PDS 0525 (Stop Over Code) contains a code indicating whether there was a direct or a non-direct flight or route on the same ticket number.

### Attributes

|                |                          |
|----------------|--------------------------|
| ans-1; TAGLLL  |                          |
| Tag Field:     | 0525                     |
| Length Field:  | 3 positions, value = 001 |
| Data Field:    | Fixed length, 1 position |
| Subfields:     | None                     |
| Justification: | N/A                      |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                   | Org | Sys | Dst |
|---------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                     |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains an airline card acceptor business code (MCC) or railway MCC and is submitted for the U.S. region Commercial T&E III (IRD 89) incentive interchange rate program and the acquirer submits a Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 message.

This PDS optionally may be provided for airline or railway transactions submitted for any other interchange program.

### Values

PDS 0525 is the Stop Over Code obtained from the OAG or its equivalent. If present, PDS 0525 may contain a space but cannot contain all low values or all high values. If present, a value of a space indicates a direct flight (that is, no stopover). A value other than a space indicates a non-direct flight (includes stopover). Valid values for PDS 0525 are 0–9, A–Z, or space.

## PDS 0526—Conjunction Ticket

PDS 0526 (Conjunction Ticket) is the ticket that contains additional coupons on an itinerary that is more than four segments.

### Attributes

---

ans-15; TAGLLL

---

Tag Field: 0526

---

Length Field: 3 positions, value = 015

---

Data Field: Fixed length, 15 positions

---

Subfields: None

---

Justification: Left

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                   | Org | Sys | Dst |
|---------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                     |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 | O   | •   | C   |

### Values

If present, PDS 0526 must be left-justified and cannot contain all spaces, all zeros, all low values, or all high values.

## PDS 0527—Exchange Ticket

PDS 0527 (Exchange Ticket) is the original ticket number replaced by a new ticket number.

### Attributes

---

ans-15; TAGLLL

---

Tag Field: 0527

---

Length Field: 3 positions, value = 015

---

Data Field: Fixed length, 15 positions

---

Subfields: None

---

Justification: Left

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                   | Org | Sys | Dst |
|---------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                     |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 | O   | •   | C   |

### Values

If present, PDS 0527 must be left-justified and cannot contain all spaces, all zeros, all low values, or all high values.

## PDS 0528—Coupon Number

PDS 0528 (Coupon Number) contains information for each leg of travel for a purchased ticket.

A ticket can contain several legs of travel and each leg of travel requires a separate coupon within the series identified by a coupon number.

## Attributes

|                                        |
|----------------------------------------|
| ans-1; TAGLLL                          |
| Tag Field: 0528                        |
| Length Field: 3 positions, value = 001 |
| Data Field: Fixed length, 1 position   |
| Subfields: None                        |
| Justification: N/A                     |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                   | Org | Sys | Dst |
|---------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                     |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 | O   | •   | C   |

## Values

If present, PDS 0528 may contain a space but cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0529—Fare Basis Code

PDS 0529 (Fare Basis Code) contains a code that carriers assign to a particular ticket type, such as business class or discounted/nonrefundable.

## Attributes

|                                            |
|--------------------------------------------|
| ans...15; TAGLLLVAR                        |
| Tag Field: 0529                            |
| Length Field: 3 positions, value = 001–015 |

|                |                                 |
|----------------|---------------------------------|
| Data Field:    | Variable length, 1–15 positions |
| Subfields:     | None                            |
| Justification: | N/A                             |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                   | Org | Sys | Dst |
|---------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                     |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains an airline card acceptor business code (MCC) or railway MCC and is submitted for the U.S. region Commercial T&E Rate III (IRD 89) incentive interchange rate program and the acquirer submits a Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 message.

This PDS optionally may be provided for airline or railway transactions submitted for any other interchange program.

## Values

If present, PDS 0529 cannot contain all low values, all high values, all spaces, or all zeros.

# PDS 0530—Flight Number

PDS 0530 (Flight Number) is the number that the operating or marketing carrier assigned.

## Attributes

|               |                           |
|---------------|---------------------------|
| ans-5; TAGLLL |                           |
| Tag Field:    | 0530                      |
| Length Field: | 3 positions, value = 005  |
| Data Field:   | Fixed length, 5 positions |
| Subfields:    | None                      |

---

|                |      |
|----------------|------|
| Justification: | Left |
|----------------|------|

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                   | Org | Sys | Dst |
|---------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                     |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 | C   | •   | C   |
| Financial Detail Addendum (Lodging Summary)/1644                          | O   | •   | C   |

---

This PDS is required if the associated First Presentment/1240 contains an airline card acceptor business code (MCC) or railway MCC, the transaction is submitted for the U.S. region Commercial T&E III (IRD 89) incentive interchange rate program and the acquirer submits a Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 message.

This PDS optionally may be provided for airline or railway transactions submitted for any other interchange program.

## Values

If present, PDS 0530 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0531—Departure Time

---

PDS 0531 (Departure Time) is the time of departure provided by the airline or railway, per trip leg.

### Attributes

---

|               |
|---------------|
| ans-5; TAGLLL |
|---------------|

---

|            |      |
|------------|------|
| Tag Field: | 0531 |
|------------|------|

---

|               |                          |
|---------------|--------------------------|
| Length Field: | 3 positions, value = 005 |
|---------------|--------------------------|

---

|             |                           |
|-------------|---------------------------|
| Data Field: | Fixed length, 5 positions |
|-------------|---------------------------|

---

|            |   |
|------------|---|
| Subfields: | 2 |
|------------|---|

---

---

|                |                 |
|----------------|-----------------|
| Justification: | See "Subfields" |
|----------------|-----------------|

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                   | Org | Sys | Dst |
|---------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                     |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 | C   | •   | C   |

---

This PDS is required if the associated First Presentment/1240 contains an airline card acceptor business code (MCC) or railway MCC, the transaction is submitted for the U.S. region Commercial T&E III (IRD 89) incentive interchange rate program and the acquirer submits a Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 message.

This PDS optionally may be provided for airline or railway transactions submitted for any other interchange program.

## PDS 0531 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                   | Attribute | Justification |
|--------|-----------|------------------------|-----------|---------------|
| 1      | 1–4       | Departure Time         | n-4       | right         |
| 2      | 5         | Departure Time Segment | ans-1     | N/A           |

---

### Subfield 1: Departure Time

Subfield 1 (Departure Time) consists of hours and minutes (hhmm), with an implied colon. The hours (hh) must be 00–23 and the minutes (mm) must be 00–59.

**NOTE:**

**Midnight is provided as 0000.**

### Subfield 2: Departure Time Segment

Subfield 2 (Departure Time Segment) must contain one of the values in the following table.

| Value | Description               |
|-------|---------------------------|
| A     | 00:00 (midnight) to 11:59 |
| P     | 12:00 (noon) to 23:59     |
| space | Unknown or not available  |

## PDS 0532—Total Charges

---

PDS 0532 (Total Charges) contains the total amount of the room charges.

### Attributes

|                |                             |
|----------------|-----------------------------|
| ans-14; TAGLLL |                             |
| Tag Field:     | 0532                        |
| Length Field:  | 3 positions, value = 014    |
| Data Field:    | Fixed length, 014 positions |
| Subfields:     | 3                           |
| Justification: | See “Subfields”             |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

### Values

PDS 0532 Total Charges must be a fixed length of 14.

## PDS 0532 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                   | Attribute | Justification |
|--------|-----------|------------------------|-----------|---------------|
| 1      | 1-12      | Total Charges Amount   | n-12      | Right         |
| 2      | 13        | Total Charges Exponent | n-1       | N/A           |
| 3      | 14        | Total Charges Sign     | a-1       | N/A           |

### Subfield 1: Total Charges Amount

If PDS 0532 is present, subfield 1 (Total Charges Amount) must contain the amount of the charges and may be all zeros.

### Subfield 2: Total Charges Exponent

If PDS 0532 is present, subfield 2 (Total Charges Exponent) must contain a value.

**NOTE:**

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### Subfield 3: Total Charges Sign

If PDS 0532 is present, subfield 3 (Total Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0532 is a debit or credit from the perspective of the cardholder.

| Value | Description                       |
|-------|-----------------------------------|
| D     | Total charges amount is a debit.  |
| C     | Total charges amount is a credit. |

## PDS 0533—Arrival Time

PDS 0533 (Arrival Time) is the arrival time provided by the airline or railway, per trip leg.

### Attributes

---

ans-5; TAGLLL

---

Tag Field: 0533

---

Length Field: 3 positions, value = 005

---

Data Field: Fixed length, 5 positions

---

Subfields: 2

---

Justification: See "Subfields"

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                   | Org | Sys | Dst |
|---------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                     |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 | O   | •   | C   |

## PDS 0533 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                 | Attribute | Justification |
|--------|-----------|----------------------|-----------|---------------|
| 1      | 1–4       | Arrival Time         | n-4       | right         |
| 2      | 5         | Arrival Time Segment | ans-1     | N/A           |

### Subfield 1: Arrival Time

Subfield 1 (Arrival Time) consists of hours and minutes (hhmm), with an implied colon. The hours (hh) must be 00–23, and the minutes (mm) must be 00–59.

**NOTE:**

**Midnight is provided as 0000.**

**Subfield 2: Arrival Time Segment**

Subfield 2 (Arrival Time Segment) must contain one of the values in the following table.

| <b>Value</b> | <b>Description</b>        |
|--------------|---------------------------|
| A            | 00:00 (midnight) to 11:59 |
| P            | 12:00 (noon) to 11:59     |
| space        | Unknown or not available  |

---

## PDS 0534—Total Non-Room Charges

---

PDS 0534 (Total Non-Room Charges) contains the total amount of the non-room charges.

**Attributes**

|                |                             |
|----------------|-----------------------------|
| ans-14; TAGLLL |                             |
| Tag Field:     | 0534                        |
| Length Field:  | 3 positions, value = 014    |
| Data Field:    | Fixed length, 014 positions |
| Subfields:     | 3                           |
| Justification: | See "Subfields"             |

**Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |

---

| Message Type Identifier                          | Org | Sys | Dst |
|--------------------------------------------------|-----|-----|-----|
| Financial Detail Addendum (Lodging Summary)/1644 | O   | •   | C   |

### Values

PDS 0534 must be a fixed length of 14.

### PDS 0534 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                            | Attribute | Justification |
|--------|-----------|---------------------------------|-----------|---------------|
| 1      | 1–12      | Total Non-Room Charges Amount   | n-12      | Right         |
| 2      | 13        | Total Non-Room Charges Exponent | n-1       | N/A           |
| 3      | 14        | Total Non-Room Charges Sign     | a-1       | N/A           |

#### Subfield 1: Total Non-Room Charges Amount

If PDS 0534 is present, subfield 1 (Total Non-Room Charges Amount) must contain the amount of the non-room charges and may be all zeros.

#### Subfield 2: Total Non-Room Charges Exponent

If PDS 0534 is present, subfield 2 (Total Non-Room Charges Exponent) must contain a value of 0 to 5.

#### NOTE:

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

#### Subfield 3: Total Non-Room Charges Sign

If PDS 0534 is present, subfield 3 (Total Non-Room Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0534 is a debit or credit from the perspective of the cardholder.

| <b>Value</b> | <b>Description</b>                         |
|--------------|--------------------------------------------|
| D            | Total non-room charges amount is a debit.  |
| C            | Total non-room charges amount is a credit. |

## PDS 0535—Fare

---

PDS 0535 (Fare) is the total amount of the trip leg ticket.

### Attributes

|                |                            |
|----------------|----------------------------|
| n-12; TAGLLL   |                            |
| Tag Field:     | 0535                       |
| Length Field:  | 3 positions, value = 012   |
| Data Field:    | Fixed length, 12 positions |
| Subfields:     | None                       |
| Justification: | Right                      |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                   | Org | Sys | Dst |
|---------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                     |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 | O   | •   | C   |

### Values

If present, PDS 0535 can contain all zeros.

## PDS 0536—Fee

PDS 0536 (Fee) is the total fee amount, per trip leg, associated with the ticket.

### Attributes

---

n-12; TAGLLL

---

Tag Field: 0536

---

Length Field: 3 positions, value = 012

---

Data Field: Fixed length, 12 positions

---

Subfields: None

---

Justification: Right

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                   | Org | Sys | Dst |
|---------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                     |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 | O   | •   | C   |

### Values

If present, PDS 0536 can contain all zeros.

## PDS 0537—Taxes

PDS 0537 (Taxes) is the amount of the total taxes, per trip leg, associated with the ticket.

### Attributes

---

n-12; TAGLLL

---

Tag Field: 0537

---

|                |                            |
|----------------|----------------------------|
| Length Field:  | 3 positions, value = 012   |
| Data Field:    | Fixed length, 12 positions |
| Subfields:     | None                       |
| Justification: | Right                      |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                   | Org | Sys | Dst |
|---------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                     |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 | O   | •   | C   |

## Values

If present, PDS 0537 can contain all zeros.

## PDS 0538—Endorsements/Restrictions

Endorsements can be agency-added notations and, in some cases, mandatory government-required notations, such as VAT. Restrictions are limitations set on a ticket according to the type of fare, such as nonrefundable or three-day minimum stay.

## Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...20; TAGLLLVAR |                                 |
| Tag Field:          | 0537                            |
| Length Field:       | 3 positions, value = 001–020    |
| Data Field:         | Variable length, 1–20 positions |
| Subfields:          | None                            |
| Justification:      | Left                            |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                   | Org | Sys | Dst |
|---------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                     |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644 | O   | •   | C   |

## Values

If present, PDS 0538 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0539—Total Amount Charged on Card

PDS 0539 (Total Amount Charged on Card) contains the total amount of the room charges, charged to this account.

### Attributes

|                |                             |
|----------------|-----------------------------|
| ans-14; TAGLLL |                             |
| Tag Field:     | 0539                        |
| Length Field:  | 3 positions, value = 014    |
| Data Field:    | Fixed length, 014 positions |
| Subfields:     | 3                           |
| Justification: | See “Subfields”             |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |

---

| Message Type Identifier                          | Org | Sys | Dst |
|--------------------------------------------------|-----|-----|-----|
| Financial Detail Addendum (Lodging Summary)/1644 | O   | •   | C   |

### Values

PDS 0539 must be a fixed length of 14.

### PDS 0539 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                                  | Attribute | Justification |
|--------|-----------|---------------------------------------|-----------|---------------|
| 1      | 1–12      | Total Amount Charged on Card Amount   | n-12      | Right         |
| 2      | 13        | Total Amount Charged on Card Exponent | n-1       | N/A           |
| 3      | 14        | Total Amount Charged on Card Sign     | a-1       | N/A           |

#### Subfield 1: Total Amount Charged on Card Amount

If PDS 0539 is present, subfield 1 (Total Amount Charged on Card Amount) must be numeric and contain the amount charged on this account, and it may be all zeros.

#### Subfield 2: Total Amount Charged on Card Exponent

If PDS 0539 is present, subfield 2 (Total Amount Charged on Card Exponent) must be numeric and contain a value of 0 to 5.

#### NOTE:

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

#### Subfield 3: Total Amount Charged on Card Sign

If PDS 0539 is present, subfield 3 (Total Amount Charged on Card Sign) must contain a value of D or C. This subfield identifies whether PDS 0539 is a debit or credit from the perspective of the cardholder.

| Value | Description                                       |
|-------|---------------------------------------------------|
| D     | Total amount charged on this account is a debit.  |
| C     | Total amount charged on this account is a credit. |

## PDS 0540—Room Service Charges

---

PDS 0540 (Room Service Charges) contains the amount of the room service charges.

### Attributes

|                |                             |
|----------------|-----------------------------|
| ans-14; TAGLLL |                             |
| Tag Field:     | 0540                        |
| Length Field:  | 3 positions, value = 014    |
| Data Field:    | Fixed length, 014 positions |
| Subfields:     | 3                           |
| Justification: | See "Subfields"             |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

### Values

PDS 0540 must be a fixed length of 14.

## PDS 0540 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                          | Attribute | Justification |
|--------|-----------|-------------------------------|-----------|---------------|
| 1      | 1–12      | Room Service Charges Amount   | n-12      | Right         |
| 2      | 13        | Room Service Charges Exponent | n-1       | N/A           |
| 3      | 14        | Room Service Charges Sign     | a-1       | N/A           |

### Subfield 1: Room Services Charges Amount

If PDS 0540 is present, subfield 1 (Room Services Charges Amount) must be numeric and contain the amount of the room service charges, and it may be all zeros.

### Subfield 2: Room Service Charges Exponent

If PDS 0540 is present, subfield 2 (Room Service Charges Exponent) must be numeric and contain a value of 0 to 5.

#### NOTE:

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### Subfield 3: Room Services Charges Sign

If PDS 0540 is present, subfield 3 (Room Services Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0540 is a debit or credit from the perspective of the cardholder.

| Value | Description                              |
|-------|------------------------------------------|
| D     | Room service charges amount is a debit.  |
| C     | Room service charges amount is a credit. |

## PDS 0541—Lounge/Bar Charges

PDS 0541 (Lounge/Bar Charges) contains the amount of the lounge or bar charges.

### Attributes

---

ans-14; TAGLLL

---

Tag Field: 0541

---

Length Field: 3 positions, value = 014

---

Data Field: Fixed length, 014 positions

---

Subfields: 3

---

Justification: See "Subfields"

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

### Values

PDS 0541 must be a fixed length of 14.

### PDS 0541 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                        | Attribute | Justification |
|--------|-----------|-----------------------------|-----------|---------------|
| 1      | 1–12      | Lounge/Bar Charges Amount   | n-12      | right         |
| 2      | 13        | Lounge/Bar Charges Exponent | n-1       | N/A           |
| 3      | 14        | Lounge/Bar Charges Sign     | a-1       | N/A           |

### **Subfield 1: Lounge/Bar Charges Amount**

If PDS 0541 is present, subfield 1 (Lounge/Bar Charges Amount) must be numeric and contain the amount of the lounge or bar charges, and it may be all zeros.

### **Subfield 2: Lounge/Bar Charges Exponent**

If PDS 0541 is present, subfield 2 (Lounge/Bar Charges Exponent) must be numeric and contain a value of 0 to 5.

**NOTE:**

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### **Subfield 3: Lounge/Bar Charges Sign**

If PDS 0541 is present, subfield 3 (Lounge/Bar Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0541 is a debit or credit from the perspective of the cardholder.

| <b>Value</b> | <b>Description</b>                     |
|--------------|----------------------------------------|
| D            | Lounge/Bar charges amount is a debit.  |
| C            | Lounge/Bar charges amount is a credit. |

---

## **PDS 0542—Transportation Charges**

---

PDS 0542 (Transportation Charges) contains the amount of the transportation charges.

### **Attributes**

---

ans-14; TAGLLL

---

Tag Field: 0542

---

Length Field: 3 positions, value = 014

---

Data Field: Fixed length, 014 positions

---

Subfields: 3

---

Justification: See "Subfields"

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

## Values

PDS 0542 must be a fixed length of 14.

## PDS 0542 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                            | Attribute | Justification |
|--------|-----------|---------------------------------|-----------|---------------|
| 1      | 1–12      | Transportation Charges Amount   | n-12      | Right         |
| 2      | 13        | Transportation Charges Exponent | n-1       | N/A           |
| 3      | 14        | Transportation Charges Sign     | a-1       | N/A           |

### Subfield 1: Transportation Charges Amount

If PDS 0542 is present, subfield 1 (Transportation Charges Amount) must be numeric and contain the amount of the transportation charges, and it may be all zeros.

### Subfield 2: Transportation Charges Exponent

If PDS 0542 is present, subfield 2 (Transportation Charges Exponent) must be numeric and contain a value of 0 to 5.

#### NOTE:

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### Subfield 3: Transportation Charges Sign

If PDS 0542 is present, subfield 3 (Transportation Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0542 is a debit or credit from the perspective of the cardholder.

| Value | Description                                |
|-------|--------------------------------------------|
| D     | Transportation charges amount is a debit.  |
| C     | Transportation charges amount is a credit. |

## PDS 0543—Gratuity Charges

PDS 0543 (Gratuity Charges) contains the amount of the gratuity charges.

### Attributes

|                |                             |
|----------------|-----------------------------|
| ans-14; TAGLLL |                             |
| Tag Field:     | 0543                        |
| Length Field:  | 3 positions, value = 014    |
| Data Field:    | Fixed length, 014 positions |
| Subfields:     | 3                           |
| Justification: | See "Subfields"             |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

## Values

PDS 0543 must be a fixed length of 14.

## PDS 0543 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                      | Attribute | Justification |
|--------|-----------|---------------------------|-----------|---------------|
| 1      | 1–12      | Gratuity Charges Amount   | n-12      | Right         |
| 2      | 13        | Gratuity Charges Exponent | n-1       | N/A           |
| 3      | 14        | Gratuity Charges Sign     | a-1       | N/A           |

### Subfield 1: Gratuity Charges Amount

If PDS 0543 is present, subfield 1 (Gratuity Charges Amount) must be numeric and may be all zeros.

### Subfield 2: Gratuity Charges Exponent

If PDS 0543 is present, subfield 2 (Gratuity Charges Exponent) must be numeric and contain a value of 0 to 5.

#### NOTE:

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### Subfield 3: Gratuity Charges Sign

If PDS 0543 is present, subfield 3 (Gratuity Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0543 is a debit or credit from the perspective of the cardholder.

| Value | Description                          |
|-------|--------------------------------------|
| D     | Gratuity charges amount is a debit.  |
| C     | Gratuity charges amount is a credit. |

## PDS 0544—Rental Agreement Number

PDS 0544 (Rental Agreement Number) contains the original vehicle rental agreement invoice number.

### Attributes

|                |                           |
|----------------|---------------------------|
| ans-9; TAGLLL  |                           |
| Tag Field:     | 0544                      |
| Length Field:  | 3 positions, value = 009  |
| Data Field:    | Fixed length, 9 positions |
| Subfields:     | None                      |
| Justification: | Left                      |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for one of the following U.S. region incentive interchange rate programs.

| IRD | Description             |
|-----|-------------------------|
| 24  | Merchant UCAF           |
| 69  | Commercial T&E Rate II  |
| 79  | Full UCAF               |
| 89  | Commercial T&E Rate III |
| 97  | Lodging and Auto Rental |

| IRD | Description                      |
|-----|----------------------------------|
| RN  | Enhanced Merchant UCAF           |
| RO  | Enhanced Full UCAF               |
| RS  | Enhanced Lodging and Auto Rental |

### Values

If the actual rental agreement number contains more than nine digits, customers should populate PDS 0544 with the agreement number's right-most nine digits. If present, PDS 0544 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0545—Renter Name

PDS 0545 (Renter Name) is the name of the individual making the vehicle rental agreement.

### Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...40; TAGLLLVAR |                                 |
| Tag Field:          | 0545                            |
| Length Field:       | 3 positions, value = 001–040    |
| Data Field:         | Variable length, 1–40 positions |
| Subfields:          | None                            |
| Justification:      | Left                            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for one of the following U.S. region incentive interchange rate programs.

| IRD | Description                      |
|-----|----------------------------------|
| 24  | Merchant UCAF                    |
| 69  | Commercial T&E Rate II           |
| 79  | Full UCAF                        |
| 89  | Commercial T&E Rate III          |
| 96  | World T&E                        |
| 97  | Lodging and Auto Rental          |
| RN  | Enhanced Merchant UCAF           |
| RO  | Enhanced Full UCAF               |
| RS  | Enhanced Lodging and Auto Rental |

### Values

PDS 0545 must be a length of 1–040.

If present, PDS 0545 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0546—Rental Return City

---

PDS 0546 (Rental Return City) is the city where the vehicle was returned to the rental agency.

### Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...25; TAGLLLVAR |                                 |
| Tag Field:          | 0546                            |
| Length Field:       | 3 positions, value = 001–025    |
| Data Field:         | Variable length, 1–25 positions |
| Subfields:          | None                            |

---

Justification: Left

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for one of the following U.S. region incentive interchange rate programs.

| IRD | Description                      |
|-----|----------------------------------|
| 24  | Merchant UCAF                    |
| 69  | Commercial T&E Rate II           |
| 79  | Full UCAF                        |
| 89  | Commercial T&E Rate III          |
| 96  | World T&E                        |
| 97  | Lodging and Auto Rental          |
| RN  | Enhanced Merchant UCAF           |
| RO  | Enhanced Full UCAF               |
| RS  | Enhanced Lodging and Auto Rental |

## Values

PDS 0546 must be a length of 001–025.

If present, PDS 0546 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0547—Rental Return State/Province

PDS 0547 (Rental Return State/Province) is the state or province where the vehicle was returned to the rental agency.

### Attributes

|                |                           |
|----------------|---------------------------|
| ans-3; TAGLLL  |                           |
| Tag Field:     | 0547                      |
| Length Field:  | 3 positions, value = 003  |
| Data Field:    | Fixed length, 3 positions |
| Subfields:     | None                      |
| Justification: | Left                      |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for one of the following U.S. region incentive interchange rate programs.

| IRD | Description             |
|-----|-------------------------|
| 24  | Merchant UCAF           |
| 69  | Commercial T&E Rate II  |
| 79  | Full UCAF               |
| 89  | Commercial T&E Rate III |
| 96  | World T&E               |

| IRD | Description                      |
|-----|----------------------------------|
| 97  | Lodging and Auto Rental          |
| RN  | Enhanced Merchant UCAF           |
| RO  | Enhanced Full UCAF               |
| RS  | Enhanced Lodging and Auto Rental |

### Values

If present, PDS 0547 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros. It must contain a valid U.S. state code when PDS 0548 (Rental Return Country) contains USA.

If the rental return occurs in a U.S. territory (Guam, Puerto Rico, or Virgin Islands), customers should provide the three-position country code (GUM, PRI, or VIR) in both PDS 0547 and PDS 0548.

If rental return occurs outside the U.S. region, this field is not edited.

## PDS 0548—Rental Return Country

---

PDS 0548 (Rental Return Country) is the country where the vehicle was returned to the rental agency.

### Attributes

|                |                           |
|----------------|---------------------------|
| ans-3; TAGLLL  |                           |
| Tag Field:     | 0548                      |
| Length Field:  | 3 positions, value = 003  |
| Data Field:    | Fixed length, 3 positions |
| Subfields:     | None                      |
| Justification: | Left                      |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for one of the following U.S. region incentive interchange rate programs.

| IRD | Description                      |
|-----|----------------------------------|
| 24  | Merchant UCAF                    |
| 69  | Commercial T&E Rate II           |
| 79  | Full UCAF                        |
| 89  | Commercial T&E Rate III          |
| 96  | World T&E                        |
| 97  | Lodging and Auto Rental          |
| RN  | Enhanced Merchant UCAF           |
| RO  | Enhanced Full UCAF               |
| RS  | Enhanced Lodging and Auto Rental |

### Values

If present, PDS 0548 must be left-justified and contain a valid alphabetic ISO country code. It cannot contain all spaces.

If the rental return occurs in a U.S. territory (Guam, Puerto Rico, or Virgin Islands), customers should provide the three-position country code (GUM, PRI, or VIR) in both PDS 0547 (Rental Return State/Province) and PDS 0548.

## PDS 0549—Rental Return Location ID

PDS 0549 (Rental Return Location ID) contains the agency code, phone number, or address abbreviation used to identify the vehicle rental return location.

### Attributes

|                |                            |
|----------------|----------------------------|
| ans-10; TAGLLL |                            |
| Tag Field:     | 0549                       |
| Length Field:  | 3 positions, value = 010   |
| Data Field:    | Fixed length, 10 positions |
| Subfields:     | None                       |
| Justification: | Left                       |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for one of the following U.S. region incentive interchange rate programs.

| IRD | Description              |
|-----|--------------------------|
| 24  | Merchant UCAF            |
| 69  | Commercial T&E Rate II   |
| 79  | Full UCAF                |
| 89  | Commercial T&E Rate III  |
| 97  | Lodging and Auto Rentals |
| RN  | Enhanced Merchant UCAF   |

| IRD | Description                      |
|-----|----------------------------------|
| RO  | Enhanced Full UCAF               |
| RS  | Enhanced Lodging and Auto Rental |

### Values

If present, PDS 0549 must be left-justified and cannot contain all spaces.

## PDS 0550—Rental Return Date

PDS 0550 (Rental Return Date) indicates the date when the vehicle was returned to the rental agency.

### Attributes

|                |                           |
|----------------|---------------------------|
| n-6; TAGLLL    |                           |
| Tag Field:     | 0550                      |
| Length Field:  | 3 positions, value = 006  |
| Data Field:    | Fixed length, 6 positions |
| Subfields:     | None                      |
| Justification: | N/A                       |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for one of the following U.S. region incentive interchange rate programs.

| <b>IRD</b> | <b>Description</b>               |
|------------|----------------------------------|
| 24         | Merchant UCAF                    |
| 69         | Commercial T&E Rate II           |
| 79         | Full UCAF                        |
| 89         | Commercial T&E Rate III          |
| 96         | World T&E                        |
| 97         | Lodging and Auto Rental          |
| RN         | Enhanced Merchant UCAF           |
| RO         | Enhanced Full UCAF               |
| RS         | Enhanced Lodging and Auto Rental |

### **Values**

If present, PDS 0550 must contain a valid date in the format YYMMDD.

## **PDS 0551—Rental Check-Out Date**

---

PDS 0551 (Rental Check-Out Date) is the date when the vehicle was originally rented.

### **Attributes**

|                |                           |
|----------------|---------------------------|
| n-6; TAGLLL    |                           |
| Tag Field:     | 0551                      |
| Length Field:  | 3 positions, value = 006  |
| Data Field:    | Fixed length, 6 positions |
| Subfields:     | None                      |
| Justification: | N/A                       |

### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for one of the following U.S. region incentive interchange rate programs.

| IRD | Description                      |
|-----|----------------------------------|
| 24  | Merchant UCAF                    |
| 69  | Commercial T&E Rate II           |
| 79  | Full UCAF                        |
| 89  | Commercial T&E Rate III          |
| 96  | World T&E                        |
| 97  | Lodging and Auto Rental          |
| RN  | Enhanced Merchant UCAF           |
| RO  | Enhanced Full UCAF               |
| RS  | Enhanced Lodging and Auto Rental |

### Values

If present, PDS 0551 must contain a valid date in the format YYMMDD.

## PDS 0552—Customer Service Toll-Free (800) Number

PDS 0552 (Customer Service Toll-Free [800] Number) contains the customer service phone number used to resolve cardholder questions and disputes.

### Attributes

|                 |
|-----------------|
| ans-17; TAGLLL  |
| Tag Field: 0552 |

|                |                            |
|----------------|----------------------------|
| Length Field:  | 3 positions, value = 017   |
| Data Field:    | Fixed length, 17 positions |
| Subfields:     | None                       |
| Justification: | Left                       |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | C   | •   | C   |
| Financial Detail Addendum (Lodging Summary)/1644       | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains a lodging card acceptor business code (MCC) and is submitted for the U.S. region Lodging and Auto Rental (IRD 97) incentive interchange rate program.

This PDS is required if the associated First Presentment/1240 contains a vehicle rental MCC and is submitted for one of the following U.S. region incentive interchange rate programs.

| IRD | Description                      |
|-----|----------------------------------|
| 24  | Merchant UCAF                    |
| 69  | Commercial T&E Rate II           |
| 79  | Full UCAF                        |
| 89  | Commercial T&E Rate III          |
| 96  | World T&E                        |
| 97  | Lodging and Auto Rental          |
| RN  | Enhanced Merchant UCAF           |
| RO  | Enhanced Full UCAF               |
| RS  | Enhanced Lodging and Auto Rental |

This PDS is required if the associated First Presentment/1240 contains a lodging MCC and is submitted for one of the following U.S. region incentive interchange rate programs.

| IRD | Description             |
|-----|-------------------------|
| 69  | Commercial T&E Rate II  |
| 89  | Commercial T&E Rate III |
| 96  | World T&E               |

For transactions acquired in the U.S. region or Canada region, PDS 0552, if present, must contain a 10-position phone number and be left-justified with trailing spaces. The first three positions must be numeric.

### Values

If present, PDS 0552 cannot contain all zeros, all spaces, all low values, or all high values.

## PDS 0553—Rental Rate

---

PDS 0553 (Rental Rate) contains the rental rate charged for the vehicle and indicates whether it is a daily, weekly, or monthly rate.

### Attributes

|                |                            |
|----------------|----------------------------|
| ans-13; TAGLLL |                            |
| Tag Field:     | 0553                       |
| Length Field:  | 3 positions, value = 013   |
| Data Field:    | Fixed length, 13 positions |
| Subfields:     | 2                          |
| Justification: | See "Subfields"            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | O   | •   | C   |

## Requirements

This PDS is required if the associated First Presentment/1240 contains a fleet card MCC and is submitted for the following U.S. region incentive interchange rate program.

| IRD | Description              |
|-----|--------------------------|
| 66  | Commercial Data Rate III |

## PDS 0553 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                  | Attribute | Justification |
|--------|-----------|-----------------------|-----------|---------------|
| 1      | 1         | Rental Rate Indicator | as-1      | N/A           |
| 2      | 2–13      | Rental Rate           | n-12      | right         |

### Subfield 1: Rental Rate Indicator

If PDS 0553 is present, subfield 1 (Rental Rate Indicator) must contain one of the following values.

| Value | Description           |
|-------|-----------------------|
| D     | Daily rate            |
| W     | Weekly rate           |
| M     | Monthly rate          |
| space | Unknown or unreported |

### **Subfield 2: Rental Rate**

If PDS 0553 is present, subfield 2 (Rental Rate) must be numeric and may contain all zeros.

## **PDS 0554—Conference Room Charges**

PDS 0554 (Conference Room Charges) contains the amount of the charges associated with conference room use.

### **Attributes**

---

ans-14; TAGLLL

---

Tag Field: 0554

---

Length Field: 3 positions, value = 014

---

Data Field: Fixed length, 014 positions

---

Subfields: 3

---

Justification: See "Subfields"

---

### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

### **Values**

PDS 0554 must be a fixed length of 14.

## PDS 0554 Subfields

This PDS consists of three subfields

| Number | Positions | Name                             | Attribute | Justification |
|--------|-----------|----------------------------------|-----------|---------------|
| 1      | 1-12      | Conference Room Charges Amount   | n-12      | Right         |
| 2      | 13        | Conference Room Charges Exponent | n-1       | N/A           |
| 3      | 14        | Conference Room Charges Sign     | a1        | N/A           |

### Subfield 1: Conference Room Charges Amount

If PDS 0554 is present, subfield 1 (Conference Room Charges Amount) must be numeric and may be all zeros.

### Subfield 2: Conference Room Charges Exponent

If PDS 0554 is present, subfield 2 (Conference Room Charges Exponent) must be numeric and contain a value of 0 to 5.

**NOTE:**

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### Subfield 3: Conference Room Charges Sign

If PDS 0554 is present, subfield 3 (Conference Room Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0554 is a debit or credit from the perspective of the cardholder.

| Value | Description                                 |
|-------|---------------------------------------------|
| D     | Conference room charges amount is a debit.  |
| C     | Conference room charges amount is a credit. |

## PDS 0555—Rate Per Mile (or Per Kilometer)

PDS 0555 (Rate Per Mile [or Per Kilometer]) contains the rate charged for each mile or kilometer. It may be a daily, weekly, or monthly rate.

### Attributes

|                |                            |
|----------------|----------------------------|
| n-12; TAGLLL   |                            |
| Tag Field:     | 0555                       |
| Length Field:  | 3 positions, value = 012   |
| Data Field:    | Fixed length, 12 positions |
| Subfields:     | None                       |
| Justification: | Right                      |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | O   | •   | C   |

### Values

If present, PDS 0555 must be numeric and may contain all zeros.

## PDS 0556—Total Miles (or Kilometers)

PDS 0556 (Total Miles [or Kilometers]) contains the total miles or kilometers that the customer drove.

### Attributes

|             |
|-------------|
| n-4; TAGLLL |
|             |

|                |                           |
|----------------|---------------------------|
| Tag Field:     | 0556                      |
| Length Field:  | 3 positions, value = 004  |
| Data Field:    | Fixed length, 4 positions |
| Subfields:     | None                      |
| Justification: | Right                     |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | O   | •   | C   |

## Values

If present, PDS 0556 must be numeric and cannot contain all zeros.

## PDS 0557—Maximum Free Miles (or Kilometers)

PDS 0557 (Maximum Free Miles [or Kilometers]) contains the free miles or kilometers allowed to a customer for the duration of the vehicle rental agreement.

### Attributes

|                |                           |
|----------------|---------------------------|
| n-4; TAGLLL    |                           |
| Tag Field:     | 0557                      |
| Length Field:  | 3 positions, value = 004  |
| Data Field:    | Fixed length, 4 positions |
| Subfields:     | None                      |
| Justification: | Right                     |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | O   | •   | C   |

## Values

If present, PDS 0557 must be numeric and may contain all zeros.

## PDS 0558—Miles/Kilometers Indicator

PDS 0558 (Miles/Kilometers Indicator) shows whether the “miles” fields are expressed in miles or kilometers.

### Attributes

|                |                          |
|----------------|--------------------------|
| ans-1; TAGLLL  |                          |
| Tag Field:     | 0558                     |
| Length Field:  | 3 positions, value = 001 |
| Data Field:    | Fixed length, 1 position |
| Subfields:     | None                     |
| Justification: | N/A                      |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | O   | •   | C   |

### Values

If present, PDS 0558 must contain one of the following values.

| Value | Description           |
|-------|-----------------------|
| K     | Kilometers            |
| M     | Miles                 |
| space | Unknown or unreported |

## PDS 0559—Vehicle Insurance

PDS 0559 (Vehicle Insurance) contains an indicator of whether the customer purchased insurance and of the insurance amount.

### Attributes

|                |                            |
|----------------|----------------------------|
| ans-13; TAGLLL |                            |
| Tag Field:     | 0559                       |
| Length Field:  | 3 positions, value = 013   |
| Data Field:    | Fixed length, 13 positions |
| Subfields:     | 2                          |
| Justification: | See "Subfields"            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | O   | •   | C   |

## PDS 0559 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                | Attribute | Justification |
|--------|-----------|---------------------|-----------|---------------|
| 1      | 1         | Insurance Indicator | as-1      | N/A           |
| 2      | 2-13      | Insurance Charges   | ans-12    | right         |

### Subfield 1: Insurance Indicator

If PDS 0559 is present, subfield 1 (Insurance Indicator) must contain one of the following values.

| Value  | Description                      |
|--------|----------------------------------|
| Y      | Yes (insurance was purchased)    |
| N      | No (insurance was not purchased) |
| spaces | Unknown or unreported            |

### Subfield 2: Insurance Charges

If PDS 0559, subfield 1 is Y, PDS 0559, subfield 2 (Insurance Charges) cannot contain all spaces or all zeros.

## PDS 0560—Audio Visual Charges

PDS 0560 (Audio Visual Charges) contains the amount of the audiovisual equipment charges.

### Attributes

|                                        |
|----------------------------------------|
| ans-14; TAGLLL                         |
| Tag Field: 0560                        |
| Length Field: 3 positions, value = 014 |

---

|                |                             |
|----------------|-----------------------------|
| Data Field:    | Fixed length, 014 positions |
| Subfields:     | 3                           |
| Justification: | See "Subfields"             |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

## Values

PDS 0560 must be a fixed length of 14.

## PDS 0560 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                          | Attribute | Justification |
|--------|-----------|-------------------------------|-----------|---------------|
| 1      | 1–12      | Audio Visual Charges Amount   | n-12      | Right         |
| 2      | 13        | Audio Visual Charges Exponent | n-1       | N/A           |
| 3      | 14        | Audio Visual Charges Sign     | a-1       | N/A           |

### Subfield 1: Audio Visual Charges Amount

If PDS 0560 is present, subfield 1 (Audio Visual Charges Amount) must be numeric and contain the amount of the audiovisual equipment charges, and it may be all zeros.

### Subfield 2: Audio Visual Charges Exponent

If PDS 0560 is present, subfield 2 (Audio Visual Charges Exponent) must be numeric and contain a value of 0 to 5.

**NOTE:**

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### **Subfield 3: Audio Visual Charges Sign**

If PDS 0560 is present, subfield 3 (Audio Visual Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0560 is a debit or credit from the perspective of the cardholder.

| <b>Value</b> | <b>Description</b>                       |
|--------------|------------------------------------------|
| D            | Audio visual charges amount is a debit.  |
| C            | Audio visual charges amount is a credit. |

## **PDS 0561—Adjusted Amount**

---

PDS 0561 (Adjusted Amount) indicates whether any miscellaneous charges were incurred after the vehicle was returned.

PDS 0561 should be provided only when additional charges have been identified.

### **Attributes**

|                |                            |
|----------------|----------------------------|
| ans-13; TAGLLL |                            |
| Tag Field:     | 0561                       |
| Length Field:  | 3 positions, value = 013   |
| Data Field:    | Fixed length, 13 positions |
| Subfields:     | 2                          |
| Justification: | See "Subfields"            |

### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | O   | •   | C   |

## PDS 0561 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                      | Attribute | Justification |
|--------|-----------|---------------------------|-----------|---------------|
| 1      | 1         | Adjusted Amount Indicator | as-1      | N/A           |
| 2      | 2-13      | Adjusted Amount           | n-12      | right         |

### Subfield 1: Adjusted Amount Indicator

If PDS 0561 is present, subfield 1 (Adjusted Amount Indicator) must contain one of the following values.

| Value | Description                         |
|-------|-------------------------------------|
| A     | Drop-off charges                    |
| B     | Delivery charges                    |
| C     | Parking expenses                    |
| D     | Extra hours                         |
| E     | Violations                          |
| X     | Multiple charges of the above types |
| space | Unknown or no additional charges    |

### Subfield 2: Adjusted Amount

If subfield 1 does not contain a space, subfield 2 (Adjusted Amount) must be numeric and greater than zero.

## PDS 0562—Banquet Charges

PDS 0562 (Banquet Charges) contains the amount of the banquet charges.

### Attributes

---

ans-14; TAGLLL

---

Tag Field: 0562

---

Length Field: 3 positions, value = 014

---

Data Field: Fixed length, 014 positions

---

Subfields: 3

---

Justification: See "Subfields"

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

### Values

PDS 0562 must be a fixed length of 14.

### PDS 0562 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                     | Attribute | Justification |
|--------|-----------|--------------------------|-----------|---------------|
| 1      | 1–12      | Banquet Charges Amount   | n-12      | right         |
| 2      | 13        | Banquet Charges Exponent | n-1       | N/A           |
| 3      | 14        | Banquet Charges Sign     | a-1       | N/A           |

---

### **Subfield 1: Banquet Charges Amount**

If PDS 0562 is present, subfield 1 (Banquet Charges Amount) must be numeric and contain the amount of the banquet charges, and it may be all zeros.

### **Subfield 2: Banquet Charges Exponent**

If PDS 0562 is present, subfield 2 (Banquet Charges Exponent) must be numeric and contain a value of 0 to 5.

#### **NOTE:**

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### **Subfield 3: Banquet Charges Sign**

If PDS 0562 is present, subfield 3 (Banquet Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0562 is a debit or credit from the perspective of the cardholder.

| <b>Value</b> | <b>Description</b>                  |
|--------------|-------------------------------------|
| D            | Banquet charges amount is a debit.  |
| C            | Banquet charges amount is a credit. |

---

## **PDS 0563—Program Code**

PDS 0563 (Program Code) identifies special circumstances, such as “frequent renter.”

### **Attributes**

---

ans-2; TAGLLL

---

Tag Field: 0563

---

Length Field: 3 positions, value = 002

---

Data Field: Fixed length, 2 positions

---

Subfields: None

---

Justification: Left

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | O   | •   | C   |

## Values

If present, PDS 0563 must be left-justified and cannot be all low values, all high values, all spaces, or all zeros.

# PDS 0564—Rental Location City

PDS 0564 (Rental Location City) indicates where the vehicle was rented.

## Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...25; TAGLLLVAR |                                 |
| Tag Field:          | 0564                            |
| Length Field:       | 3 positions, value = 001–025    |
| Data Field:         | Variable length, 1–25 positions |
| Subfields:          | None                            |
| Justification:      | Left                            |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |

---

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for the U.S. region Commercial T&E Rate III (IRD 89) incentive interchange rate program.

### Values

PDS 0564, Rental Location City must be a length of 001–025.

If present, PDS 0564 must be left-justified and cannot be all low values, all high values, all spaces, or all zeros.

## PDS 0565—Rental Location State/Province

---

PDS 0565 (Rental Location State/Province) indicates the state or province where the vehicle was rented.

### Attributes

---

|                                        |
|----------------------------------------|
| ans-3; TAGLLL                          |
| Tag Field: 0565                        |
| Length Field: 3 positions, value = 003 |
| Data Field: Fixed length, 3 positions  |
| Subfields: None                        |
| Justification: Left                    |

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

---

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | C   | •   | C   |

---

This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for the U.S. region Commercial T&E Rate III (IRD 89) incentive interchange rate program.

### Values

If present, PDS 0565 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros. It must contain a valid U.S. state code if PDS 0566 (Rental Location Country) contains USA.

If the rental location occurs in a U.S. territory (Guam, Puerto Rico, or Virgin Islands), customers should provide the three-position country code (GUM, PRI, or VIR) in both PDS 0565 and PDS 0566 (Rental Location Country).

## PDS 0566—Rental Location Country

---

PDS 0566 (Rental Location Country) indicates the country where the vehicle was rented.

### Attributes

---

as-3; TAGLLL

---

Tag Field: 0566

---

Length Field: 3 positions, value = 003

---

Data Field: Fixed length, 3 positions

---

Subfields: None

---

Justification: Left

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | C   | •   | C   |

---

This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for the U.S. region Commercial T&E Rate III (IRD 89) incentive interchange rate program.

### Values

If present, PDS 0566 must be left-justified and be a valid alphabetic ISO country code. It cannot contain all spaces.

If the rental location occurs in a U.S. territory (Guam, Puerto Rico, or Virgin Islands), customers should provide the three-position country code (GUM, PRI, or VIR) in both PDS 0565 (Rental Location State/Province) and PDS 0566.

## PDS 0567—Rental Location ID

---

PDS 0567 (Rental Location ID) contains the agency code, phone number, or address abbreviation used to identify the rental location.

### Attributes

---

ans-10; TAGLLL

---

Tag Field: 0567

---

Length Field: 3 positions, value = 010

---

Data Field: Fixed length, 10 positions

---

Subfields: None

---

Justification: Left

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | O   | •   | C   |

### Values

If present, PDS 0567 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0568—Rental Class ID

PDS 0568 (Rental Class ID) contains the classification, such as midsize or luxury, of the vehicle rented.

### Attributes

---

ans-4; TAGLLL

---

Tag Field: 0568

---

Length Field: 3 positions, value = 004

---

Data Field: Fixed length, 4 positions

---

Subfields: None

---

Justification: Left

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for the U.S. region Commercial T&E Rate III (IRD 89) incentive interchange rate program.

### Values

If present, PDS 0568 must be left-justified and cannot contain all low values, high values, all spaces, or all zeros. Otherwise, the clearing system does not edit PDS 0568. Suggested values are listed in the following table.

| <b>Value</b> | <b>Description</b> |
|--------------|--------------------|
| 0001         | Mini               |
| 0002         | Subcompact         |
| 0003         | Economy            |
| 0004         | Compact            |
| 0005         | Midsize            |
| 0006         | Intermediate       |
| 0007         | Standard           |
| 0008         | Full size          |
| 0009         | Luxury             |
| 0010         | Premium            |
| 0011         | Minivan            |
| 0012         | 12-passenger van   |
| 0013         | Moving van         |
| 0014         | 15-passenger van   |
| 0015         | Cargo van          |
| 0016         | 12-foot truck      |
| 0017         | 20-foot truck      |
| 0018         | 24-foot truck      |
| 0019         | 26-foot truck      |
| 0020         | Moped              |
| 0021         | Stretch            |
| 0022         | Regular            |
| 0023         | Unique             |
| 0024         | Exotic             |
| 0025         | Small/medium truck |
| 0026         | Large truck        |

| Value | Description   |
|-------|---------------|
| 0027  | Small SUV     |
| 0028  | Medium SUV    |
| 0029  | Large SUV     |
| 0030  | Exotic SUV    |
| 9999  | Miscellaneous |

## PDS 0569—Internet Access Charges

PDS 0569 (Internet Access Charges) contains the amount of the Internet access charges.

### Attributes

|                |                             |
|----------------|-----------------------------|
| ans-14; TAGLLL |                             |
| Tag Field:     | 0569                        |
| Length Field:  | 3 positions, value = 014    |
| Data Field:    | Fixed length, 014 positions |
| Subfields:     | 3                           |
| Justification: | See "Subfields"             |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

### Values

must be a fixed length of 14.

## PDS 0569 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                             | Attribute | Justification |
|--------|-----------|----------------------------------|-----------|---------------|
| 1      | 1–12      | Internet Access Charges Amount   | n-12      | right         |
| 2      | 13        | Internet Access Charges Exponent | n-1       | N/A           |
| 3      | 14        | Internet Access Charges Sign     | a-1       | N/A           |

### Subfield 1: Internet Access Charges Amount

If PDS 0569 is present, subfield 1 (Internet Access Charges Amount) must be numeric, contain the amount of the Internet access charges, and may be all zeros.

### Subfield 2: Internet Access Charges Exponent

If PDS 0569 is present, subfield 2 (Internet Access Charges Exponent) must be numeric and contain a value of 0 to 5.

#### NOTE:

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### Subfield 3: Internet Access Charges Sign

If PDS 0569 is present, subfield 3 (Internet Access Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0569 is a debit or credit from the perspective of the cardholder.

| Value | Description                                 |
|-------|---------------------------------------------|
| D     | Internet Access Charges amount is a debit.  |
| C     | Internet Access Charges amount is a credit. |

## PDS 0570—Early Departure Charges

PDS 0570 (Early Departure Charges) contains the amount charged because of early departure.

### Attributes

---

ans-14; TAGLLL

---

Tag Field: 0570

---

Length Field: 3 positions, value = 014

---

Data Field: Fixed length, 014 positions

---

Subfields: 3

---

Justification: See "Subfields"

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

### Values

PDS 0570 must be a fixed length of 14.

### PDS 0570 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                             | Attribute | Justification |
|--------|-----------|----------------------------------|-----------|---------------|
| 1      | 1–12      | Early Departure Charges Amount   | n-12      | right         |
| 2      | 13        | Early Departure Charges Exponent | n-1       | N/A           |

| Number | Positions | Name                         | Attribute | Justification |
|--------|-----------|------------------------------|-----------|---------------|
| 3      | 14        | Early Departure Charges Sign | a-1       | N/A           |

### **Subfield 1: Early Departure Charges Amount**

If PDS 0570 is present, subfield 1 (Early Departure Charges Amount) must be numeric, contain the amount of the early departure charges, and may be all zeros.

### **Subfield 2: Early Departure Charges Exponent**

If PDS 0570 is present, subfield 2 (Early Departure Charges Exponent) must be numeric and contain a value of 0 to 5.

#### **NOTE:**

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### **Subfield 3: Early Departure Charges Sign**

If PDS 0570 is present, subfield 3 (Early Departure Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0570 is a debit or credit from the perspective of the cardholder.

| Value | Description                                 |
|-------|---------------------------------------------|
| D     | Early departure charges amount is a debit.  |
| C     | Early departure charges amount is a credit. |

## **PDS 0571—Guest Name**

PDS 0571 (Guest Name) contains the name of the lodging patron.

### **Attributes**

|                                            |
|--------------------------------------------|
| ans...40; TAGLLIVAR                        |
| Tag Field: 0571                            |
| Length Field: 3 positions, value = 001–040 |

---

|                |                                    |
|----------------|------------------------------------|
| Data Field:    | Variable length, 001–040 positions |
| Subfields:     | None                               |
| Justification: | Left                               |

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

---

### Values

PDS 0571 must be a length of 001–040. If present, PDS 0571 must be left-justified and cannot contain all low values, high values, all spaces, or all zeros.

## PDS 0572—Guest Number

---

PDS 0572 (Guest Number) contains the number assigned to the lodging patron.

### Attributes

---

|                |                             |
|----------------|-----------------------------|
| ans-25; TAGLLL |                             |
| Tag Field:     | 0572                        |
| Length Field:  | 3 positions, value = 025    |
| Data Field:    | Fixed length, 025 positions |
| Subfields:     | None                        |
| Justification: | Left                        |

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

### Values

PDS 0572 must be a fixed length of 025. If present, PDS 0572 must be left-justified and cannot contain all low values, high values, all spaces, or all zeros.

## PDS 0573—Invoice Number

PDS 0573 (Invoice Number) contains the number of the electronic invoice.

### Attributes

|                     |                                    |
|---------------------|------------------------------------|
| ans...25; TAGLLLVAR |                                    |
| Tag Field:          | 0573                               |
| Length Field:       | 3 positions, value = 001–025       |
| Data Field:         | Variable length, 001–025 positions |
| Subfields:          | None                               |
| Justification:      | Left                               |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                |     |     |     |
| Financial Detail Addendum (Electronic Invoice-Transaction Data)/1644 | C   | •   | C   |

---

PDS 0573 must be present in a Financial Addendum (Electronic Invoice—Transaction Data)/1644 when the transaction is for one of the following Mastercard Payment Gateway Interchange Programs:

- E1 Commercial Large Ticket Rate 1 MPG
- E2 Commercial Large Ticket Rate 2 MPG
- E3 Commercial Large Ticket Rate 3 MPG

### Values

PDS 0573 must be a length of 001–025. If present, PDS 0573 must be left-justified and cannot contain all low values, high values, all spaces, or all zeros.

## PDS 0574—Arrival Date

---

PDS 0574 (Arrival Date) contains the cardholder check-in date.

### Attributes

---

n-6; TAGLLL

---

Tag Field: 0574

---

Length Field: 3 positions, value = 006

---

Data Field: Fixed length, 6 positions

---

Subfields: None

---

Justification: N/A

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains a lodging card acceptor business code (MCC) and is submitted for one of the following U.S. region incentive interchange rate programs.

| <b>IRD</b> | <b>Description</b>               |
|------------|----------------------------------|
| 24         | Merchant UCAF                    |
| 69         | Commercial T&E Rate II           |
| 79         | Full UCAF                        |
| 89         | Commercial T&E Rate III          |
| 96         | World T&E                        |
| 97         | Lodging and Auto Rental          |
| RN         | Enhanced Merchant UCAF           |
| RO         | Enhanced Full UCAF               |
| RS         | Enhanced Lodging and Auto Rental |

### **Values**

If present, PDS 0574 must contain a valid date in the format YYMMDD.

## **PDS 0575—Departure Date**

---

PDS 0575 (Departure Date) contains the cardholder checkout date.

### **Attributes**

|                |                           |
|----------------|---------------------------|
| n-6; TAGLLL    |                           |
| Tag Field:     | 0575                      |
| Length Field:  | 3 positions, value = 006  |
| Data Field:    | Fixed length, 6 positions |
| Subfields:     | None                      |
| Justification: | N/A                       |

### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains a lodging card acceptor business code (MCC) and is submitted for one of the following U.S. region incentive interchange rate programs.

| IRD | Description                      |
|-----|----------------------------------|
| 24  | Merchant UCAF                    |
| 69  | Commercial T&E Rate II           |
| 79  | Full UCAF                        |
| 89  | Commercial T&E Rate III          |
| 96  | World T&E                        |
| 97  | Lodging and Auto Rental          |
| RN  | Enhanced Merchant UCAF           |
| RO  | Enhanced Full UCAF               |
| RS  | Enhanced Lodging and Auto Rental |

### Values

If present, PDS 0575 must contain a valid date in the format YYMMDD.

## PDS 0576—Folio Number

PDS 0576 (Folio Number) contains the card acceptor's internal invoice or billing ID reference number.

### Attributes

|                     |
|---------------------|
| ans...25; TAGLLLVAR |
| Tag Field: 0576     |

|                |                                 |
|----------------|---------------------------------|
| Length Field:  | 3 positions, value = 001–025    |
| Data Field:    | Variable length, 1–25 positions |
| Subfields:     | None                            |
| Justification: | Left                            |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains a lodging card acceptor business code (MCC) and is submitted for one of the following U.S. region incentive interchange rate programs.

| IRD | Description                      |
|-----|----------------------------------|
| 24  | Merchant UCAF                    |
| 69  | Commercial T&E Rate II           |
| 79  | Full UCAF                        |
| 89  | Commercial T&E Rate III          |
| 96  | World T&E                        |
| 97  | Lodging and Auto Rental          |
| RN  | Enhanced Merchant UCAF           |
| RO  | Enhanced Full UCAF               |
| RS  | Enhanced Lodging and Auto Rental |

## Values

PDS 0576, Folio Number must be a length of 001–025.

If present, PDS 0576 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0577—Property Phone Number

PDS 0577 (Property Phone Number) identifies specific lodging property location by its local phone number.

### Attributes

|                |                            |
|----------------|----------------------------|
| ans-17; TAGLLL |                            |
| Tag Field:     | 0577                       |
| Length Field:  | 3 positions, value = 017   |
| Data Field:    | Fixed length, 17 positions |
| Subfields:     | None                       |
| Justification: | Left                       |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains a lodging card acceptor business code (MCC) and is submitted for the U.S. region Lodging and Auto Rental (IRD 97) incentive interchange rate program.

Either this PDS or PDS 0552 (Customer Service Toll-Free [800] Number) is required if the associated First Presentment/1240 contains a lodging MCC and is submitted for one of the following U.S. region incentive interchange rate programs.

| IRD | Description   |
|-----|---------------|
| 24  | Merchant UCAF |

| IRD | Description             |
|-----|-------------------------|
| 69  | Commercial T&E Rate II  |
| 79  | Full UCAF               |
| 89  | Commercial T&E Rate III |
| 96  | World T&E               |
| RN  | Enhanced Merchant UCAF  |
| RO  | Enhanced Full UCAF      |

For transactions acquired in the U.S. or Canada region, PDS 0577, if present, must contain a 10-position phone number, left-justified with trailing spaces. The first three positions must be numeric.

### Values

If present, PDS 0577 cannot contain all low values, all high values, all zeros, or all spaces.

## PDS 0578—Billing Adjustment

PDS 0578 (Billing Adjustment) indicates whether any additional charges were incurred after the cardholder's departure.

### Attributes

|                |                            |
|----------------|----------------------------|
| ans-15; TAGLLL |                            |
| Tag Field:     | 0578                       |
| Length Field:  | 3 positions, value = 015   |
| Data Field:    | Fixed length, 15 positions |
| Subfields:     | 4                          |
| Justification: | See "Subfields"            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

---

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

## PDS 0578 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                         | Attribute | Justification |
|--------|-----------|------------------------------|-----------|---------------|
| 1      | 1         | Billing Adjustment Indicator | as-1      | N/A           |
| 2      | 2–13      | Billing Adjustment Amount    | n-12      | right         |
| 3      | 14        | Billing Adjustment Exponent  | n-1       | N/A           |
| 4      | 15        | Billing Adjustment Sign      | a-1       | N/A           |

### Subfield 1: Billing Adjustment Indicator

If PDS 0578 is present, subfield 1 (Billing Adjustment Indicator) should contain one of the following values.

| Value | Description                           |
|-------|---------------------------------------|
| Y     | Yes (additional charges were added)   |
| N     | No (no additional charges were added) |
| space | No additional charges or unknown      |

### Subfield 2: Billing Adjustment Amount

Subfield 2 (Billing Adjustment Amount) contains the total amount of the charges added after the departure. If subfield 1 contains a Y, subfield 2 must be numeric and greater than zero.

### Subfield 3: Billing Adjustment Exponent

Subfield 3 (Billing Adjustment Exponent) must be numeric and contain a value of 0 to 5.

**NOTE:**

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

#### **Subfield 4: Billing Adjustment Sign**

If PDS 0578 is present, subfield 4 (Billing Adjustment Sign) must contain a value of D or C. This subfield identifies whether PDS 0578 is a debit or credit from the perspective of the cardholder.

| <b>Value</b> | <b>Description</b>                     |
|--------------|----------------------------------------|
| D            | Billing Adjustment amount is a debit.  |
| C            | Billing Adjustment amount is a credit. |

## **PDS 0579—Invoice Date**

---

PDS 0579 (Invoice Date) contains the date of the electronic invoice.

### **Attributes**

|                |                           |
|----------------|---------------------------|
| n-6; TAGLLL    |                           |
| Tag Field:     | 0579                      |
| Length Field:  | 3 positions, value = 006  |
| Data Field:    | Fixed length, 6 positions |
| Subfields:     | None                      |
| Justification: | N/A                       |

### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Electronic Invoice-Transaction Data)/<br>1644 | O   | •   | C   |

### Values

PDS 0579 must be numeric and must be a fixed length of 006. If present, PDS 0579 must contain a valid date in the format YYMMDD.

## PDS 0580—Room Rate

PDS 0580 (Room Rate) contains the daily room charges exclusive of taxes and fees.

### Attributes

|                |                            |
|----------------|----------------------------|
| n-13; TAGLLL   |                            |
| Tag Field:     | 0580                       |
| Length Field:  | 3 positions, value = 013   |
| Data Field:    | Fixed length, 13 positions |
| Subfields:     | 2                          |
| Justification: | See "Subfields"            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains a lodging card acceptor business code (MCC) and is submitted for the U.S. region Commercial T&E Rate III (IRD 89) incentive interchange rate program.

### Values

If various room rates apply for the same stay (folio), the room rate for the majority of number of days should be listed.

If present, PDS 0580 must be a fixed length of 13 and may contain all zeros.

### PDS 0580 Subfields

This PDS consists of two subfields.

| Number | Positions | Name               | Attribute | Justification |
|--------|-----------|--------------------|-----------|---------------|
| 1      | 1–12      | Room Rate Amount   | n–12      | right         |
| 2      | 13        | Room Rate Exponent | n–1       | N/A           |

#### Subfield 1: Room Rate Amount

Subfield 1 (Room Rate Amount) contains the daily room charges exclusive of taxes and fees. If PDS 0580 is present, subfield 1 must be numeric.

#### Subfield 2: Room Rate Exponent

Subfield 2 (Room Rate Exponent) must be numeric and contain a value of 0 to 5.

### PDS 0581—Total Room Tax

---

PDS 0581 (Total Room Tax) contains tax amount information such as the daily room tax, occupancy tax, energy tax, and tourist tax amounts.

#### Attributes

---

ans-14; TAGLLL

---

Tag Field: 0581

---

Length Field: 3 positions, value = 014

---

Data Field: Fixed length, 14 positions

---

Subfields: 3

---

---

|                |                 |
|----------------|-----------------|
| Justification: | See "Subfields" |
|----------------|-----------------|

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains a lodging card acceptor business code (MCC) and is submitted for the U.S. region Commercial T&E Rate III (IRD 89) incentive interchange rate program.

## Values

If present, must be a fixed length of 14.

## PDS 0581 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                    | Attribute | Justification |
|--------|-----------|-------------------------|-----------|---------------|
| 1      | 1-12      | Total Room Tax Amount   | n-12      | right         |
| 2      | 13        | Total Room Tax Exponent | n-1       | N/A           |
| 3      | 14        | Total Room Tax Sign     | a-1       | N/A           |

### Subfield 1: Total Room Tax Amount

Subfield 1 (Total Room Tax Amount) contains the total amount of the charges for Total Room Tax. If PDS 0581 is present, subfield 1 must be numeric.

### Subfield 2: Total Room Tax Exponent

If PDS 0581 is present, subfield 2 (Total Room Tax Exponent) must be numeric and contain a value of 0 to 5.

**NOTE:**

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### **Subfield 3: Total Room Tax Sign**

If PDS 0581 is present, subfield 3 (Total Room Tax Sign) must contain a value of D or C. This subfield identifies whether PDS 0581 is a debit or credit from the perspective of the cardholder.

| <b>Value</b> | <b>Description</b>                 |
|--------------|------------------------------------|
| D            | Total room tax amount is a debit.  |
| C            | Total room tax amount is a credit. |

## **PDS 0582—Program Code**

---

PDS 0582 (Program Code) indicates special circumstances such as “no show” situations.

### **Attributes**

|                |                           |
|----------------|---------------------------|
| ans-2; TAGLLL  |                           |
| Tag Field:     | 0582                      |
| Length Field:  | 3 positions, value = 002  |
| Data Field:    | Fixed length, 2 positions |
| Subfields:     | None                      |
| Justification: | Left                      |

### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

### Values

If present, PDS 0582 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0583—Phone Charges

---

PDS 0583 (Phone Charges) contains the total amount of charges for all phone calls.

### Attributes

|                |                            |
|----------------|----------------------------|
| ans-14; TAGLLL |                            |
| Tag Field:     | 0583                       |
| Length Field:  | 3 positions, value = 014   |
| Data Field:    | Fixed length, 14 positions |
| Subfields:     | 3                          |
| Justification: | See “Subfields”            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

### Values

If present, PDS 0583 must be a fixed length of 14.

## PDS 0583 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                   | Attribute | Justification |
|--------|-----------|------------------------|-----------|---------------|
| 1      | 1–12      | Phone Charges Amount   | n–12      | right         |
| 2      | 13        | Phone Charges Exponent | n–1       | N/A           |
| 3      | 14        | Phone Charges Sign     | a–1       | N/A           |

### Subfield 1: Phone Charges Amount

Subfield 1 (Phone Charges Amount) contains the total amount of charges for all phone calls. If PDS 0583 is present, subfield 1 must be numeric.

### Subfield 2: Phone Charges Exponent

If PDS 0583 is present, subfield 2 (Phone Charges Exponent) must be numeric and contain a value of 0 to 5.

**NOTE:**

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### Subfield 3: Phone Charges Sign

If PDS 0583 is present, subfield 3 (Phone Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0583 is a debit or credit from the perspective of the cardholder.

| Value | Description                       |
|-------|-----------------------------------|
| D     | Phone charges amount is a debit.  |
| C     | Phone charges amount is a credit. |

## PDS 0584—Restaurant Charges

PDS 0584 (Restaurant Charges) contains the total amount of all restaurant charges.

### Attributes

---

ans-14; TAGLLL

---

Tag Field: 0584

---

Length Field: 3 positions, value = 014

---

Data Field: Fixed length, 14 positions

---

Subfields: 3

---

Justification: See "Subfields"

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

### Values

If present, PDS 0584 must be a fixed length of 14.

### PDS 0584 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                        | Attribute | Justification |
|--------|-----------|-----------------------------|-----------|---------------|
| 1      | 1–12      | Restaurant Charges Amount   | n–12      | right         |
| 2      | 13        | Restaurant Charges Exponent | n–1       | N/A           |
| 3      | 14        | Restaurant Charges Sign     | a–1       | N/A           |

---

### **Subfield 1: Restaurant Charges Amount**

If PDS 0584 is present, subfield 1 (Restaurant Charges Amount) must be numeric and contain the restaurant charges amount.

### **Subfield 2: Restaurant Charges Exponent**

If PDS 0584 is present, subfield 2 (Restaurant Charges Exponent) must be numeric and contain a value of 0 to 5.

**NOTE:**

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### **Subfield 3: Restaurant Charges Sign**

If PDS 0584 is present, subfield 3 (Restaurant Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0584 is a debit or credit from the perspective of the cardholder.

| <b>Value</b> | <b>Description</b>                     |
|--------------|----------------------------------------|
| D            | Restaurant charges amount is a debit.  |
| C            | Restaurant charges amount is a credit. |

---

## **PDS 0585—Mini-Bar Charges**

PDS 0585 (Mini-Bar Charges) contains the total amount of in-room “mini-bar” service charges.

### **Attributes**

|                |                            |
|----------------|----------------------------|
| ans-14; TAGLLL |                            |
| Tag Field:     | 0585                       |
| Length Field:  | 3 positions, value = 014   |
| Data Field:    | Fixed length, 14 positions |
| Subfields:     | 3                          |

---

Justification: See "Subfields"

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

## Values

If present, PDS 0585 must be a fixed length of 14.

## PDS 0585 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                      | Attribute | Justification |
|--------|-----------|---------------------------|-----------|---------------|
| 1      | 1–12      | Mini-Bar Charges Amount   | n–12      | right         |
| 2      | 13        | Mini-Bar Charges Exponent | n–1       | N/A           |
| 3      | 14        | Mini-Bar Charges Sign     | a–1       | N/A           |

### Subfield 1: Mini-Bar Charges Amount

If PDS 0585 is present, subfield 1 (Mini-Bar Charges Amount) must be numeric and contain the mini-bar charges amount.

### Subfield 2: Mini-Bar Charges Exponent

If PDS 0585 is present, subfield 2 (Mini-Bar Charges Exponent) must be numeric and contain a value of 0 to 5.

#### NOTE:

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### Subfield 3: Mini-Bar Charges Sign

If PDS 0585 is present, subfield 3 (Mini-Bar Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0585 is a debit or credit from the perspective of the cardholder.

| Value | Description                          |
|-------|--------------------------------------|
| D     | Mini-Bar charges amount is a debit.  |
| C     | Mini-Bar charges amount is a credit. |

## PDS 0586—Gift Shop Charges

PDS 0586 (Gift Shop Charges) contains the total amount of all gift shop and specialty shop charges.

### Attributes

|                |                            |
|----------------|----------------------------|
| ans-14; TAGLLL |                            |
| Tag Field:     | 0586                       |
| Length Field:  | 3 positions, value = 014   |
| Data Field:    | Fixed length, 14 positions |
| Subfields:     | 3                          |
| Justification: | See "Subfields"            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

## Values

If present, PDS 0586 must be a fixed length of 14.

## PDS 0586 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                       | Attribute | Justification |
|--------|-----------|----------------------------|-----------|---------------|
| 1      | 1–12      | Gift Shop Charges Amount   | n–12      | right         |
| 2      | 13        | Gift Shop Charges Exponent | n–1       | N/A           |
| 3      | 14        | Gift Shop Charges Sign     | a–1       | N/A           |

### Subfield 1: Gift Shop Charges Amount

Subfield 1 (Gift Shop Charges Amount) contains the total amount of all gift shop and specialty shop charges. If PDS 0586 is present, subfield 1 must be numeric.

### Subfield 2: Gift Shop Charges Exponent

If PDS 0586 is present, subfield 2 (Gift Shop Charges Exponent) must be numeric and contain a value of 0 to 5.

#### NOTE:

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### Subfield 3: Gift Shop Charges Sign

If PDS 0586 is present, subfield 3 (Gift Shop Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0586 is a debit or credit from the perspective of the cardholder.

| Value | Description                           |
|-------|---------------------------------------|
| D     | Gift Shop charges amount is a debit.  |
| C     | Gift Shop charges amount is a credit. |

## PDS 0587—Laundry and Dry Cleaning Charges

PDS 0587 (Laundry and Dry Cleaning Charges) contains the total amount of cleaning charges.

### Attributes

---

ans-14; TAGLLL

---

Tag Field: 0587

---

Length Field: 3 positions, value = 014

---

Data Field: Fixed length, 14 positions

---

Subfields: 3

---

Justification: See "Subfields"

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

### Values

If present, PDS 0587 must be a fixed length of 14.

### PDS 0587 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                                      | Attribute | Justification |
|--------|-----------|-------------------------------------------|-----------|---------------|
| 1      | 1–12      | Laundry and Dry Cleaning Charges Amount   | n–12      | right         |
| 2      | 13        | Laundry and Dry Cleaning Charges Exponent | n–1       | N/A           |

| Number | Positions | Name                                  | Attribute | Justification |
|--------|-----------|---------------------------------------|-----------|---------------|
| 3      | 14        | Laundry and Dry Cleaning Charges Sign | a-1       | N/A           |

### **Subfield 1: Laundry and Dry Cleaning Charges Amount**

Subfield 1 (Laundry and Dry Cleaning Charges Amount) contains the total amount of all laundry and dry cleaning charges. If PDS 0587 is present, subfield 1 must be numeric.

### **Subfield 2: Laundry and Dry Cleaning Charges Exponent**

If PDS 0587 is present, subfield 2 (Laundry and Dry Cleaning Charges Exponent) must be numeric and contain a value of 0 to 5.

#### **NOTE:**

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### **Subfield 3: Laundry and Dry Cleaning Charges Sign**

If PDS 0587 is present, subfield 3 (Laundry and Dry Cleaning Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0587 is a debit or credit from the perspective of the cardholder.

| Value | Description                                          |
|-------|------------------------------------------------------|
| D     | Laundry and Dry Cleaning charges amount is a debit.  |
| C     | Laundry and Dry Cleaning charges amount is a credit. |

## **PDS 0588—Other Services**

PDS 0588 (Other Services) contains the total amount of “other” service charges, not elsewhere classified.

### **Attributes**

ans-102; TAGLLLVAR

Tag Field: 0588

---

|                |                                   |
|----------------|-----------------------------------|
| Length Field:  | 3 positions, value = 017–102      |
| Data Field:    | Variable length, 17–102 positions |
| Subfields:     | 4                                 |
| Occurrences    | 1–6                               |
| Justification: | See “Subfields”                   |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

---

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

---

PDS 0588 must be a length of 017–102, and it must be divisible by a minimum occurrence length of 017.

## PDS 0588 Subfields

This PDS consists of four subfields.

---

| Number | Positions | Name                    | Attribute | Justification |
|--------|-----------|-------------------------|-----------|---------------|
| 1      | 1–3       | Other Services Code     | ans-3     | left          |
| 2      | 4–15      | Other Services Amount   | n-12      | right         |
| 3      | 16        | Other Services Exponent | n-1       | N/A           |
| 4      | 17        | Other Services Sign     | a-1       | N/A           |

---

### Subfield 1: Other Services Code

Subfield 1 (Other Services Code) contains the code indicating the type of services provided. If present, subfield 1 must be left-justified and cannot be all low values, all high values, all spaces, or all zeros.

---

### Subfield 2: Other Services Amount

Subfield 2 (Other Services Amount) must be numeric.

### Subfield 3: Other Services Exponent

If PDS 0588 is present, subfield 3 (Other Services Exponent) must be numeric and must contain a value of 0 to 5.

**NOTE:**

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### Subfield 4: Other Services Sign

If PDS 0588 is present, subfield 4 (Other Services Sign) must contain a value of D or C. This subfield identifies whether PDS 0588 is a debit or credit from the perspective of the cardholder.

| Value | Description                                |
|-------|--------------------------------------------|
| D     | Other Services charges amount is a debit.  |
| C     | Other Services charges amount is a credit. |

---

## PDS 0589—Invoice Creation Date/Time

PDS 0589 (Invoice Creation Date/Time) contains the date and time the electronic invoice was created.

### Attributes

|                |                            |
|----------------|----------------------------|
| n-12; TAGLLL   |                            |
| Tag Field:     | 0589                       |
| Length Field:  | 3 positions, value = 012   |
| Data Field:    | Fixed length, 12 positions |
| Subfields:     | 2                          |
| Justification: | See "Subfields"            |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Electronic Invoice-Transaction Data)/<br>1644 | O   | •   | C   |

## Values

PDS 0589 must be a fixed length of 12.

## PDS 0589 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                  | Attribute | Justification |
|--------|-----------|-----------------------|-----------|---------------|
| 1      | 1–6       | Invoice Creation Date | n-6       | right         |
| 2      | 7–12      | Invoice Creation Time | n-6       | right         |

### Subfield 1: Invoice Creation Date

If PDS 0589 is present, subfield 1 (Invoice Creation Date) must be numeric and must contain a valid date in the format YYMMDD.

### Subfield 2: Invoice Creation Time

If PDS 0589 is present, subfield 2 (Invoice Creation Time) must be numeric and must contain a valid time in the format HHMMSS.

## PDS 0590—Party Identification

PDS 0590 (Party Identification) contains a code that identifies the various parties on an invoice.

### Attributes

an-2; TAGLLL

|                |                           |
|----------------|---------------------------|
| Tag Field:     | 0590                      |
| Length Field:  | 3 positions, value = 002  |
| Data Field:    | Fixed length, 2 positions |
| Subfields:     | None                      |
| Justification: | N/A                       |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                               | Org | Sys | Dst |
|-----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                 |     |     |     |
| Financial Detail Addendum (Electronic Invoice—Party Information)/1644 | O   | •   | C   |

## Values

If present, PDS 0590 must be a fixed length of 02 and contain one of the following values.

| Value | Description                                                                       |
|-------|-----------------------------------------------------------------------------------|
| BY    | Buyer or company buying the goods or services (Corporate)                         |
| SU    | Supplier or the provider of the goods or services (Merchant)                      |
| IV    | The party to whom the invoice is addressed                                        |
| PE    | Payee or the party that will receive payment                                      |
| DP    | Delivery party or the party that will receive the goods                           |
| SF    | "Ship from" party or the company from which the goods or services will be shipped |

## PDS 0591—Party Name

PDS 0591 (Party Name) contains name of the party identified on the invoice.

### Attributes

---

ans...120; TAGLLLVAR

---

Tag Field: 0591

---

Length Field: 3 positions, value = 040–120

---

Data Field: Variable length, 120 positions

---

Subfields: 1

---

Occurrences: 1–3

---

Justification: Left

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                   | Org | Sys | Dst |
|---------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                     |     |     |     |
| Financial Detail Addendum (Electronic Invoice-Party Information)/<br>1644 | O   | •   | C   |

### PDS 0591 Subfields

This PDS contains from one to three occurrences of Party Name information.

Each occurrence requires 40 positions; the length of this PDS must be a multiple of 40, with a maximum length of 120 positions.

| Number | Positions | Name       | Attribute | Justification |
|--------|-----------|------------|-----------|---------------|
| 1      | 1–40      | Party Name | ans-40    | left          |

### **Subfield 1—Party Name**

If present, PDS 0591, subfield 1 (Party Name) must be left-justified and cannot contain all low values, high values, spaces, or zeros.

## **PDS 0592—Party Address**

PDS 0592 (Party Address) contains address of the party identified on the invoice.

### **Attributes**

---

ans...240; TAGLLLVAR

---

Tag Field: 0592

---

Length Field: 3 positions, value = 040–240

---

Data Field: Variable length, 240 positions

---

Subfields: 1

---

Occurrences: 1–6

---

Justification: Left

---

### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                   | Org                   | Sys                              | Dst                   |
|---------------------------------------------------------------------------|-----------------------|----------------------------------|-----------------------|
| <b>Presentment, Addendum, and Chargeback Messages</b>                     |                       |                                  |                       |
| Financial Detail Addendum (Electronic Invoice-Party Information)/<br>1644 | <input type="radio"/> | <input checked="" type="radio"/> | <input type="radio"/> |

### **Values**

PDS 0592 contains from one to six occurrences of Party Address information. The PDS must be a length of 040–240 and must be divisible by minimum occurrence length of 040.

## PDS 0592 Subfields

This PDS contains from one to six occurrences of Party Address information.

Each occurrence requires 40 positions; the length of this PDS must be a multiple of 40, with a maximum length of 240 positions.

| Number | Positions | Name               | Attribute | Justification |
|--------|-----------|--------------------|-----------|---------------|
| 1      | 1–40      | Party Address Line | ans-40    | left          |

### Subfield 1: Party Address Line

If present, PDS 0592 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0593—Party Postal Information

PDS 0593 (Party Postal Information) contains the city, state/province, country code, and postal code of the party identified on the invoice.

### Attributes

|                     |                               |
|---------------------|-------------------------------|
| ans...46; TAGLLLVAR |                               |
| Tag Field:          | 0593                          |
| Length Field:       | 3 positions, value = 025–046  |
| Data Field:         | Variable length, 46 positions |
| Subfields:          | 4                             |
| Justification:      | See "Subfields"               |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |

---

| Message Type Identifier                                                   | Org | Sys | Dst |
|---------------------------------------------------------------------------|-----|-----|-----|
| Financial Detail Addendum (Electronic Invoice-Party Information)/<br>1644 | O   | •   | C   |

---

### Values

PDS 0593 must be a length of 025–046.

### PDS 0593 Subfields

PDS 0593 consists of four subfields.

| Number | Positions | Name                | Attribute | Justification |
|--------|-----------|---------------------|-----------|---------------|
| 1      | 1–25      | City                | ans-25    | left          |
| 2      | 26–28     | State/Province Code | ans-3     | left          |
| 3      | 29–31     | Country Code        | ans-3     | left          |
| 4      | 32–46     | Postal Code         | ans-15    | left          |

#### Subfield 1: City

When PDS 0593 is present, subfield 1 (City) is required to be present, must be 25 positions, and must contain the city of the party identified on the invoice. This subfield must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

#### Subfield 2: State/Province Code

Subfield 2 (State/Province Code) contains the state or province code of the party identified on the invoice. This subfield must be a fixed length of 003 and must be left-justified. It cannot contain all low values, all high values, all spaces, or all zeros.

#### Subfield 3: Country Code

Subfield 3 (Country Code) contains the country code of the party identified on the invoice. This subfield must be a fixed length of 003 and must be left-justified. It cannot contain all low values, all high values, all spaces, or all zeros.

#### Subfield 4: Postal Code

Subfield 4 (Postal Code) contains the postal code of the party identified on the invoice. This subfield must be a fixed length of 015 and must be left-justified. It cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0594—Party Contact

PDS 0594 (Party Contact) contains a contact descriptor and party information for the party identified on the invoice.

### Attributes

---

ans...305; TAGLLLVAR

---

Tag Field: 0594

---

Length Field: 3 positions, value = 061–305

---

Data Field: Variable length, 305 positions

---

Subfields: 2

---

Occurrences: 5

---

Justification: See “Subfields”

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                   | Org | Sys | Dst |
|---------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                     |     |     |     |
| Financial Detail Addendum (Electronic Invoice-Party Information)/<br>1644 | O   | •   | C   |

### Values

PDS 0594 must be a length of 061–305 and must be divisible by minimum occurrence length of 061.

### PDS 0594 Subfields

PDS 0594 consists of two subfields.

| Number | Positions | Name                     | Attribute | Justification |
|--------|-----------|--------------------------|-----------|---------------|
| 1      | 1         | Party Contact Descriptor | n-1       | N/A           |

| Number | Positions | Name                      | Attribute | Justification |
|--------|-----------|---------------------------|-----------|---------------|
| 2      | 2–61      | Party Contact Information | ans-60    | left          |

### Subfield 1: Party Contact Descriptor

Subfield 1 (Party Contact Descriptor) contains a code that identifies the type of party information being provided. If present, this subfield must be numeric and must be left-justified. It cannot contain all low values, all high values, all spaces, or all zeros, and it must contain one of the following values.

| Value | Description    |
|-------|----------------|
| 1     | Name           |
| 2     | Title          |
| 3     | Telephone      |
| 4     | E-mail address |
| 5     | Function       |

### Subfield 2: Party Contact Information

Subfield 2 (Party Contact Information) contains the contact information of the party. This subfield must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0595—Card Acceptor Type

PDS 0595 (Card Acceptor Type) contains various classifications of business ownership characteristics.

### Attributes

|               |                           |
|---------------|---------------------------|
| ans-8; TAGLLL |                           |
| Tag Field:    | 0595                      |
| Length Field: | 3 positions, value = 008  |
| Data Field:   | Fixed length, 8 positions |
| Subfields:    | 8                         |

---

Justification: See "Subfields"

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | C   | •   | C   |

This PDS must be present in the associated Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 message for First Presentment/1240 transactions submitted with the following criteria:

- DE 43 (Card Acceptor Name/Location), subfield 6 (Card Acceptor Country Code) equals USA.
- DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type) equals 00—Purchase (Goods and Services) or 18—Unique.
- The GCMS Product ID associated with DE 2 (Primary Account Number) is a corporate product.

## Requirements

The following requirement applies to corporate card transactions conducted with a U.S.-based merchant or card acceptor:

PDS 0595, subfield 5, value of R—Card acceptor refused to provide business type, is only valid with transactions submitted for the following interchange programs.

| IRD                                       | Description                                             |
|-------------------------------------------|---------------------------------------------------------|
| <b>Interregional Interchange Programs</b> |                                                         |
| 61                                        | Interregional Commercial Standard                       |
| 63                                        | Interregional Commercial Purchasing Standard            |
| IP                                        | Interregional Commercial Premium Standard               |
| LD                                        | Interregional Regulated POS Debit                       |
| LF                                        | Interregional Regulated POS Debit with Fraud Adjustment |
| LS                                        | Interregional Regulated POS Debit Small Ticket          |

| <b>IRD</b>                                         | <b>Description</b>                                                   |
|----------------------------------------------------|----------------------------------------------------------------------|
| LT                                                 | Interregional Regulated POS Debit Small Ticket with Fraud Adjustment |
| <b>U.S. Region Consumer Interchange Programs</b>   |                                                                      |
| LD                                                 | Regulated POS Debit                                                  |
| LF                                                 | Regulated POS Debit with Fraud Adjustment                            |
| LS                                                 | Regulated POS Debit Small Ticket                                     |
| LT                                                 | Regulated POS Debit Small Ticket with Fraud Adjustment               |
| <b>U.S. Region Commercial Interchange Programs</b> |                                                                      |
| 65                                                 | Commercial Standard                                                  |
| SK                                                 | Business Level 2 Standard                                            |
| 3K                                                 | Business Level 3 Standard                                            |
| 4K                                                 | Business Level 4 Standard                                            |

### **Values**

If present, PDS 0595 must be a fixed length of 8.

Value of 2 (Not known), in Subfield 1 is not permitted for commercial card transactions conducted with a U.S.-based card acceptor, unless submitted for a Standard interchange program.

Value R (Card acceptor refused to provide business type) is permitted in Subfield 5 for commercial card transactions conducted with a U.S.-based card acceptor, only when submitted for a Standard interchange program.

If Subfield 5 contains the value R (Card acceptor refused to provide business type), Subfield 1 must contain the value 2 (Not known) for commercial card transactions conducted with a U.S.-based card acceptor, when submitted for a Standard interchange program.

### **PDS 0595 Subfields**

PDS 0595 consists of eight subfields.

| <b>Number</b> | <b>Positions</b> | <b>Name</b>                 | <b>Attribute</b> | <b>Justification</b> |
|---------------|------------------|-----------------------------|------------------|----------------------|
| 1             | 1                | Business Type               | ans-1            | N/A                  |
| 2             | 2                | Business Owner Type         | ans-1            | N/A                  |
| 3             | 3                | Business Certification Type | ans-1            | N/A                  |
| 4             | 4                | Business Racial/Ethnic Type | ans-1            | N/A                  |

| <b>Number</b> | <b>Positions</b> | <b>Name</b>                               | <b>Attribute</b> | <b>Justification</b> |
|---------------|------------------|-------------------------------------------|------------------|----------------------|
| 5             | 5                | Business Type Provided Code               | ans-1            | N/A                  |
| 6             | 6                | Business Owner Type Provided Code         | ans-1            | N/A                  |
| 7             | 7                | Business Certification Type Provided Code | ans-1            | N/A                  |
| 8             | 8                | Business Racial/Ethnic Type Provided Code | ans-1            | N/A                  |

### **Subfield 1: Business Type**

If PDS 0595 is present, subfield 1 (Business Type) contains a code to identify the specific classification or type of business. PDS 0595 subfield 1 cannot contain all low values or all high values. The following values must be used in this subfield.

| <b>Value</b> | <b>Description</b>              |
|--------------|---------------------------------|
| 1            | Corporation                     |
| 2            | Not known                       |
| 3            | Individual/Sole Proprietorship  |
| 4            | Partnership                     |
| 5            | Association/Estate/Trust        |
| 6            | Tax Exempt Organizations (501C) |
| 7            | International Organization      |
| 8            | Limited Liability Company (LLC) |
| 9            | Government Agency               |

### **Subfield 2: Business Owner Type**

Subfield 2 (Business Owner Type) contains a code to identify specific characteristics about the business owner. Subfield 2 cannot contain all low values or all high values. These are the valid values.

| Value | Description |
|-------|-------------|
|       |             |

---

|   |                                              |
|---|----------------------------------------------|
| 1 | No application classification                |
| 2 | Female business owner                        |
| 3 | Physically handicapped female business owner |
| 4 | Physically handicapped male business owner   |
| 0 | Unknown                                      |

---

### **Subfield 3: Business Certification Type**

Subfield 3 (Business Certification Type) contains a code to identify specific characteristics about the business certification type, such as small business, disadvantaged, or other certification type. This subfield cannot contain all low values or all high values. These are the valid values.

---

| <b>Value</b> | <b>Description</b>                                                                                        |
|--------------|-----------------------------------------------------------------------------------------------------------|
| 1            | Not certified                                                                                             |
| 2            | Small Business Administration (SBA) certification small business                                          |
| 3            | SBA certification as small disadvantaged business                                                         |
| 4            | Other government or agency-recognized certification (such as Minority Supplier Development Council)       |
| 5            | Self-certified small business                                                                             |
| 6            | SBA certification as small and other government or agency-recognized certification                        |
| 7            | SBA certification as small disadvantaged business and other government or agency-recognized certification |
| 8            | Other government or agency-recognized certification and self-certified small business                     |
| A            | SBA certification as 8(a)                                                                                 |
| B            | Self-certified small disadvantaged business (SDB)                                                         |
| C            | SBA certification as HUBZone                                                                              |
| 0            | Unknown                                                                                                   |

---

---

#### **Subfield 4: Business Racial/Ethnic Type**

Subfield 4 (Business Racial/Ethnic Type) contains a code identifying the racial or ethnic type of the majority owner of the business. This subfield cannot contain all low values or all high values. These are the valid values.

| <b>Value</b> | <b>Description</b>          |
|--------------|-----------------------------|
| 1            | African American            |
| 2            | Asian Pacific American      |
| 3            | Subcontinent Asian American |
| 4            | Hispanic American           |
| 5            | Native American Indian      |
| 6            | Native Hawaiian             |
| 7            | Native Alaskan              |
| 8            | Caucasian                   |
| 9            | Other                       |
| 0            | Unknown                     |

#### **Subfield 5: Business Type Provided Code**

These are the valid values for subfield 5 (Business Type Provided Code).

| <b>Value</b> | <b>Description</b>                              |
|--------------|-------------------------------------------------|
| Y            | Business type is provided.                      |
| N            | Business type was not provided.                 |
| R            | Card acceptor refused to provide business type. |

#### **Subfield 6: Business Owner Type Provided Code**

These are the valid values for subfield 6 (Business Owner Type Provided Code).

| <b>Value</b> | <b>Description</b>               |
|--------------|----------------------------------|
| Y            | Business owner type is provided. |

| Value | Description                                     |
|-------|-------------------------------------------------|
| N     | Business owner type was not provided.           |
| R     | Card acceptor refused to provide business type. |

### **Subfield 7: Business Certification Type Provided Code**

These are the valid values for subfield 7 (Business Certification Type Provided Code).

| Value | Description                                     |
|-------|-------------------------------------------------|
| Y     | Business certification type is provided.        |
| N     | Business certification type was not provided.   |
| R     | Card acceptor refused to provide business type. |

### **Subfield 8: Business Racial/Ethnic Type Provided Code**

These are the valid values for subfield 8 (Business Racial/Ethnic Type Provided Code).

| Value | Description                                                   |
|-------|---------------------------------------------------------------|
| Y     | Business racial/ethnic type is provided.                      |
| N     | Business racial/ethnic type was not provided.                 |
| R     | Card acceptor refused to provide business racial/ethnic type. |

## **PDS 0596—Card Acceptor Tax ID**

PDS 0596 (Card Acceptor Tax ID) contains a U.S. federal tax ID number or value added tax (VAT) ID.

### **Attributes**

|               |                          |
|---------------|--------------------------|
| ans-21 TAGLLL |                          |
| Tag Field:    | 0596                     |
| Length Field: | 3 positions, value = 021 |

|                |                            |
|----------------|----------------------------|
| Data Field:    | Fixed length, 21 positions |
| Subfields:     | 2                          |
| Justification: | See “Subfields”            |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| First Presentment/1240                                                   | C   | •   | C   |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | C   | •   | C   |

PDS 0596 must be present in a Financial Detail Addendum (Corporate Common Card Data)/1644 when all of the following conditions exist:

- The product code is any corporate product code.
- The Card Acceptor Country Code (DE 43 subfield 6) equals USA.
- The Processing Code (DE 3, subfield 1) is equal to 00—Purchase (Goods and Services), 09—Purchase (Goods and Services) with Cash Back, or 18—Unique Transaction.
- The transaction is not a reversal.

For transactions acquired outside the U.S. region, PDS 0596 must be present if the associated First Presentment/1240 is submitted for the following incentive interchange rate program.

| IRD | Description                                      |
|-----|--------------------------------------------------|
| 67  | Interregional Commercial Purchasing Data Rate II |

PDS 0596 must be present in a Financial Detail Addendum (Corporate Common Card Data)/1644 when all the following conditions exist:

- The product code is MCP or MCF at a non-fuel location.
- The Business Service is equal to one of the following.

| <b>Business Service Type<br/>Code (PDS 0158,<br/>subfield 2)</b> | <b>Business Service ID<br/>(PDS 0158, subfield 3)</b> | <b>Description</b>   |
|------------------------------------------------------------------|-------------------------------------------------------|----------------------|
| 2                                                                | 050001                                                | Europe Intraregional |
| 3                                                                | 050012                                                | Europe Intercountry  |
| 3                                                                | 050021                                                | Europe Intercountry  |
| 3                                                                | 050031                                                | Europe Intercountry  |

**NOTE:**

**This applies to additional European domestic arrangements**

- The IRD submitted in the associated First Presentment/1240 is one of the following.

| <b>IRD</b> | <b>Description</b>                          |
|------------|---------------------------------------------|
| 26         | Purchasing Large Ticket Level 1 Interchange |
| 27         | Purchasing Large Ticket Level 2 Interchange |

**Values**

If present, PDS 0596 must be a fixed length of 21.

## PDS 0596 Subfields

This PDS consists of two subfields.

| <b>Number</b> | <b>Positions</b> | <b>Name</b>                           | <b>Attribute</b> | <b>Justification</b> |
|---------------|------------------|---------------------------------------|------------------|----------------------|
| 1             | 1–20             | Card Acceptor Tax ID                  | ans-20           | N/A                  |
| 2             | 21               | Card Acceptor Tax ID Provided<br>Code | ans-1            | right                |

### Subfield 1: Card Acceptor Tax ID

If present, subfield 1 (Card Acceptor Tax ID) cannot contain a known invalid Tax ID.

If PDS 0596, subfield 1 is present on both the First Presentment/1240 message and any subsequent associated addendum messages, the values must be identical.

For transactions where the merchant is U.S. region, if present, subfield 1 must contain nine numeric characters and be left-justified with trailing spaces.

When present, and PDS 0596, subfield 2 is equal to Y (Card Acceptor Tax ID provided), GCMS edits the field to ensure it is not considered a known invalid value or format, including:

- Low values
- High values
- All spaces
- The following ranges:
  - 000000000–000000009
  - 111111110–111111119
  - 123456780–123456789
  - 222222220–222222229
  - 333333330–333333339
  - 444444440–444444449
  - 555555550–555555559
  - 666666660–666666669
  - 777777770–777777779
  - 888888880–888888889
  - 999999990–999999999

PDS 0596, subfield 1 can be spaces when one of the following conditions exist:

- The transaction is submitted for the U.S. Region Commercial or Interregional Commercial standard interchange programs and PDS 0596, subfield 2 is equal to R (Refused to Provide Card Acceptor Tax ID).
- PDS 0596, subfield 2 is equal to N (Card Acceptor Tax ID not provided) or R (Refused to Provide Card Acceptor Tax ID).

For First Presentment/1240 messages, PDS 0596, subfield 1 must be present and cannot contain all zeros, all nines, all spaces, all low values, or all high values for Commercial Card transactions in and between participating countries where value-added tax (VAT) applies. The edit validates that DE 43, subfield 6 (Card Acceptor Country Code) and the country code associated with the issuer account range in DE 2 (Primary Account Number) are on the list of participating countries. Participating VAT countries will be announced via the Operations Bulletin and identified via the VAT Indicator in Table IP0028T1 (Country Codes) of the Mastercard Parameter Extract (MPE).

### **Subfield 2: Card Acceptor Tax ID Provided Code**

If PDS 0596 is present, subfield 2 (Card Acceptor Tax ID Provided Code) must contain one of the following values.

| <b>Value</b> | <b>Description</b>                      |
|--------------|-----------------------------------------|
| Y            | Card Acceptor Tax ID provided           |
| N            | Card Acceptor Tax ID not provided       |
| R            | Refused to provide Card Acceptor Tax ID |

PDS 0596, subfield 2 must contain a value of Y (Card Acceptor Tax ID Provided) when all of the following conditions exist:

- The product code is any corporate product code.
- The Card Acceptor Country Code (DE 43 subfield 6) equals USA.
- The transaction is not a reversal.
- The transaction is not submitted for the U.S. Region Commercial or Interregional Commercial standard interchange programs.

Card Acceptor Tax ID Provided Code must contain the value of Y—Card Acceptor Tax ID Provided or R—Refused to Provide Card Acceptor Tax ID and **not** the value of N—Card Acceptor Tax ID Not Provided for transactions submitted for one of the following interchange programs.

| <b>IRD</b>                                         | <b>Description</b>                                                   |
|----------------------------------------------------|----------------------------------------------------------------------|
| <b>Interregional Interchange Programs</b>          |                                                                      |
| 61                                                 | Interregional Commercial Standard                                    |
| 63                                                 | Interregional Commercial Purchasing Standard                         |
| IP                                                 | Interregional Commercial Premium Standard                            |
| LD                                                 | Interregional Regulated POS Debit                                    |
| LF                                                 | Interregional Regulated POS Debit with Fraud Adjustment              |
| LS                                                 | Interregional Regulated POS Debit Small Ticket                       |
| LT                                                 | Interregional Regulated POS Debit Small Ticket with Fraud Adjustment |
| <b>U.S. Region Consumer Interchange Programs</b>   |                                                                      |
| LD                                                 | Regulated POS Debit                                                  |
| LF                                                 | Regulated POS Debit with Fraud Adjustment                            |
| LS                                                 | Regulated POS Debit Small Ticket                                     |
| LT                                                 | Regulated POS Debit Small Ticket with Fraud Adjustment               |
| <b>U.S. Region Commercial Interchange Programs</b> |                                                                      |

| IRD | Description                     |
|-----|---------------------------------|
| 65  | U.S. Region Commercial Standard |
| SK  | Business Level 2 Standard       |
| 3K  | Business Level 3 Standard       |
| 4K  | Business Level 4 Standard       |

For First Presentment/1240 messages, PDS 0596, subfield 2 must be present for Commercial Card transactions in and between participating countries where value-added tax (VAT) applies. The edit validates that DE 43, subfield 6 (Card Acceptor Country Code) and the country code associated with the issuer account range in DE 2 (Primary Account Number) are on the list of participating countries. Participating VAT countries will be announced via the Operations Bulletin and identified via the VAT Indicator in Table IP0028T1 (Country Codes) of the MPE.

## PDS 0597—Total Tax Amount

PDS 0597 (Total Tax Amount) contains the total amount of sales tax or value added tax (VAT) on the total purchase amount.

### Attributes

ans-14; TAGLLL

Tag Field: 0597

Length Field: 3 positions, value = 014

Data Field: Fixed length, 14 positions

Subfields: 3

Justification: See "Subfields"

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                              | Org | Sys | Dst |
|----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                |     |     |     |
| First Presentment/1240 (Allowed for Maestro (MSI) transactions only) | O   | •   | C   |

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | O   | •   | C   |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | O   | •   | C   |
| Financial Detail Addendum (Vehicle Rental Detail)/1644                                 | O   | •   | C   |
| Financial Detail Addendum (Lodging Summary)/1644                                       | O   | •   | C   |
| Financial Detail Addendum (Temporary Services)/1644                                    | O   | •   | C   |
| Financial Detail Addendum (Shipping/Courier Services)/1644                             | C   | •   | C   |
| Financial Detail Addendum (Telephony Billing—Summary)/1644                             | O   | •   | C   |
| Financial Detail Addendum (Telephony Billing—Detail)/1644                              | O   | •   | C   |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644               | C   | •   | C   |
| Financial Detail Addendum (Corporate Card Fleet Transaction Information)/1644          | O   | •   | C   |
| Financial Detail Addendum (Corporate Line Item Detail)/1644                            | O   | •   | C   |
| Financial Detail Addendum (Private Label Common Data)/1644                             | O   | •   | C   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644                        | O   | •   | C   |

This PDS is allowed on First Presentment messages for Maestro (MSI) transactions only. This field will not be submitted to the transaction receiver if provided on a First Presentment/1240 for transactions other than Maestro.

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 when the following occurs.

- The transaction is submitted for Commercial Data Rate III (IRD 66), Commercial Large Ticket I (IRD 62), Commercial Large Ticket II (IRD 94), or Commercial Large Ticket III (IRD 99).
- One of the following MCCs is present in DE 26 (Card Acceptor Business Code [MCC]).
  - 4214—Motor Freight Carriers, Trucking-Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215—Courier Services—Air and Ground, Freight Forwards.
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.

This PDS is required in a Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 message if the associated First Presentment/1240 message is other than a Mastercard Corporate Fleet Card® transaction at a fuel location and is submitted for one of the following incentive interchange rate programs.

| <b>IRD</b>                                               | <b>Description</b>                               |
|----------------------------------------------------------|--------------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                                  |
| BQ                                                       | Canada Intracountry Commercial Data Rate I       |
| BR                                                       | Canada Intracountry Commercial Data Rate II      |
| BS                                                       | Canada Intracountry Commercial Large Ticket      |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                                  |
| 3B                                                       | Business Level 3 Data Rate II                    |
| 3D                                                       | Business Level 3 Face-to-face                    |
| 4B                                                       | Business Level 4 Data Rate II                    |
| 4D                                                       | Business Level 4 Face-to-face                    |
| 60                                                       | Commercial Face-to-Face                          |
| 62                                                       | Commercial Large Ticket I                        |
| 66                                                       | Commercial Data Rate III                         |
| 67                                                       | Commercial Data Rate II                          |
| 67                                                       | Interregional Commercial Purchasing Data Rate II |
| 82                                                       | Electronic Payment Account                       |
| 94                                                       | Commercial Large Ticket II                       |
| 99                                                       | Commercial Large Ticket III                      |
| E1                                                       | Commercial Large Ticket Rate 1 MPG               |
| E2                                                       | Commercial Large Ticket Rate 2 MPG               |
| E3                                                       | Commercial Large Ticket Rate 3 MPG               |
| SB                                                       | Business Level 2 Data Rate II                    |
| SD                                                       | Business Level 2 Face-to-face                    |

PDS 0597 must be present in a Financial Detail Addendum (Corporate Common Card Data)/1644 when all the following conditions exist:

- The product code is MCP or MCF at a non-fuel location.
- The Business Service is equal to one of the following.

| <b>Business Service Type Code<br/>(PDS 0158, subfield 2)</b> | <b>Business Service ID (PDS<br/>0158, subfield 3)</b> | <b>Description</b>   |
|--------------------------------------------------------------|-------------------------------------------------------|----------------------|
| 2                                                            | 050001                                                | Europe Intraregional |
| 3                                                            | 050012                                                | Europe Intercountry  |
| 3                                                            | 050021                                                | Europe Intercountry  |
| 3                                                            | 050031                                                | Europe Intercountry  |

**NOTE:**

**This applies to additional European domestic arrangements.**

The IRD submitted in the associated First Presentment/1240 is one of the following.

| <b>IRD</b> | <b>Description</b>                          |
|------------|---------------------------------------------|
| 26         | Purchasing Large Ticket Level 1 Interchange |
| 27         | Purchasing Large Ticket Level 2 Interchange |

Indicators in subfield 1 of the following PDSs are used to reflect the collection of the individual tax amounts that are summarized in PDS 0597:

- PDS 0682 (Detail Tax Amount 1)
- PDS 0683 (Detail Tax Amount 2)
- PDS 0684 (Detail Tax Amount 3)
- PDS 0751 (Detail Tax Amount 4)
- PDS 0752 (Detail Tax Amount 5)
- PDS 0753 (Detail Tax Amount 6)

PDS 0682, PDS 0683, PDS 0684, PDS 0751, PDS 0752, and PDS 0753 are used to categorize the individual tax amounts such as state, local, and municipal taxes that are summarized in PDS 0597.

PDS 0597 is submitted when PDS 0682, PDS 0683, PDS 0684, PDS 0751, PDS 0752, or PDS 0753 are submitted in the transaction.

**Values**

If present, PDS 0597 must be a fixed length of 014.

## PDS 0597 Subfields

This PDS consists of three subfields.

| Number | Positions | Name               | Attribute | Justification |
|--------|-----------|--------------------|-----------|---------------|
| 1      | 1–12      | Total Tax Amount   | n-12      | right         |
| 2      | 13        | Total Tax Exponent | n-1       | N/A           |
| 3      | 14        | Total Tax Sign     | a-1       | N/A           |

### Subfield 1: Total Tax Amount

If PDS 0597 is present, subfield 1 must be numeric and contain the total tax amount:

- May contain all zeros except as specified below.
- For the U.S. Region Incentive Interchange Rate Programs in the table below, the following business rules are applied:
  - If PDS 0597, subfield 1 is present, it cannot contain all zeros unless the GCMS Product Identifier is MGF, MNF, MPK, MRK, or TNF.
  - The value must be 0.1 percent to 30 percent of the value in DE 4 (Amount, Transaction) unless PDS 0686 (Tax Exempt Indicator) is present or the transaction is a commercial card at fuel locations (MCC 4468, 5499, 5541, 5542, and 5983).

| IRD                                                    | Description                         |
|--------------------------------------------------------|-------------------------------------|
| <b>U.S. Region Incentive Interchange Rate Programs</b> |                                     |
| 3B                                                     | Business Level 3 Data Rate II       |
| 3D                                                     | Business Level 3 Face-to-face       |
| 4B                                                     | Business Level 4 Data Rate II       |
| 4D                                                     | Business Level 4 Face-to-face       |
| 60                                                     | U.S. Region Commercial Face-to-Face |
| 67                                                     | U.S. Region Commercial Data Rate II |
| SB                                                     | Business Level 2 Data Rate II       |
| SD                                                     | Business Level 2 Face-to-face       |

- For the following interchange programs, the value must be 0.1 percent to 30 percent of the value in DE 4 unless PDS 0686 is present.

| IRD                                                      | Description                                 |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BQ                                                       | Canada Intracountry Commercial Data Rate I  |
| BR                                                       | Canada Intracountry Commercial Data Rate II |
| BS                                                       | Canada Intracountry Commercial Large Ticket |

### **Subfield 2: Total Tax Exponent**

If PDS 0597 is present, subfield 2 (Total Tax Exponent) must be numeric and contain a value of 0 to 5.

**NOTE:**

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### **Subfield 3: Total Tax Sign**

If PDS 0597 is present, subfield 3 (Total Tax Sign) must contain a value of D or C. This subfield identifies whether PDS 0597 is a debit or credit from the perspective of the cardholder.

| Value | Description                   |
|-------|-------------------------------|
| D     | Total tax amount is a debit.  |
| C     | Total tax amount is a credit. |

---

## **PDS 0598—Total Tax Collected Indicator**

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PDS 0598 (Total Tax Collected Indicator) reflects total sales tax capture and reporting information such as whether sales tax was included in the purchase amount or if goods and services were not taxable.

### **Attributes**

---

ans-1; TAGLLL

---

Tag Field: 0598

---

---

|                |                          |
|----------------|--------------------------|
| Length Field:  | 3 positions, value = 001 |
| Data Field:    | Fixed length, 1 position |
| Subfields:     | None                     |
| Justification: | N/A                      |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | O   | •   | C   |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | O   | •   | C   |
| Financial Detail Addendum (Vehicle Rental Detail)/1644                                 | O   | •   | C   |
| Financial Detail Addendum (Lodging Summary)/1644                                       | O   | •   | C   |
| Financial Detail Addendum (Temporary Services)/1644                                    | O   | •   | C   |
| Financial Detail Addendum (Shipping/Courier Services)/1644                             | O   | •   | C   |
| Financial Detail Addendum (Telephony Billing—Summary)/1644                             | O   | •   | C   |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644               | O   | •   | C   |
| Financial Detail Addendum (Corporate Card Fleet Transaction Information)/1644          | O   | •   | C   |
| Financial Detail Addendum (Corporate Line Item Detail)/1644                            | O   | •   | C   |

## Values

If present, this PDS cannot contain all low values or high values. It must contain one of the following values.

| <b>Value</b> | <b>Description</b>                                                                        |
|--------------|-------------------------------------------------------------------------------------------|
| Y            | Sales tax is included in total purchase amount.                                           |
| N or zero    | Card acceptor has the ability to provide tax amount, but goods/services were not taxable. |
| space        | Information is unknown.                                                                   |

## PDS 0599—Corporation VAT Number

PDS 0599 (Corporation VAT Number) contains a corporation's value added tax (VAT) number.

### Attributes

|                     |                                |
|---------------------|--------------------------------|
| ans...20; TAGLLLVAR |                                |
| Tag Field:          | 0599                           |
| Length Field:       | 3 positions, value = 001–020   |
| Data Field:         | Variable length, 1–20 position |
| Subfields:          | None                           |
| Justification:      | Left                           |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | O   | •   | C   |

### Values

If present, PDS 0599 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros. It must be a length of 001–020.

## PDS 0600—Card Acceptor Reference Number

PDS 0600 (Card Acceptor Reference Number) contains a code that facilitates card acceptor/corporation communication and record keeping.

### Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...25; TAGLLLVAR |                                 |
| Tag Field:          | 0600                            |
| Length Field:       | 3 positions, value = 001–025    |
| Data Field:         | Variable length, 1–25 positions |
| Subfields:          | None                            |
| Justification:      | N/A                             |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | C   | •   | C   |
| Financial Detail Addendum (Private Label Common Data)/1644               | O   | •   | C   |

PDS 0600 must be present in a Financial Detail Addendum (Corporate Common Card Data)/1644 when all the following conditions exist:

- The product code is MCP or MCF at a non-fuel location.
- The Business Service is equal to one of the following.

| Business Service Type<br>Code(PDS 0158, subfield<br>2) | Business Service ID<br>(PDS 0158, subfield 3) | Description          |
|--------------------------------------------------------|-----------------------------------------------|----------------------|
| 2                                                      | 050001                                        | Europe Intraregional |

| <b>Business Service Type<br/>Code(PDS 0158, subfield<br/>2)</b> | <b>Business Service ID<br/>(PDS 0158, subfield 3)</b> | <b>Description</b>  |
|-----------------------------------------------------------------|-------------------------------------------------------|---------------------|
| 3                                                               | 050012                                                | Europe Intercountry |
| 3                                                               | 050021                                                | Europe Intercountry |
| 3                                                               | 050031                                                | Europe Intercountry |

**NOTE:**

**This applies to additional European domestic arrangements.**

The IRD submitted in the associated First Presentment/1240 is one of the following.

| <b>IRD</b> | <b>Description</b>                          |
|------------|---------------------------------------------|
| 26         | Purchasing Large Ticket Level 1 Interchange |
| 27         | Purchasing Large Ticket Level 2 Interchange |

**Values**

If present, PDS 0600 must be left-justified and cannot contain all low values, high values, all spaces, or all zeros.

## **PDS 0601—Party Nature of Filing**

PDS 0601 (Party Nature of Filing) contains a code that identifies the disposition of the electronic invoice.

**Attributes**

|               |                          |
|---------------|--------------------------|
| a-1; TAGLLL   |                          |
| Tag Field:    | 0601                     |
| Length Field: | 3 positions, value = 001 |
| Data Field:   | Fixed length, 1 position |
| Subfields:    | None                     |

---

|                |     |
|----------------|-----|
| Justification: | N/A |
|----------------|-----|

---

## Usage

The following table shows the usage of PDS 0601 (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                   | Org | Sys | Dst |
|---------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                     |     |     |     |
| Financial Detail Addendum (Electronic Invoice-Party Information)/<br>1644 | O   | •   | C   |

---

## Values

If present, PDS 0601 must be a fixed length of 001 and contain one of the following values.

| Value | Description                                                                                 |
|-------|---------------------------------------------------------------------------------------------|
| P     | Invoice printed and given to purchaser and then used for tax reclaim                        |
| S     | Invoice printed but treated as supplemental because electronic copy is used for tax reclaim |
| E     | Printed invoice suppressed because electronic master version is used for tax reclaim        |
| N     | Not applicable to Party Identification                                                      |

---

## PDS 0602—Party Supplemental Data 1

---

PDS 0602 (Party Supplemental Data 1) contains information about the invoice party.

### Attributes

---

|                                            |
|--------------------------------------------|
| ans...672; TAGLLLVAR                       |
| Tag Field: 0602                            |
| Length Field: 3 positions, value = 084–672 |

---

---

|                |                                |
|----------------|--------------------------------|
| Data Field:    | Variable length, 672 positions |
| Subfields:     | 3                              |
| Occurrences:   | 1–8                            |
| Justification: | See “Subfields”                |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                   | Org | Sys | Dst |
|---------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                     |     |     |     |
| Financial Detail Addendum (Electronic Invoice-Party Information)/<br>1644 | O   | •   | C   |

## Values

PDS 0602 must be a length of 084–672 and must be divisible by minimum occurrence length of 084.

## PDS 0602 Subfields

PDS 0602 consists of three subfields.

| Number | Positions | Name                                  | Attribute | Justification |
|--------|-----------|---------------------------------------|-----------|---------------|
| 1      | 1–40      | Party Supplemental Data Description 1 | ans-40    | left          |
| 2      | 41–80     | Party Supplemental Data 1             | ans-40    | left          |
| 3      | 81–84     | Party Supplemental Data Code 1        | ans-4     | left          |

### Subfield 1: Party Supplemental Data Description 1

Subfield 1 (Party Supplemental Data Description 1) must be left-justified and cannot contain all low values, high values, all spaces, or all zeros.

---

### Subfield 2: Party Supplemental Data 1

Subfield 2 (Party Supplemental Data 1) must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

### Subfield 3: Party Supplemental Data Code 1

Subfield 3 (Party Supplemental Data Code 1) must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

---

## PDS 0603—Party Supplemental Data 2

PDS 0603 (Party Supplemental Data 2) contains information about the invoice party.

### Attributes

---

ans...672; TAGLLLVAR

---

Tag Field: 0603

---

Length Field: 3 positions, value = 084–672

---

Data Field: Variable length, 672 positions

---

Subfields: 3

---

Occurrences: 1–8

---

Justification: See “Subfields”

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                   | Org | Sys | Dst |
|---------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                     |     |     |     |
| Financial Detail Addendum (Electronic Invoice-Party Information)/<br>1644 | O   | •   | C   |

## Values

PDS 0603 must be a length of 084–672 and must be divisible by minimum occurrence length of 084.

## PDS 0603 Subfields

This PDS may contain from one to eight occurrences of Party Supplemental Data.

Each occurrence consists of three subfields as defined in the following table. Each occurrence requires 84 positions; the length of this PDS must be a multiple of 84, with a maximum length of 672 positions.

| Number | Positions | Name                                  | Attribute | Justification |
|--------|-----------|---------------------------------------|-----------|---------------|
| 1      | 1–40      | Party Supplemental Data Description 2 | ans-40    | left          |
| 2      | 41–80     | Party Supplemental Data 2             | ans-40    | left          |
| 3      | 81–84     | Party Supplemental Data Code 2        | ans-4     | left          |

### Subfield 1: Party Supplemental Data Description 2

Subfield 1 (Party Supplemental Data Description 2) must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

### Subfield 2: Party Supplemental Data 2

Subfield 2 (Party Supplemental Data 2) must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

### Subfield 3: Party Supplemental Data Code 2

Subfield 3 (Party Supplemental Data Code 2) must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0604—Transaction Supplemental Data 1

---

PDS 0604 (Transaction Supplemental Data 1) contains information about the transaction.

### Attributes

---

ans...672; TAGLLLVAR

---

Tag Field: 0604

---

---

|                |                                |
|----------------|--------------------------------|
| Length Field:  | 3 positions, value = 084–672   |
| Data Field:    | Variable length, 672 positions |
| Subfields:     | 3                              |
| Occurrences:   | 1–8                            |
| Justification: | See “Subfields”                |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

---

| Message Type Identifier                                                     | Org | Sys | Dst |
|-----------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                       |     |     |     |
| Financial Detail Addendum (Electronic Invoice-Transaction Information)/1644 | O   | •   | C   |

---

## Values

PDS 0604 may contain from one to eight occurrences of Transaction Supplemental Data. Each occurrence consists of three subfields as defined in the table above. Each occurrence must be a length of 084–672 and must be divisible by minimum occurrence length of 084.

## PDS 0604 Subfields

This PDS may contain from one to eight occurrences of Transaction Supplemental Data.

Each occurrence consists of three subfields as defined in the following table. Each occurrence requires 84 positions; the length of this PDS must be a multiple of 84, with a maximum length of 672 positions.

---

| Number | Positions | Name                                        | Attribute | Justification |
|--------|-----------|---------------------------------------------|-----------|---------------|
| 1      | 1–40      | Transaction Supplemental Data Description 1 | ans-40    | left          |
| 2      | 41–80     | Transaction Supplemental Data 1             | ans-40    | left          |
| 3      | 81–84     | Transaction Supplemental Data Code 1        | ans-4     | left          |

---

---

### **Subfield 1: Transaction Supplemental Data Description 1**

Subfield 1 (Transaction Supplemental Data Description 1) must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

### **Subfield 2: Transaction Supplemental Data 1**

Subfield 2 (Transaction Supplemental Data 1) must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

### **Subfield 3: Transaction Supplemental Data Code 1**

Subfield 3 (Transaction Supplemental Data Code 1) must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

---

## **PDS 0605—Transaction Supplemental Data 2**

PDS 0605 (Transaction Supplemental Data 2) contains information about the transaction.

### **Attributes**

---

|                      |                                |
|----------------------|--------------------------------|
| ans...672; TAGLLLVAR |                                |
| Tag Field:           | 0605                           |
| Length Field:        | 3 positions, value = 084–672   |
| Data Field:          | Variable length, 672 positions |
| Subfields:           | 3                              |
| Occurrences:         | 1–8                            |
| Justification:       | See “Subfields”                |

---

### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

---

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |

---

---

| Message Type Identifier                                                     | Org | Sys | Dst |
|-----------------------------------------------------------------------------|-----|-----|-----|
| Financial Detail Addendum (Electronic Invoice-Transaction Information)/1644 | O   | •   | C   |

---

## PDS 0605 Subfields

PDS 0605 may contain from one to eight occurrences of transaction supplemental data.

Each occurrence consists of three subfields as defined in the following table. Each occurrence must be a length of 084–672 and must be divisible by minimum occurrence length of 084.

| Number | Positions | Name                                        | Attribute | Justification |
|--------|-----------|---------------------------------------------|-----------|---------------|
| 1      | 1–40      | Transaction Supplemental Data Description 2 | ans-40    | left          |
| 2      | 41–80     | Transaction Supplemental Data 2             | ans-40    | left          |
| 3      | 81–84     | Transaction Supplemental Data Code 2        | ans-4     | left          |

---

### Subfield 1: Transaction Supplemental Data Description 2

Subfield 1 (Transaction Supplemental Data Description 2) must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

### Subfield 2: Transaction Supplemental Data 2

Subfield 2 (Transaction Supplemental Data 2) must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

### Subfield 3: Transaction Supplemental Data Code 2

Subfield 3 (Transaction Supplemental Data Code 2) must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0606—Freight Amount

---

PDS 0606 (Freight Amount) contains the freight charges on total purchases.

### Attributes

---

ans-14; TAGLLL

---

---

|                |                            |
|----------------|----------------------------|
| Tag Field:     | 0606                       |
| Length Field:  | 3 positions, value = 014   |
| Data Field:    | Fixed length, 14 positions |
| Subfields:     | 3                          |
| Justification: | See "Subfields"            |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | O   | •   | C   |

## PDS 0606 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                    | Attribute | Justification |
|--------|-----------|-------------------------|-----------|---------------|
| 1      | 1–12      | Freight Amount          | n-12      | right         |
| 2      | 13        | Freight Amount Exponent | n-1       | N/A           |
| 3      | 14        | Freight Amount Sign     | a-1       | N/A           |

### Subfield 1: Freight Amount

Subfield 1 (Freight Amount) contains the freight charges on the total purchase. If present, subfield 1 must be numeric and may contain all zeros.

### Subfield 2: Freight Amount Exponent

If present, subfield 2 (Freight Amount Exponent) must be numeric and contain a value of 0 to 5.

### Subfield 3: Freight Amount Sign

If PDS 0606 is present, subfield 3 (Freight Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0606 is a debit or credit from the perspective of the cardholder.

| Value | Description                 |
|-------|-----------------------------|
| D     | Freight amount is a debit.  |
| C     | Freight amount is a credit. |

## PDS 0607—Duty Amount

PDS 0607 (Duty Amount) is the duty on the total purchase amount.

### Attributes

|                |                            |
|----------------|----------------------------|
| ans-14; TAGLLL |                            |
| Tag Field:     | 0607                       |
| Length Field:  | 3 positions, value = 014   |
| Data Field:    | Fixed length, 14 positions |
| Subfields:     | 3                          |
| Justification: | See "Subfields"            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | O   | •   | C   |

## Values

If present, PDS 0607 must be a fixed length of 014.

## PDS 0607 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                 | Attribute | Justification |
|--------|-----------|----------------------|-----------|---------------|
| 1      | 1–12      | Duty Amount          | n-12      | right         |
| 2      | 13        | Duty Amount Exponent | n-1       | N/A           |
| 3      | 14        | Duty Amount Sign     | a-1       | N/A           |

### Subfield 1: Duty Amount

Subfield 1 (Duty Amount) contains the duty amount on the total charges. If present, subfield 1 must be numeric and may contain all zeros.

### Subfield 2: Duty Amount Exponent

If present, subfield 2 (Duty Amount Exponent) must be numeric and contain a value of 0 to 5.

### Subfield 3: Duty Amount Sign

If PDS 0607 is present, subfield 3 (Duty Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0607 is a debit or credit from the perspective of the cardholder.

| Value | Description              |
|-------|--------------------------|
| D     | Duty amount is a debit.  |
| C     | Duty amount is a credit. |

## PDS 0608—Destination Postal Code

PDS 0608 (Destination Postal Code) contains the ZIP code or other postal code where the purchased goods will be delivered.

**This applies to additional domestic arrangements:**

---

For transactions acquired in the U.S. region, PDS 0608, if present, must contain either five numeric characters, left-justified and spaced filled, or the “ZIP+four” nine numeric characters with a hyphen between the fifth and sixth numeric character.

## Attributes

---

ans-10; TAGLLL

---

Tag Field: 0608

---

Length Field: 3 positions, value = 010

---

Data Field: Fixed length, 10 positions

---

Subfields: None

---

Justification: Left

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | O   | •   | C   |

PDS 0608 should be provided by U.S. card acceptors for all commercial card transactions in which goods were shipped. All goods in a transaction must be shipped to one location.

## Values

If present, PDS 0608 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0609—Destination State/Province Code

PDS 0609 (Destination State/Province Code) indicates the state or province of the country where the purchased goods will be delivered.

### Attributes

|                |                           |
|----------------|---------------------------|
| ans-3; TAGLLL  |                           |
| Tag Field:     | 0609                      |
| Length Field:  | 3 positions, value = 003  |
| Data Field:    | Fixed length, 3 positions |
| Subfields:     | None                      |
| Justification: | Left                      |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | O   | •   | C   |

This PDS should be provided by U.S. card acceptors for all commercial card transactions in which goods were shipped. When this PDS is used, all goods in a transaction must be shipped to one location.

### Values

If present, PDS 0609 must contain a valid U.S. state code if PDS 0610 (Destination Country Code) contains USA.

If the destination is a U.S. territory (Guam, Puerto Rico, or Virgin Islands), customers should provide the three-position country code (GUM, PRI, or VIR) in both PDS 0609 and PDS 0610.

If present, PDS 0609 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0610—Destination Country Code

PDS 0610 (Destination Country Code) contains the code of the country where the purchased goods will be delivered.

### Attributes

|                |                           |
|----------------|---------------------------|
| ans-3; TAGLLL  |                           |
| Tag Field:     | 0610                      |
| Length Field:  | 3 positions, value = 003  |
| Data Field:    | Fixed length, 3 positions |
| Subfields:     | None                      |
| Justification: | Left                      |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | O   | •   | C   |

This PDS should be provided by U.S. card acceptors for all commercial card transactions in which goods were shipped. When this PDS is used, all goods in a transaction must be shipped to one location.

### Values

If present, PDS 0610 must contain a valid alphabetic ISO country code.

If the destination is a U.S. territory (Guam, Puerto Rico, or Virgin Islands), customers should provide the three-position country code (GUM, PRI, or VIR) in both PDS 0609 (Destination State/Province code) and PDS 0610.

## PDS 0611—Sequence Number

PDS 0611 (Sequence Number) a sequence number indicating the sequence that this rail segment falls within the trip.

### Attributes

|                |                           |
|----------------|---------------------------|
| ans-3; TAGLLL  |                           |
| Tag Field:     | 0611                      |
| Length Field:  | 3 positions, value = 003  |
| Data Field:    | Fixed length, 3 positions |
| Subfields:     | None                      |
| Justification: | Left                      |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                               | Org | Sys | Dst |
|-----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                 |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 | O   | •   | C   |

### Values

If present, this PDS must be left-justified and cannot contain all zeros, all spaces, all high values, or all low values.

## PDS 0612—Ship Date

PDS 0612 (Ship Date) contains the date the merchandise was shipped to the destination.

### Attributes

|                |                           |
|----------------|---------------------------|
| n-6; TAGLLL    |                           |
| Tag Field:     | 0612                      |
| Length Field:  | 3 positions, value = 006  |
| Data Field:    | Fixed length, 6 positions |
| Subfields:     | None                      |
| Justification: | N/A                       |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                         | Org | Sys | Dst |
|-----------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>           |     |     |     |
| Financial Detail Addendum (Corporate Line Item Detail)/1644     | O   | •   | C   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644 | O   | •   | C   |

### Values

If present, PDS 0612 must be a valid date in the format YYMMDD. PDS 0612 must be numeric and be a fixed length of 006.

## PDS 0613—Ship-From Postal Code

PDS 0613 (Ship-From Postal Code) contains the ZIP code or other postal code from which items were shipped.

### Attributes

|                |                            |
|----------------|----------------------------|
| ans-10; TAGLLL |                            |
| Tag Field:     | 0613                       |
| Length Field:  | 3 positions, value = 010   |
| Data Field:    | Fixed length, 10 positions |
| Subfields:     | None                       |
| Justification: | Left                       |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | O   | •   | C   |

For transactions acquired in the U.S. region, PDS 0613, if present, must contain either five numeric characters and be left-justified and spaced filled, or the “ZIP+four” nine numeric characters with a hyphen between the fifth and sixth numeric character.

This PDS should be provided by U.S. card acceptors for all commercial card transactions in which goods were shipped. When this PDS is used, all goods in a transaction must be shipped from one location.

### Values

If present, PDS 0613 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0614—Order Date

PDS 0614 (Order Date) contains the date the item was ordered.

### Attributes

---

n-6; TAGLLL

---

Tag Field: 0614

---

Length Field: 3 positions, value = 006

---

Data Field: Fixed length, 6 positions

---

Subfields: None

---

Justification: N/A

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | O   | •   | C   |
| Financial Detail Addendum (Corporate Line Item Detail)/1644              | O   | •   | C   |
| Financial Detail Addendum (Private Label Common Data)/1644               | O   | •   | C   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644          | O   | •   | C   |

### Values

If present, PDS 0614 must contain a valid date in the format YYMMDD.

## PDS 0615—Medical Services Ship to Health Industry Number

---

PDS 0615 (Medical Services Ship to Health Industry Number) contains the health industry number to which the medical services are being shipped.

### Attributes

---

ans...40; TAGLLLVAR

---

Tag Field: 0615

---

Length Field: 3 positions, value = 001–040

---

Data Field: Variable length, 40 positions

---

Subfields: None

---

Justification: N/A

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                     | Org | Sys | Dst |
|-------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>       |     |     |     |
| Financial Detail Addendum (Corporate Line Item Detail)/1644 | O   | •   | C   |

### Values

PDS 0615 must be a length of 001–040. If present, PDS 0615 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0616—Contract Number

---

PDS 0616 (Contract Number) contains the corporate contract number.

### Attributes

---

ans...40; TAGLLLVAR

---

|                |                               |
|----------------|-------------------------------|
| Tag Field:     | 0616                          |
| Length Field:  | 3 positions, value = 001–040  |
| Data Field:    | Variable length, 40 positions |
| Subfields:     | None                          |
| Justification: | Left                          |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                     | Org | Sys | Dst |
|-------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>       |     |     |     |
| Financial Detail Addendum (Corporate Line Item Detail)/1644 | O   | •   | C   |

## Values

PDS 0616 must be a length of 001–040. If present, PDS 0616 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0617—Medical Services Price Adjustment

PDS 0617 (Medical Services Price Adjustment) contains a code that identifies the type of price adjustment related to the medical services provided.

### Attributes

|                |                          |
|----------------|--------------------------|
| a-1; TAGLLL    |                          |
| Tag Field:     | 0617                     |
| Length Field:  | 3 positions, value = 001 |
| Data Field:    | Fixed length, 1 position |
| Subfields:     | None                     |
| Justification: | Left                     |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                     | Org | Sys | Dst |
|-------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>       |     |     |     |
| Financial Detail Addendum (Corporate Line Item Detail)/1644 | O   | •   | C   |

## Values

If present, PDS 0617 must be a fixed length of 001 and contain one of the following values.

| Value | Description      |
|-------|------------------|
| A     | Price Adjustment |
| B     | Original         |
| C     | Credit           |
| D     | Rebill           |

## PDS 0618—Medical Services Product Number Qualifier

PDS 0618 (Medical Services Product Number Qualifier) contains a code that identifies the product number qualifier of the medical services.

### Attributes

|                |                           |
|----------------|---------------------------|
| an-2; TAGLLL   |                           |
| Tag Field:     | 0618                      |
| Length Field:  | 3 positions, value = 002  |
| Data Field:    | Fixed length, 2 positions |
| Subfields:     | None                      |
| Justification: | N/A                       |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                     | Org | Sys | Dst |
|-------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>       |     |     |     |
| Financial Detail Addendum (Corporate Line Item Detail)/1644 | O   | •   | C   |

## Values

If present, PDS 0618 must be a fixed length of 002 and contain one of the following values.

| Value | Description                                            |
|-------|--------------------------------------------------------|
| 01    | HIBCC (Health Industry Business Communication Council) |
| 02    | UCC (Uniform Code Council)                             |
| 03    | Other                                                  |

## PDS 0619—User Name

PDS 0619 (User Name) contains the user name related to the Telephony Billing information.

### Attributes

|                     |                               |
|---------------------|-------------------------------|
| ans...40; TAGLLLVAR |                               |
| Tag Field:          | 0619                          |
| Length Field:       | 3 positions, value = 001–040  |
| Data Field:         | Variable length, 40 positions |
| Subfields:          | None                          |
| Justification:      | Left                          |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                    | Org | Sys | Dst |
|------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>      |     |     |     |
| Financial Detail Addendum (Telephony Billing Summary)/1644 | O   | •   | C   |

## Values

PDS 0619 must be a length of 001–040. If present, PDS 0619 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0620—Oil Company Brand Name

PDS 0620 (Oil Company Brand Name) contains a four-digit code that indicates the card acceptor oil company brand name.

### Attributes

|                |                           |
|----------------|---------------------------|
| n-4; TAGLLL    |                           |
| Tag Field:     | 0620                      |
| Length Field:  | 3 positions, value = 004  |
| Data Field:    | Fixed length, 4 positions |
| Subfields:     | None                      |
| Justification: | Right                     |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |

---

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | C   | •   | C   |

---

This PDS is required if the associated First Presentment/1240 message is a Mastercard Corporate Fleet Card® transaction at a fuel location and is submitted for any of the following interchange programs.

---

| IRD                                                      | Description                                |
|----------------------------------------------------------|--------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                            |
| BQ                                                       | Canada Intracountry Commercial Data Rate I |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                            |
| 16                                                       | Warehouse Tier I                           |
| 62                                                       | Commercial Large Ticket I                  |
| 67                                                       | Commercial Data Rate II                    |
| 68                                                       | Commercial Data Rate I                     |
| 91                                                       | Warehouse Base                             |
| 94                                                       | Commercial Large Ticket II                 |
| 99                                                       | Commercial Large Ticket III                |

---

## Values

If present, PDS 0620 must contain a valid value.

Oil Company Brand Name codes are added periodically in support of the Mastercard Commercial Fleet card program. New Oil Company Brand Name Codes are announced and listed in a *Global Operations Bulletin*. All Oil Company Brand Name Codes are documented in the *Fleet Implementation Guide*.

---

## PDS 0621—Purchase Time

PDS 0621 (Purchase Time) contains the time of day the purchase was made.

### Attributes

---

n-4; TAGLLL

---

|                |                           |
|----------------|---------------------------|
| Tag Field:     | 0621                      |
| Length Field:  | 3 positions, value = 004  |
| Data Field:    | Fixed length, 4 positions |
| Subfields:     | None                      |
| Justification: | N/A                       |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 is a Mastercard Corporate Fleet Card® transaction at a fuel location and is submitted for one of the following interchange rate programs.

| IRD                                                      | Description                                |
|----------------------------------------------------------|--------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                            |
| BQ                                                       | Canada Intracountry Commercial Data Rate I |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                            |
| 16                                                       | Warehouse Tier I                           |
| 62                                                       | Commercial Large Ticket I                  |
| 67                                                       | Commercial Data Rate II                    |
| 68                                                       | Commercial Data Rate I                     |
| 91                                                       | Warehouse Base                             |
| 94                                                       | Commercial Large Ticket II                 |
| 99                                                       | Commercial Large Ticket III                |

## Values

If present, PDS 0621 should be in the format hhmm, with hours in the range 00–23 and minutes in the range 00–59.

**NOTE:**

**Midnight is provided as 0000.**

## PDS 0622—Motor Fuel Service Type

PDS 0622 (Motor Fuel Service Type) contains the type of service received at the card acceptor site.

### Attributes

---

ans-1; TAGLLL

---

Tag Field: 0622

---

Length Field: 3 positions, value = 001

---

Data Field: Fixed length, 1 position

---

Subfields: None

---

Justification: N/A

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | C   | •   | C   |

The Motor Fuel Service Type must be present and contain a valid value in the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 message when it is a Mastercard Commercial Fleet Card (MCF, MPK, MNF, MGF) when these transactions are submitted with a fuel MCC (4468, 5541, 5499, or 5983) for any U.S.-acquired commercial interchange rate program.

| <b>IRD</b> | <b>Description</b>          |
|------------|-----------------------------|
| 16         | Warehouse Tier I            |
| 62         | Commercial Large Ticket I   |
| 67         | Commercial Data Rate II     |
| 68         | Commercial Data Rate I      |
| 91         | Warehouse Base              |
| 94         | Commercial Large Ticket II  |
| 99         | Commercial Large Ticket III |

If the Motor Fuel Service (PDS 0622) type equals 3 (only non-fuel items being purchased) on the Fleet Transaction Information Addendum, the following PDSs are required on the Financial Detail Addendum (Corporate Line Item Detail)/1644 messages when the purchase is with a Mastercard Corporate Fleet card (MCF, MPK, MGF, MNF) at fuel locations (MCC 4468, 5541, 5499, and 5983) and the transaction is submitted with one of the following U.S. region incentive interchange rate programs.

- PDS 0641 (Product Code)
- PDS 0642 (Item Description)
- PDS 0643 (Item Quantity)
- PDS 0645 (Item Unit of Measure)
- PDS 0647 (Extended Item Amount)
- PDS 0654 (Debit or Credit Indicator)

| <b>IRD</b> | <b>Description</b>          |
|------------|-----------------------------|
| 16         | Warehouse Tier I            |
| 62         | Commercial Large Ticket I   |
| 67         | Commercial Data Rate II     |
| 68         | Commercial Data Rate I      |
| 91         | Warehouse Base              |
| 94         | Commercial Large Ticket II  |
| 99         | Commercial Large Ticket III |

PDS 0622 is required if the associated First Presentment/1240 message is a Mastercard Corporate Fleet Card transaction at a fuel location and is submitted for IRD BQ—Canada Intracountry Commercial Data Rate I. When the value is 3 (only non-fuel products being purchased), the following are required in Financial Detail Addendum (Corporate Line Item Detail)/1644 messages:

- PDS 0641 (Product Code)
- PDS 0642 (Item Description)
- PDS 0643 (Item Quantity)
- PDS 0645 (Item Unit of Measure)
- PDS 0646 (Unit Price)
- PDS 0647 (Extended Item Amount)
- PDS 0654 (Debit or Credit Indicator)

### Values

GCMS does not edit this subfield. If present, this PDS must contain a value from the following table.

| Value      | Description                            |
|------------|----------------------------------------|
| 0 or space | Undefined                              |
| 1          | Self-service                           |
| 2          | Full service                           |
| 3          | Only non-fuel products being purchased |

PDS 622 must contain a value of 1 or 2 when submitted with Fleet Card transactions submitted with a card acceptor business code (MCC) equal to 5542.

## PDS 0623—Motor Fuel Information

---

PDS 0623 (Motor Fuel Information) contains the acquirer's motor fuel product code translated from the information the attendant entered.

### Attributes

---

ns-35; TAGLLL

---

Tag Field: 0623

---

Length Field: 3 positions, value = 035

---

---

|                |                            |
|----------------|----------------------------|
| Data Field:    | Fixed length, 35 positions |
| Subfields:     | 6                          |
| Justification: | See "Subfields"            |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                         | Org | Sys | Dst |
|-------------------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                           |     |     |     |
| First Presentment/1240                                                                          | O   | •   | C   |
| (Allowed for Mastercard Credit [MCC], Maestro [MSI], and Private Label [PVL] transactions only) |     |     |     |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644                        | C   | •   | C   |
| Financial Detail Addendum (Private Label Common Data)/1644                                      | O   | •   | C   |

This PDS is required if the following occurs:

- PDS 0622 (Motor Fuel Service Type) is present and contains a value other than 3.
- The associated First Presentment/1240 is a Mastercard Corporate Fleet Card® transaction at a fuel location and is submitted for one of the following interchange rate programs.

| IRD                                                      | Description                                |
|----------------------------------------------------------|--------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                            |
| BQ                                                       | Canada Intracountry Commercial Data Rate I |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                            |
| 16                                                       | Warehouse Tier I                           |
| 62                                                       | Commercial Large Ticket I                  |
| 67                                                       | Commercial Data Rate II                    |
| 68                                                       | Commercial Data Rate I                     |
| 91                                                       | Warehouse Base                             |
| 94                                                       | Commercial Large Ticket II                 |

---

| IRD | Description                 |
|-----|-----------------------------|
| 99  | Commercial Large Ticket III |

---

### Values

If present, PDS 0623 Motor Fuel Information must be a fixed length of 35.

### Requirements

The following are the requirements regulating the use of PDS 0623:

- PDS 0623 (Motor Fuel Information) must be present when the following conditions are met:
  - DE 2 Primary Account Number in the associated First Presentment/1240 message contains a Fleet account range.
  - DE 26 Card Acceptor Business Code (MCC) in the associated First Presentment/1240 is 5541 or 5542.
  - PDS 0622 Motor Fuel Service Type is present and contains a value of 1 (Self-service) or 2 (Full service).
  - PDS 0158s4 Interchange Rate Designator is applicable.
- PDS 0623 (Motor Fuel Information) is allowed on First Presentment/1240 messages for Mastercard Credit (MCC), Maestro (MSI) and Private Label (PVL) transactions only. This field will not be submitted to the transaction receiver if provided on a First Presentment/1240 for transactions other than Mastercard Credit, Maestro or Private Label.
- For Mastercard Commercial Fleet Card transactions, PDS 0623, subfield 6 (Motor Fuel Sale Amount) must equal the product of the value of PDS 0623, subfield 2 (Motor Fuel Unit Price) multiplied by the value in PDS 0623, subfield 4 (Motor Fuel Quantity). A tolerance of five percent is permitted to address rounding issues. The tolerance is applied on PDS 0623, subfield 6 (Sale Amount) and not on the calculated value (PDS 0623, subfield 2 multiplied by PDS 0623, subfield 4). Also, this edit does not round the calculated amount and low/high tolerance amounts to the transaction currency exponent, and keeps six decimal positions on these values.

### PDS 0623 Subfields

PDS 0623 contains six subfields.

PDS 0623 subfields are in the following table.

| Number | Positions | Name                       | Attribute | Justification |
|--------|-----------|----------------------------|-----------|---------------|
| 1      | 1–3       | Motor Fuel Product Code    | n-3       | right         |
| 2      | 4–15      | Motor Fuel Unit Price      | n-12      | right         |
| 3      | 16        | Motor Fuel Unit of Measure | ns-1      | N/A           |

| <b>Number</b> | <b>Positions</b> | <b>Name</b>                  | <b>Attribute</b> | <b>Justification</b> |
|---------------|------------------|------------------------------|------------------|----------------------|
| 4             | 17–22            | Motor Fuel Quantity          | n-6              | right                |
| 5             | 23               | Motor Fuel Quantity Exponent | n-1              | N/A                  |
| 6             | 24–35            | Motor Fuel Sale Amount       | n-12             | right                |

### **Subfield 1: Motor Fuel Product Code**

If PDS 0623 is present, Motor Fuel Product Code must be one of the following values.

Collection only, First Presentment/1240 transactions will be excluded.

| <b>Value</b> | <b>Description</b>                            |
|--------------|-----------------------------------------------|
| 001          | Unleaded Regular (86 or 87 octane)            |
| 002          | Unleaded Mid Grade (88 or 89 octane)          |
| 003          | Unleaded Premium (90 or 91 octane)            |
| 004          | Unleaded Super (92–94 octane)                 |
| 005          | Methanol Unleaded Regular (86 or 87 octane)   |
| 006          | Methanol Unleaded Mid Grade (88 or 89 octane) |
| 007          | Methanol Unleaded Premium (90 or 91 octane)   |
| 008          | Methanol Unleaded Super (92–94 octane)        |
| 009          | Methanol Regular Leaded                       |
| 011          | Regular Leaded Gasoline                       |
| 012          | Diesel                                        |
| 013          | Diesel Premium                                |
| 014          | Kerosene                                      |
| 015          | LPG                                           |
| 016          | Compressed Natural Gas                        |
| 017          | M85 (Methanol 85 percent)                     |
| 018          | E85 (Ethanol 85 percent)                      |
| 019          | Ethanol Unleaded Regular (86 or 87 octane)    |

| Value | Description                                       |
|-------|---------------------------------------------------|
| 020   | Ethanol Unleaded Mid Grade (88 or 89 octane)      |
| 021   | Ethanol Unleaded Premium (90 or 91 octane)        |
| 022   | Ethanol Unleaded Super (92–94 octane)             |
| 023   | Ethanol Regular Leaded                            |
| 024   | Unleaded Reformulated (86 or 87 octane)           |
| 025   | Unleaded Mid Grade Reformulated (88 or 89 octane) |
| 026   | Dyed Diesel                                       |
| 027   | Gasohol                                           |
| 028   | Biodiesel                                         |
| 029   | Ultra Low Sulfur Diesel (ULSD)                    |
| 100   | Aviation 100 Octane                               |
| 101   | Jet Fuel                                          |
| 102   | Aviation Fuel                                     |
| 150   | Marine Fuel                                       |
| 200   | Miscellaneous Fuel                                |
| 201   | Liquid Natural Gas                                |
| 202   | White Gas                                         |
| 203   | Racing Fuel                                       |

### **Subfield 2: Motor Fuel Unit Price**

If PDS 0623 is present, Motor Fuel Unit Price must be right-justified and numeric.

Motor Fuel Unit Price must be right-justified with three positions to the right of the decimal.

### **Subfield 3: Motor Fuel Unit of Measure**

If PDS 0623 is present, Motor Fuel Unit of Measure must be a space or in the range 1–5 as in the following table.

Collection only, First Presentment/1240 transactions will be excluded.

| Value | Description      |
|-------|------------------|
| 1     | Gallons          |
| 2     | Liters           |
| 3     | Pounds           |
| 4     | Kilos            |
| 5     | Imperial gallons |
| space | Not applicable   |

#### **Subfield 4: Motor Fuel Quantity**

If PDS 0623 is present, Motor Fuel Quantity must be numeric and greater than zero.

Collection only, First Presentment/1240 transactions will be excluded.

#### **Subfield 5: Motor Fuel Quantity Exponent**

If PDS 0623 is present, Motor Fuel Quantity Exponent must be in the range 0–5.

Collection only, First Presentment/1240 transactions will be excluded.

PDS 0623, subfield 5 (Motor Fuel Quantity Exponent) is assumed to be three positions.

#### **Subfield 6: Motor Fuel Sale Amount**

If PDS 0623 is present, Motor Fuel Sale Amount must be numeric and greater than zero and in the same currency as the First Presentment/1240.

Collection only, First Presentment/1240 transactions will be excluded.

The currency exponent for PDS 0623, subfield 6 (Motor Fuel Sale Amount) is based on the exponent associated with the DE 49 (Currency Code, Transaction) from the associated First Presentment/1240 message.

---

## **PDS 0624—User Account Number**

---

PDS 0624 (User Account Number) contains the user's account number related to the Telephony Billing information.

#### **Attributes**

---

ans...40; TAGLLLVAR

---

|                |                               |
|----------------|-------------------------------|
| Tag Field:     | 0624                          |
| Length Field:  | 3 positions, value = 001–040  |
| Data Field:    | Variable length, 40 positions |
| Subfields:     | None                          |
| Justification: | Left                          |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                    | Org | Sys | Dst |
|------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>      |     |     |     |
| Financial Detail Addendum (Telephony Billing Summary)/1644 | O   | •   | C   |

## Values

PDS 0624 must be a length of 001–040. If present, PDS 0624 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0625—User Telephone Number

PDS 0625 (User Telephone Number) contains the user's telephone number related to the Telephony Billing information.

### Attributes

|                     |                               |
|---------------------|-------------------------------|
| ans...25; TAGLLLVAR |                               |
| Tag Field:          | 0625                          |
| Length Field:       | 3 positions, value = 001–025  |
| Data Field:         | Variable length, 25 positions |
| Subfields:          | None                          |
| Justification:      | Left                          |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                    | Org | Sys | Dst |
|------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>      |     |     |     |
| Financial Detail Addendum (Telephony Billing Summary)/1644 | O   | •   | C   |

## Values

PDS 0625 must be a length of 001–025. If present, PDS 0625 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0626—Billing Statement Period

PDS 0626 (Billing Statement Period) contains the billing start and end dates.

### Attributes

|                |                            |
|----------------|----------------------------|
| n-12; TAGLLL   |                            |
| Tag Field:     | 0626                       |
| Length Field:  | 3 positions, value = 012   |
| Data Field:    | Fixed length, 12 positions |
| Subfields:     | 2                          |
| Justification: | See “Subfields”            |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |

| Message Type Identifier                                    | Org | Sys | Dst |
|------------------------------------------------------------|-----|-----|-----|
| Financial Detail Addendum (Telephony Billing Summary)/1644 | O   | •   | C   |

### Values

PDS 0626 must be a fixed length of 012.

### PDS 0626 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                 | Attribute | Justification |
|--------|-----------|----------------------|-----------|---------------|
| 1      | 1–6       | Statement Start Date | n-6       | N/A           |
| 2      | 7–12      | Statement End Date   | n-6       | N/A           |

#### Subfield 1: Statement Start Date

If present, subfield 1 (Statement Start Date) must be numeric and must be a valid date in the format YYMMDD.

#### Subfield 2: Statement End Date

If present, subfield 2 (Statement End Date) must be numeric and must be a valid date in the format YYMMDD.

## PDS 0627—Billing Event 1

PDS 0627 (Billing Event 1) contains information pertaining to the Telephony Billing Event.

### Attributes

|                      |                                |
|----------------------|--------------------------------|
| ans...540; TAGLLLVAR |                                |
| Tag Field:           | 0627                           |
| Length Field:        | 3 positions, value = 054–540   |
| Data Field:          | Variable length, 540 positions |
| Subfields:           | 4                              |
| Occurrences:         | 1–10                           |

---

Justification: See "Subfields"

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                    | Org | Sys | Dst |
|------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>      |     |     |     |
| Financial Detail Addendum (Telephony Billing Summary)/1644 | O   | •   | C   |

## Values

PDS 0627 must be a length of 54–540, and it must be divisible by a minimum occurrence length of 54.

## PDS 0627 Subfields

This PDS consists of four subfields.

| Number | Positions | Name                      | Attribute | Justification |
|--------|-----------|---------------------------|-----------|---------------|
| 1      | 1–12      | Billing Event Amount 1    | n-12      | right         |
| 2      | 13        | Billing Event Exponent 1  | n-1       | N/A           |
| 3      | 14        | Billing Event Sign 1      | a-1       | N/A           |
| 4      | 15–54     | Billing Event Description | ans-40    | left          |

### Subfield 1: Billing Event Amount 1

If PDS 0627 is present, subfield 1 (Billing Event Amount 1) must be numeric and contain the amount of the billing event, and it may be all zeros.

### Subfield 2: Billing Event Exponent 1

Subfield 2 (Billing Event Exponent 1) must be numeric and must be a value within the range of 0 to 5.

---

### Subfield 3: Billing Event Sign 1

If PDS 0627 is present, subfield 3 (Billing Event Sign 1) must contain a value of D or C. This subfield identifies whether PDS 0627 is a debit or credit from the perspective of the cardholder.

| Value | Description                         |
|-------|-------------------------------------|
| D     | Billing Event amount 2 is a debit.  |
| C     | Billing Event amount 2 is a credit. |

### Subfield 4: Billing Event Description 1

If PDS 0627 is present, subfield 4 (Billing Event Description 1) contains the description of the billing event. It must be a fixed length of 40 positions, be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

---

## PDS 0628—Billing Event 2

PDS 0628 (Billing Event 2) contains information pertaining to the Telephony Billing Event.

### Attributes

|                      |                                |
|----------------------|--------------------------------|
| ans...540; TAGLLLVAR |                                |
| Tag Field:           | 0628                           |
| Length Field:        | 3 positions, value = 054–540   |
| Data Field:          | Variable length, 540 positions |
| Subfields:           | 4                              |
| Occurrences:         | 1–10                           |
| Justification:       | See “Subfields”                |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                    | Org | Sys | Dst |
|------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>      |     |     |     |
| Financial Detail Addendum (Telephony Billing Summary)/1644 | O   | •   | C   |

### Values

PDS 0628 must be a length of 54–540, and it must be divisible by a minimum occurrence length of 54.

### PDS 0628 Subfields

This PDS consists of four subfields.

| Number | Positions | Name                        | Attribute | Justification |
|--------|-----------|-----------------------------|-----------|---------------|
| 1      | 1–12      | Billing Event Amount 2      | n-12      | right         |
| 2      | 13        | Billing Event Exponent 2    | n-1       | N/A           |
| 3      | 14        | Billing Event Sign 2        | a-1       | N/A           |
| 4      | 15–54     | Billing Event Description 2 | ans-40    | left          |

#### Subfield 1: Billing Event Amount 2

If PDS 0628 is present, subfield 1 (Billing Event Amount 2) must be numeric and contain the amount of the billing event, and it may be all zeros.

#### Subfield 2: Billing Event Exponent 2

PDS 0628, subfield 2 (Billing Event Exponent 2) must be numeric and must be a value within the range of 0 to 5.

#### Subfield 3: Billing Event Sign 2

If PDS 0628 is present, subfield 3 (Billing Event Sign 2) must contain a value of D or C. This subfield identifies whether PDS 0628 is a debit or credit from the perspective of the cardholder.

| Value | Description                        |
|-------|------------------------------------|
| D     | Billing event amount 2 is a debit. |

| Value | Description                         |
|-------|-------------------------------------|
| C     | Billing event amount 2 is a credit. |

#### **Subfield 4: Billing Event Description 2**

If PDS 0628 is present, subfield 4 (Billing Event Description 2) contains the description of the billing event. It must be a fixed length of 40 positions, left-justified, and it cannot contain all low values, all high values, all spaces, or all zeros.

## **PDS 0629—Odometer Reading**

PDS 0629 (Odometer Reading) contains the vehicle odometer reading the purchaser entered.

### **Attributes**

|                    |                                |
|--------------------|--------------------------------|
| ans...7; TAGLLLVAR |                                |
| Tag Field:         | 0629                           |
| Length Field:      | 3 positions, value = 001–007   |
| Data Field:        | Variable length, 1–7 positions |
| Subfields:         | None                           |
| Justification:     | Left                           |

### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| First Presentment/1240 (Allowed for Maestro {MSI} transactions only)     | O   | •   | C   |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | C   | •   | C   |
| Financial Detail Addendum (Private Label Common Data)/1644               | C   | •   | C   |

This PDS is allowed on First Presentment messages for Maestro (MSI) transactions only. This field will not be submitted to the transaction receiver if provided on a First Presentment/1240 for transactions other than Maestro.

This PDS is required if the following occurs:

- PDS 0632 (Product Type Code) contains a value in the range 1–4.
- The associated First Presentment/1240 is a Mastercard Corporate Fleet Card® transaction at a fuel location and is submitted for one of the following interchange programs.

| IRD                                                      | Description                                |
|----------------------------------------------------------|--------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                            |
| BQ                                                       | Canada Intracountry Commercial Data Rate I |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                            |
| 16                                                       | Warehouse Tier I                           |
| 62                                                       | Commercial Large Ticket 1                  |
| 67                                                       | Commercial Data Rate II                    |
| 91                                                       | Warehouse Base                             |
| 94                                                       | Commercial Large Ticket II                 |
| 99                                                       | Commercial Large Ticket III                |

### Values

If present, PDS 0629 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0630—Vehicle Number

PDS 0630 (Vehicle Number) is the number assigned to the vehicle by the business using the Mastercard Corporate Fleet Card® and entered by the cardholder at the point of interaction.

### Attributes

|                     |                              |
|---------------------|------------------------------|
| ans...17; TAGLLLVAR |                              |
| Tag Field:          | 0630                         |
| Length Field:       | 3 positions, value = 001–017 |

|                |                                 |
|----------------|---------------------------------|
| Data Field:    | Variable length, 1–17 positions |
| Subfields:     | None                            |
| Justification: | Left                            |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | C   | •   | C   |

This PDS is required if the following occurs:

- No data is present in Driver Number/ID Number (PDS 0631).
- PDS 0632 (Product Type Code) contains a value of 2.
- The associated First Presentment/1240 is a Mastercard Corporate Fleet Card® transaction at a fuel location and is submitted for one of the following region interchange programs.

| IRD                                                      | Description                                |
|----------------------------------------------------------|--------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                            |
| BQ                                                       | Canada Intracountry Commercial Data Rate I |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                            |
| 16                                                       | Warehouse Tier I                           |
| 62                                                       | Commercial Large Ticket 1                  |
| 67                                                       | Commercial Data Rate II                    |
| 91                                                       | Warehouse Base                             |
| 94                                                       | Commercial Large Ticket II                 |
| 99                                                       | Commercial Large Ticket III                |

When the transaction is a Mastercard Corporate Fleet Card (MCF, MPK, MNF, or MGF) transaction at a fuel location MCC (4468, 5541, 5542, 5499, or 5983), and was submitted for

one of the above interchange programs (BQ, 16, 62, 67, 91, 94, and 99), PDS 0632 (Product Type Code) is present and contains one of the following values:

- 1 (Prompts for ID number and odometer reading)
- 2 (Prompts for vehicle number and odometer reading)
- 3 (Prompts for driver number and odometer reading)

The data in the Authorization Request/0100 message matches the data in the Corporate Fleet Transaction Information Addendum/1644 message as follows.

- Driver ID: CIS DE 48 (Additional Data—Private Use), subelement 98 (Mastercard Corporate Fleet Card ID/ Driver Number) and IPM PDS 0631 (Driver Number/ID Number)
- Driver Number: CIS DE 48, subelement 98 (Mastercard Corporate Fleet Card ID/Driver Number) and IPM PDS 0631 (Driver Number/ID Number)
- Vehicle Number: CIS DE 48, subelement 99 (Mastercard Corporate Fleet Card Vehicle Number) and IPM PDS 0630 (Vehicle Number).

When the data requirements are not met, the transaction will be downgraded to IRD 68 (Business Core Value Data Rate 1) through Mastercard Interchange Compliance.

### **Values**

If present, PDS 0630 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## **PDS 0631—Driver Number/ID Number**

---

PDS 0631 (Driver Number/ID Number) contains the number assigned to the driver by the business using the Mastercard Corporate Fleet Card® and entered by the cardholder at the point of interaction.

### **Attributes**

---

ans...17; TAGLLLVAR

---

Tag Field: 0631

---

Length Field: 3 positions, value = 001–017

---

Data Field: Variable length, 1–17 positions

---

Subfields: None

---

Justification: Left

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | C   | •   | C   |
| Financial Detail Addendum (Private Label Common Data)/1644               | O   | •   | C   |

This PDS is required if the following occurs:

- Product Type Code (PDS 0632) contains a value of 1 or 3.
- The associated First Presentment/1240 is a Mastercard Corporate Fleet Card® transaction at a fuel location and is submitted for one of the following incentive interchange rate programs.

| IRD                                                      | Description                                |
|----------------------------------------------------------|--------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                            |
| BQ                                                       | Canada Intracountry Commercial Data Rate I |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                            |
| 16                                                       | Warehouse Tier I                           |
| 62                                                       | Commercial Large Ticket 1                  |
| 67                                                       | Commercial Data Rate II                    |
| 91                                                       | Warehouse Base                             |
| 94                                                       | Commercial Large Ticket II                 |
| 99                                                       | Commercial Large Ticket III                |

When the transaction is a Mastercard Corporate Fleet Card (MCF, MPK, MNF, or MGF) transaction at a fuel location MCC (4468, 5541, 5542, 5499, or 5983), and was submitted for one of the above interchange programs (BQ, 16, 62, 67, 91, 94, and 99), PDS 0632 (Product Type Code) is present and contains one of the following values.

- 1 (Prompts for ID number and odometer reading)
- 2 (Prompts for vehicle number and odometer reading)
- 3 (Prompts for driver number and odometer reading)

The data in the Authorization Request/0100 message matches the data in the Corporate Fleet Transaction Information Addendum/1644 message as follows.

- Driver ID: CIS DE 48 (Additional Data—Private Use), subelement 98 (Mastercard Corporate Fleet Card ID/ Driver Number) and IPM PDS 0631 (Driver Number/ID Number)
- Driver Number: CIS DE 48, subelement 98 (Mastercard Corporate Fleet Card ID/Driver Number) and IPM PDS 0631 (Driver Number/ID Number)
- Vehicle Number: CIS DE 48, subelement 99 (Mastercard Corporate Fleet Card Vehicle Number) and IPM PDS 0630 (Vehicle Number).

When the data requirements are not met, the transaction will be downgraded to IRD 68 (Business Core Value Data Rate 1) through Mastercard Interchange Compliance.

### Values

If present, PDS 0631 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros. In addition, the first position of PDS 0631 must contain a numeric value.

## PDS 0632—Product Type Code

---

PDS 0632 (Product Type Code) contains a code read from a card magnetic stripe that indicates prompts that occur at the point of interaction.

### Attributes

---

n-1; TAGLLL

---

Tag Field: 0632

---

Length Field: 3 positions, value = 001

---

Data Field: Fixed length, 1 position

---

Subfields: None

---

Justification: N/A

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 is a Mastercard Corporate Fleet Card® transaction at a fuel location and is submitted for one of the following incentive interchange rate programs.

| IRD                                                      | Description                                |
|----------------------------------------------------------|--------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                            |
| BQ                                                       | Canada Intracountry Commercial Data Rate I |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                            |
| 16                                                       | Warehouse Tier 1                           |
| 62                                                       | Commercial Large Ticket I                  |
| 67                                                       | Commercial Data Rate II                    |
| 91                                                       | Warehouse Base                             |
| 94                                                       | Commercial Large Ticket II                 |
| 99                                                       | Commercial Large Ticket III                |

When the transaction is a Mastercard Corporate Fleet Card (MCF, MPK, MNF, or MGF) transaction at a fuel location MCC (4468, 5541, 5542, 5499, or 5983), and was submitted for one of the above interchange programs (BQ, 16, 62, 67, 91, 94, and 99), PDS 0632 (Product Type Code) is present and contains one of the following values.

- 1 (Prompts for ID number and odometer reading)
- 2 (Prompts for vehicle number and odometer reading)
- 3 (Prompts for driver number and odometer reading)

The data in the Authorization Request/0100 message matches the data in the Corporate Fleet Transaction Information Addendum/1644 message as follows.

- Driver ID: CIS DE 48 (Additional Data—Private Use), subelement 98 (Mastercard Corporate Fleet Card ID/ Driver Number) and IPM PDS 0631 (Driver Number/ID Number)
- Driver Number: CIS DE 48, subelement 98 (Mastercard Corporate Fleet Card ID/Driver Number) and IPM PDS 0631 (Driver Number/ID Number)
- Vehicle Number: CIS DE 48, subelement 99 (Mastercard Corporate Fleet Card Vehicle Number) and IPM PDS 0630 (Vehicle Number).

---

When the data requirements are not met, the transaction will be downgraded to IRD 68 (Business Core Value Data Rate 1) through Mastercard Interchange Compliance.

### Values

If present, PDS 0632 must contain a value in the range 1–5 as shown in the following table.

| Value | Description                                     |
|-------|-------------------------------------------------|
| 1     | Prompts for ID number and odometer reading      |
| 2     | Prompts for vehicle number and odometer reading |
| 3     | Prompts for driver number and odometer reading  |
| 4     | Prompts for odometer reading only               |
| 5     | No prompts issued                               |

Values 1–4 are used in the editing process for Mastercard Corporate Fleet card transactions conducted at fuel locations that are submitted for the following interchange rate programs.

| IRD                                                      | Description                                |
|----------------------------------------------------------|--------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                            |
| BQ                                                       | Canada Intracountry Commercial Data Rate I |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                            |
| 16                                                       | Warehouse Tier 1                           |
| 62                                                       | Commercial Large Ticket I                  |
| 67                                                       | Commercial Data Rate II                    |
| 91                                                       | Warehouse Base                             |
| 94                                                       | Commercial Large Ticket II                 |
| 99                                                       | Commercial Large Ticket III                |

### Related Required PDS Information

The following PDSs are required to be present when PDS 0632 is present, depending on the value submitted.

| If PDS 0632 contains a... | Then the following is also required                                |
|---------------------------|--------------------------------------------------------------------|
| 1                         | PDS 0631 (Driver Number/ID Number) and PDS 0629 (Odometer Reading) |
| 2                         | PDS 0630 (Vehicle Number) and PDS 0629 (Odometer Reading)          |
| 3                         | PDS 0631 (Driver Number/ID Number) and PDS 0629 (Odometer Reading) |
| 4                         | PDS 0629 (Odometer Reading)                                        |

## PDS 0633—Coupon/Discount Amount

---

PDS 0633 (Coupon/Discount Amount) contains the coupon or discount dollar amount.

### Attributes

|                |                            |
|----------------|----------------------------|
| n-12; TAGLLL   |                            |
| Tag Field:     | 0633                       |
| Length Field:  | 3 positions, value = 012   |
| Data Field:    | Fixed length, 12 positions |
| Subfields:     | None                       |
| Justification: | Right                      |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | O   | •   | C   |

## Values

If present, PDS 0633 must contain a numeric value.

## PDS 0634—Tax Amount 1

PDS 0634 (Tax Amount 1) contains the tax amount for tax-exempt fleets.

### Attributes

|                |                           |
|----------------|---------------------------|
| n-6; TAGLLL    |                           |
| Tag Field:     | 0634                      |
| Length Field:  | 3 positions, value = 006  |
| Data Field:    | Fixed length, 6 positions |
| Subfields:     | None                      |
| Justification: | N/A                       |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | O   | •   | C   |
| Financial Detail Addendum (Private Label Common Data)/1644               | O   | •   | C   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644          | O   | •   | C   |

## Values

If present, PDS 0634 must be numeric and may contain all zeros.

## PDS 0635—Tax Amount 2

PDS 0635 (Tax Amount 2) contains the tax amount for tax-exempt fleets.

### Attributes

|                |                           |
|----------------|---------------------------|
| n-6; TAGLLL    |                           |
| Tag Field:     | 0635                      |
| Length Field:  | 3 positions, value = 006  |
| Data Field:    | Fixed length, 6 positions |
| Subfields:     | None                      |
| Justification: | N/A                       |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | O   | •   | C   |
| Financial Detail Addendum (Private Label Common Data)/1644               | O   | •   | C   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644          | O   | •   | C   |

### Values

If present, PDS 0635 must be numeric and may contain all zeros.

## PDS 0636—Call Date

PDS 0636 (Call Date) contains the date of the call related to the Telephony Billing Detail.

### Attributes

|                |                           |
|----------------|---------------------------|
| n-6; TAGLLL    |                           |
| Tag Field:     | 0636                      |
| Length Field:  | 3 positions, value = 006  |
| Data Field:    | Fixed length, 6 positions |
| Subfields:     | None                      |
| Justification: | N/A                       |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                   | Org | Sys | Dst |
|-----------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>     |     |     |     |
| Financial Detail Addendum (Telephony Billing Detail)/1644 | O   | •   | C   |

### Values

PDS 0636 must be a fixed length of 006. If present, PDS 0636 must be numeric and a valid date in the format YYMMDD.

## PDS 0637—Call Time

PDS 0637 (Call Time) contains the time of the call related to the Telephony Billing Detail.

### Attributes

|             |      |
|-------------|------|
| n-6; TAGLLL |      |
| Tag Field:  | 0637 |

|                |                           |
|----------------|---------------------------|
| Length Field:  | 3 positions, value = 006  |
| Data Field:    | Fixed length, 6 positions |
| Subfields:     | None                      |
| Justification: | N/A                       |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                   | Org | Sys | Dst |
|-----------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>     |     |     |     |
| Financial Detail Addendum (Telephony Billing Detail)/1644 | O   | •   | C   |

## Values

PDS 0637 must be a fixed length of 006. If present, PDS 0637 must be numeric and a valid time in the format HHMMSS.

## PDS 0638—Call To Information

PDS 0638 (Call To Information) contains the call location information and the phone number called pertaining to the Telephony Billing Event.

### Attributes

|                 |                             |
|-----------------|-----------------------------|
| ans-146; TAGLLL |                             |
| Tag Field:      | 0638                        |
| Length Field:   | 3 positions, value = 146    |
| Data Field:     | Fixed length, 146 positions |
| Subfields:      | 5                           |
| Justification:  | See “Subfields”             |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                    | Org | Sys | Dst |
|------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>      |     |     |     |
| Financial Detail Addendum (Telephony Billing Summary)/1644 | O   | •   | C   |

## Values

PDS 0638 must be a fixed length of 146.

## PDS 0638 Subfields

This PDS consists of five subfields.

| Number | Positions | Name                   | Attribute | Justification |
|--------|-----------|------------------------|-----------|---------------|
| 1      | 1–40      | Call To City           | ans-40    | left          |
| 2      | 41–80     | Call To State/Province | ans-40    | left          |
| 3      | 81–120    | Call To Country        | ans-40    | left          |
| 4      | 121–145   | Call To Number         | ans-25    | left          |
| 5      | 146       | Call To Type           | an-1      | N/A           |

### Subfield 1: Call To City

If PDS 0638 is present, subfield 1 (Call To City) must contain the city to which the call was made. It must be left-justified with trailing spaces and cannot contain all low values, all high values, all spaces, or all zeros.

### Subfield 2: Call To State/Province

If PDS 0638 is present, subfield 2 (Call To State/Province) must contain the state/province to which the call was made. It must be left-justified with trailing spaces and cannot contain all low values, all high values, all spaces, or all zeros.

### **Subfield 3: Call To Country**

If PDS 0638 is present, subfield 3 (Call To Country) must contain the country to which the call was made. It must be left-justified with trailing spaces and cannot contain all low values, all high values, all spaces, or all zeros.

### **Subfield 4: Call To Number**

If PDS 0638 is present, subfield 4 (Call To Number) must contain the phone number called. It must be left-justified with trailing spaces and cannot contain all low values, all high values, all spaces, or all zeros.

For transactions acquired in the U.S. or Canada region, subfield 4 must contain a 10-position phone number, left-justified with trailing spaces. The first three positions must be numeric.

### **Subfield 5: Call To Type**

If PDS 0638 is present, subfield 5 (Call To Type) must contain one of the following values.

| <b>Value</b> | <b>Description</b> |
|--------------|--------------------|
| C            | Outgoing Call      |
| I            | Incoming Call      |
| V            | Voice Mail         |
| P            | Page               |
| O            | Other              |
| F            | Toll-Free Call     |

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## **PDS 0639—Call Duration**

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PDS 0639 (Call Duration) contains the duration of the call related to the Telephony Billing Detail.

### **Attributes**

|               |                           |
|---------------|---------------------------|
| n-6; TAGLLL   |                           |
| Tag Field:    | 0639                      |
| Length Field: | 3 positions, value = 006  |
| Data Field:   | Fixed length, 6 positions |

---

|                |      |
|----------------|------|
| Subfields:     | None |
| Justification: | N/A  |

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### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                   | Org | Sys | Dst |
|-----------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>     |     |     |     |
| Financial Detail Addendum (Telephony Billing Detail)/1644 | O   | •   | C   |

### Values

PDS 0639 must be a fixed length of 006. If present, PDS 0639 must be numeric and should be in the format HHMMSS.

## PDS 0640—Call Time Period

PDS 0640 (Call Time Period) describes the period (such as Peak or Off Peak) of the call related to the Telephony Billing Detail.

### Attributes

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|                |                           |
|----------------|---------------------------|
| an-2; TAGLLL   |                           |
| Tag Field:     | 0640                      |
| Length Field:  | 3 positions, value = 002  |
| Data Field:    | Fixed length, 2 positions |
| Subfields:     | None                      |
| Justification: | N/A                       |

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### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                   | Org | Sys | Dst |
|-----------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>     |     |     |     |
| Financial Detail Addendum (Telephony Billing Detail)/1644 | O   | •   | C   |

### Values

If present, PDS 0640 must contain one of the following values.

| Value | Description     |
|-------|-----------------|
| PP    | Peak Period     |
| OP    | Off Peak Period |
| MP    | Multiple Period |
| OT    | Other           |

PDS 0640 must be a fixed length of 002.

## PDS 0641—Product Code

PDS 0641 (Product Code) contains the non-fuel related product code of the individual item purchased.

### Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...15; TAGLLLVAR |                                 |
| Tag Field:          | 0641                            |
| Length Field:       | 3 positions, value = 001–015    |
| Data Field:         | Variable length, 1–15 positions |
| Subfields:          | None                            |
| Justification:      | Left                            |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                         | Org | Sys | Dst |
|-----------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>           |     |     |     |
| Financial Detail Addendum (Corporate Line Item Detail)/1644     | C   | •   | C   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644 | O   | •   | C   |

PDS 0641 (Product Code) must be present in the Financial Detail Addendum (Corporate Line Item Detail)/1644 message when one of the following occurs:

- PDS 0622 (Motor Fuel Service Type) is present with a value of 3 (Only non-fuel items being purchased) in the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 message.
- The associated First Presentment/1240 message is a Mastercard Corporate Fleet Card transaction at a fuel location MCC and is submitted for IRD BQ—Canada Intracountry Commercial Data Rate I and PDS0622 contains value 3.
- The associated First Presentment/1240 message is a Mastercard Corporate Fleet Card transaction at a maintenance location MCC and is submitted for IRD BQ—Canada Intracountry Commercial Data Rate I.
- The associated First Presentment/1240 message is a not Shipping/Courier MCC or Temporary Services MCC and is submitted for IRD BR—Canada Intracountry Commercial Data Rate II or IRD BS—Canada Intracountry Commercial Large Ticket.

The business service arrangement is U.S.-to-U.S. where PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001.

Associated First Presentment/1240 messages should contain a fuel MCC in DE 26 (Card Acceptor Business). The applicable IRDs for the First Presentment/1240 messages are as follows:

| IRD | Description                 |
|-----|-----------------------------|
| 16  | Commercial Warehouse Tier I |
| 62  | Commercial Large Ticket I   |
| 67  | Commercial Data Rate II     |
| 68  | Commercial Data Rate I      |
| 91  | Commercial Warehouse Base   |

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| <b>IRD</b> | <b>Description</b>                |
|------------|-----------------------------------|
| 94         | Commercial Large Ticket II        |
| 99         | Commercial Large Ticket III       |
| SC         | Business Level 2 Data Rate III    |
| SE         | Business Level 2 Large Ticket I   |
| SF         | Business Level 2 Large Ticket II  |
| SG         | Business Level 2 Large Ticket III |
| 3C         | Business Level 3 Data Rate III    |
| 3E         | Business Level 3 Large Ticket I   |
| 3F         | Business Level 3 Large Ticket II  |
| 3G         | Business Level 3 Large Ticket III |
| 4C         | Business Level 4 Data Rate III    |
| 4E         | Business Level 4 Large Ticket I   |
| 4F         | Business Level 4 Large Ticket II  |
| 4G         | Business Level 4 Large Ticket III |

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PDS 0641 must be present in a Financial Detail Addendum (Corporate Line Item Detail)/1644 message when PDS 0642 (Item Description) is not present and when all of the following conditions exist:

The business service is equal to one of the following.

---

| <b>Business Service Type Code (PDS 0158, subfield 2)</b> | <b>Business Service ID (PDS 0158, subfield 3)</b> | <b>Description</b>   |
|----------------------------------------------------------|---------------------------------------------------|----------------------|
| 2                                                        | 050001                                            | Europe Intraregional |
| 3                                                        | 050012                                            | Europe Intercountry  |
| 3                                                        | 050021                                            | Europe Intercountry  |
| 3                                                        | 050031                                            | Europe Intercountry  |

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**NOTE:**

**This applies to additional European domestic arrangements.**

The Product Code should be provided for Mastercard Commercial Fleet Card transactions occurring at fuel locations, when PDS 0622 (Motor Fuel Service Type) is 3 and the transactions

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are submitted for any U.S.-acquired Commercial interchange rate program for which Fleet transactions at fuel locations are valid.

PDS 0641 must be present when the following conditions exist:

- The Business Service is U.S.-to-U.S. (PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001).
- The associated First Presentment/1240 contains a shipping/courier MCC in DE 26 (Card Acceptor Business Code [MCC]), and a Financial Detail Addendum (Shipping/Courier Services)/1644 message is not provided
- The associated First Presentment/1240 does **not** contain a temporary services MCC in DE 26.
- The IRD submitted in the associated First Presentment/1240 is one of the following.

| IRD | Description                                 |
|-----|---------------------------------------------|
| 26  | Purchasing Large Ticket Level 1 Interchange |
| 27  | Purchasing Large Ticket Level 2 Interchange |
| 62  | Commercial Large Ticket I                   |
| 66  | Commercial Data Rate III                    |
| 94  | Commercial Large Ticket II                  |
| 99  | Commercial Large Ticket III                 |

If the transaction submitted:

- Is for a U.S. to U.S. Business Service Arrangement (PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001)
- Requires a Financial Detail Addendum (Corporate Line Item Detail)/1644 message
- And is not submitted for one of the following U.S. region corporate interchange programs.

| IRD | Description                                 |
|-----|---------------------------------------------|
| 26  | Purchasing Large Ticket Level 1 Interchange |
| 27  | Purchasing Large Ticket Level 2 Interchange |
| 62  | Commercial Large Ticket I                   |
| 66  | Commercial Data Rate III                    |
| 94  | Commercial Large Ticket II                  |
| 99  | Commercial Large Ticket III                 |

| IRD | Description                       |
|-----|-----------------------------------|
| SC  | Business Level 2 Data Rate III    |
| SE  | Business Level 2 Large Ticket I   |
| SF  | Business Level 2 Large Ticket II  |
| SG  | Business Level 2 Large Ticket III |
| 3C  | Business Level 3 Data Rate III    |
| 3E  | Business Level 3 Large Ticket I   |
| 3F  | Business Level 3 Large Ticket II  |
| 3G  | Business Level 3 Large Ticket III |
| 4C  | Business Level 4 Data Rate III    |
| 4E  | Business Level 4 Large Ticket I   |
| 4F  | Business Level 4 Large Ticket II  |
| 4G  | Business Level 4 Large Ticket III |

Then one of the following must be present.

| Field    | Description               |
|----------|---------------------------|
| PDS 0641 | Product Code              |
| PDS 0642 | Item Description          |
| PDS 0643 | Item Quantity             |
| PDS 0645 | Item Unit of Measure      |
| PDS 0647 | Extended Item Amount      |
| PDS 0654 | Debit or Credit Indicator |

### Values

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with non-fuel purchases conducted with a Mastercard Corporate Fleet Card® at a fuel location, PDS 0641 should be provided and must contain a three-position non-fuel product code in the range 030–099 or 300–999.

| <b>Value</b> | <b>Description</b>                 |
|--------------|------------------------------------|
| 030          | Motor Oil                          |
| 031          | Oil Change                         |
| 032          | Engine Service                     |
| 033          | Transmission Service               |
| 034          | Brake Service                      |
| 035          | Solvent                            |
| 036          | Brake Fluid                        |
| 037          | Miscellaneous Parts                |
| 038          | Miscellaneous Labor                |
| 039          | Miscellaneous Repairs              |
| 040          | TBA (tire, batteries, accessories) |
| 041          | Tires                              |
| 042          | Batteries                          |
| 043          | Automotive Accessories             |
| 044          | Automotive Glass                   |
| 045          | Car Wash                           |
| 046          | Towing                             |
| 047          | Diesel Exhaust Fluid               |
| 070          | Cigarettes/Tobacco                 |
| 078          | Health/Beauty Aid                  |
| 079          | Miscellaneous Food/Grocery         |
| 080          | Soda                               |
| 081          | Beer/Wine                          |
| 082          | Milk/Juice                         |
| 083          | Restaurant                         |
| 089          | Miscellaneous Beverage             |

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| <b>Value</b> | <b>Description</b>           |
|--------------|------------------------------|
| 099          | Miscellaneous Other          |
| 300          | Aviation Maintenance         |
| 301          | De-icing                     |
| 302          | APU or Aircraft Jump Start   |
| 303          | Aviation Catering            |
| 304          | Tiedown or Hangar            |
| 305          | Landing Fee                  |
| 306          | Ramp Fee                     |
| 307          | Call Out Fee                 |
| 308          | Plane Rental                 |
| 309          | Instruction Fee              |
| 310          | Miscellaneous Aviation       |
| 311          | Flight Planning/Weather Fees |
| 312          | Charter Fees                 |
| 313          | Ground Handling              |
| 314          | Communications Fees          |
| 315          | Aircraft Cleaning            |
| 316          | Cargo Handling               |
| 317          | Aviation Accessories         |
| 350          | Boat Service                 |

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When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with a Financial Detail Addendum (Temporary Services)/1644 message, PDS 0641 should contain a value of Temporary–01.

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with a Financial Detail Addendum (Shipping/Courier Services)/1644 message, PDS 0641 should contain a value of Shipping–01.

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 message is submitted in conjunction with a lodging MCC, PDS 0641 (Product Code) must be one of the following values.

| <b>Value</b> | <b>Description</b>      |
|--------------|-------------------------|
| L-1000       | Room Rate               |
| L-1020       | Room Tax                |
| L-1021       | Non-Room Tax            |
| L-1100       | Room Service Charges    |
| L-1101       | Restaurant Charges      |
| L-1102       | Tray Charges            |
| L-1103       | Gratuities              |
| L-1104       | Prepaid Expenses        |
| L-1105       | Telephone Charges       |
| L-1106       | Movie Charges           |
| L-1107       | Dry Cleaning Charges    |
| L-1108       | Laundry Charges         |
| L-1109       | Health Club Charges     |
| L-1110       | Valet Charges           |
| L-1111       | Gift Shop Charges       |
| L-1112       | Cash Disbursements      |
| L-1113       | Business Center Charges |
| L-1114       | Lounge Charges          |
| L-1115       | Bar Charges             |
| L-1116       | Mini-Bar Charges        |
| L-1117       | Audiovisual Charges     |
| L-1118       | Banquet Charges         |
| L-1119       | Conference Room Charges |
| L-1120       | Early Departure Charges |
| L-1121       | Transportation Charges  |
| L-1122       | Internet Access Charges |

| Value  | Description           |
|--------|-----------------------|
| L-9999 | Miscellaneous Charges |

In all other situations, PDS 0641 must be left-justified and cannot contain all zeros or all spaces.

## PDS 0642—Item Description

PDS 0642 (Item Description) contains the description of the individual item purchased.

### Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...35; TAGLLLVAR |                                 |
| Tag Field:          | 0642                            |
| Length Field:       | 3 positions, value = 001–035    |
| Data Field:         | Variable length, 1–35 positions |
| Subfields:          | None                            |
| Justification:      | Left                            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                         | Org | Sys | Dst |
|-----------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>           |     |     |     |
| Financial Detail Addendum (Corporate Line Item Detail)/1644     | C   | •   | C   |
| Financial Detail Addendum (Healthcare)/1644                     | M   | •   | M   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644 | O   | •   | C   |

PDS 0642 (Item Description) must be present in the Financial Detail Addendum (Corporate Line Item Detail)/1644 message when one of the following occurs:

- PDS 0622 (Motor Fuel Service Type) is present with a value of 3 (Only non-fuel items being purchased) in the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 message.
- The associated First Presentment/1240 message is a Mastercard Corporate Fleet Card transaction at a fuel location MCC and is submitted for IRD BQ—Canada Intracountry Commercial Data Rate I and PDS0622 contains value 3.
- The associated First Presentment/1240 message is a Mastercard Corporate Fleet Card transaction at a maintenance location MCC and is submitted for IRD BQ—Canada Intracountry Commercial Data Rate I.
- The associated First Presentment/1240 message is a not Shipping/Courier MCC or Temporary Services MCC and is submitted for IRD BR—Canada Intracountry Commercial Data Rate II or IRD BS—Canada Intracountry Commercial Large Ticket.

The business service arrangement is U.S.-to-U.S. where PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001.

Associated First Presentment/1240 messages should contain a fuel MCC in DE 26 (Card Acceptor Business). The applicable IRDs for the First Presentment/1240 messages are as follows.

| <b>IRD</b> | <b>Description</b>                |
|------------|-----------------------------------|
| 16         | Commercial Warehouse Tier I       |
| 62         | Commercial Large Ticket I         |
| 67         | Commercial Data Rate II           |
| 68         | Commercial Data Rate I            |
| 91         | Commercial Warehouse Base         |
| 94         | Commercial Large Ticket II        |
| 99         | Commercial Large Ticket III       |
| SC         | Business Level 2 Data Rate III    |
| SE         | Business Level 2 Large Ticket I   |
| SF         | Business Level 2 Large Ticket II  |
| SG         | Business Level 2 Large Ticket III |
| 3C         | Business Level 3 Data Rate III    |
| 3E         | Business Level 3 Large Ticket I   |
| 3F         | Business Level 3 Large Ticket II  |
| 3G         | Business Level 3 Large Ticket III |
| 4C         | Business Level 4 Data Rate III    |

---

| <b>IRD</b> | <b>Description</b>                |
|------------|-----------------------------------|
| 4E         | Business Level 4 Large Ticket I   |
| 4F         | Business Level 4 Large Ticket II  |
| 4G         | Business Level 4 Large Ticket III |

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with a Financial Detail Addendum (Temporary Services)/1644 message, PDS 0642 should contain “Temporary Services.”

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with a Financial Detail Addendum (Shipping/Courier Services)/1644 message, PDS 0642 should contain “Shipping Services.”

PDS 0642 must be present in a Financial Detail Addendum (Corporate Line Item Detail)/1644 message when all the following conditions exist.

- The product code is MCP or MCF at a non-fuel location.
- When PDS 0641 (Product Code) is not present.
- The Business Service is equal to one of the following.

---

| <b>Business Service Type Code<br/>(PDS 0158, subfield 2)</b> | <b>Business Service ID (PDS<br/>0158, subfield 3)</b> | <b>Description</b>   |
|--------------------------------------------------------------|-------------------------------------------------------|----------------------|
| 2                                                            | 050001                                                | Europe Intraregional |
| 3                                                            | 050012                                                | Europe Intercountry  |
| 3                                                            | 050021                                                | Europe Intercountry  |
| 3                                                            | 050031                                                | Europe Intercountry  |

**NOTE:**

**This applies to additional European domestic arrangements.**

The IRD submitted in the associated First Presentment/1240 is one of the following.

---

| <b>IRD</b> | <b>Description</b>                          |
|------------|---------------------------------------------|
| 26         | Purchasing Large Ticket Level 1 Interchange |
| 27         | Purchasing Large Ticket Level 2 Interchange |

PDS 0642 must be present when the following conditions exist.

- 
- The Business Service is U.S.-to-U.S. (PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001).
  - The associated First Presentment/1240 contains a shipping/courier MCC in DE 26 (Card Acceptor Business Code [MCC]), and a Financial Detail Addendum (Shipping/Courier Services)/1644 message is not provided. The associated First Presentment/1240 does **not** contain a temporary services MCC in DE 26.
  - The IRD submitted in the associated First Presentment/1240 is one of the following.

| IRD | Description                 |
|-----|-----------------------------|
| 62  | Commercial Large Ticket I   |
| 66  | Commercial Data Rate III    |
| 94  | Commercial Large Ticket II  |
| 99  | Commercial Large Ticket III |

If the transaction submitted:

- Is for a U.S. to U.S. Business Service Arrangement (PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001)
- Requires a Financial Detail Addendum (Corporate Line Item Detail)/1644 message
- And is not submitted for one of the following U.S. region corporate interchange programs.

| IRD | Description                 |
|-----|-----------------------------|
| 62  | Commercial Large Ticket I   |
| 66  | Commercial Data Rate III    |
| 94  | Commercial Large Ticket II  |
| 99  | Commercial Large Ticket III |

Then one of the following must be present.

| Field    | Description          |
|----------|----------------------|
| PDS 0641 | Product Code         |
| PDS 0642 | Item Description     |
| PDS 0643 | Item Quantity        |
| PDS 0645 | Item Unit of Measure |

| Field    | Description               |
|----------|---------------------------|
| PDS 0647 | Extended Item Amount      |
| PDS 0654 | Debit or Credit Indicator |

### Values

PDS 0642 must be left-justified and cannot contain all spaces, all zeros, all low values, or all high values.

## PDS 0643—Item Quantity

PDS 0643 (Item Quantity) indicates the quantity of the item purchased and the associated decimal point location.

### Attributes

|                |                            |
|----------------|----------------------------|
| n-13; TAGLLL   |                            |
| Tag Field:     | 0643                       |
| Length Field:  | 3 positions, value = 013   |
| Data Field:    | Fixed length, 13 positions |
| Subfields:     | 2                          |
| Justification: | See "Subfields"            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                         | Org | Sys | Dst |
|-----------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>           |     |     |     |
| Financial Detail Addendum (Corporate Line Item Detail)/1644     | C   | •   | C   |
| Financial Detail Addendum (Healthcare)/1644                     | M   | •   | M   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644 | O   | •   | C   |

---

PDS 0643 (Item Quantity) must be present in the Financial Detail Addendum (Corporate Line Item Detail)/1644 message when one of the following occurs:

- PDS 0622 (Motor Fuel Service Type) is present with a value of 3 (Only non-fuel items being purchased) in the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 message.
- The associated First Presentment/1240 message is a Mastercard Corporate Fleet Card transaction at a fuel location MCC and is submitted for IRD BQ—Canada Intracountry Commercial Data Rate I and PDS0622 contains value 3.
- The associated First Presentment/1240 message is a Mastercard Corporate Fleet Card transaction at a maintenance location MCC and is submitted for IRD BQ—Canada Intracountry Commercial Data Rate I.
- The associated First Presentment/1240 message is a not Shipping/Courier MCC or Temporary Services MCC and is submitted for IRD BR—Canada Intracountry Commercial Data Rate II or IRD BS—Canada Intracountry Commercial Large Ticket.

The business service arrangement is U.S.-to-U.S. where PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001.

Associated First Presentment/1240 messages should contain a fuel MCC in DE 26 (Card Acceptor Business Code). The applicable IRDs for the First Presentment/1240 messages are as follows:

| IRD | Description                       |
|-----|-----------------------------------|
| 16  | Commercial Warehouse Tier I       |
| 62  | Commercial Large Ticket I         |
| 67  | Commercial Data Rate II           |
| 68  | Commercial Data Rate I            |
| 91  | Commercial Warehouse Base         |
| 94  | Commercial Large Ticket II        |
| 99  | Commercial Large Ticket III       |
| SC  | Business Level 2 Data Rate III    |
| SE  | Business Level 2 Large Ticket I   |
| SF  | Business Level 2 Large Ticket II  |
| SG  | Business Level 2 Large Ticket III |
| 3C  | Business Level 3 Data Rate III    |
| 3E  | Business Level 3 Large Ticket I   |
| 3F  | Business Level 3 Large Ticket II  |

---

| <b>IRD</b> | <b>Description</b>                |
|------------|-----------------------------------|
| 3G         | Business Level 3 Large Ticket III |
| 4C         | Business Level 4 Data Rate III    |
| 4E         | Business Level 4 Large Ticket I   |
| 4F         | Business Level 4 Large Ticket II  |
| 4G         | Business Level 4 Large Ticket III |

PDS 0643 must be present in a Financial Detail Addendum (Corporate Line Item Detail)/1644 message when all the following conditions exist:

- The product code is MCP or MCF at a non-fuel location.
- The Business Service is equal to one of the following.

---

| <b>Business Service Type Code<br/>(PDS 0158, subfield 2)</b> | <b>Business Service ID (PDS<br/>0158, subfield 3)</b> | <b>Description</b>   |
|--------------------------------------------------------------|-------------------------------------------------------|----------------------|
| 2                                                            | 050001                                                | Europe Intraregional |
| 3                                                            | 050012                                                | Europe Intercountry  |
| 3                                                            | 050021                                                | Europe Intercountry  |
| 3                                                            | 050031                                                | Europe Intercountry  |

**NOTE:**

**This applies to additional European domestic arrangements.**

The IRD submitted in the associated First Presentment/1240 is one of the following.

---

| <b>IRD</b> | <b>Description</b>                          |
|------------|---------------------------------------------|
| 26         | Purchasing Large Ticket Level 1 Interchange |
| 27         | Purchasing Large Ticket Level 2 Interchange |

PDS 0643 must be present when the following conditions exist:

- The Business Service is U.S.-to-U.S. (PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001).
- The associated First Presentment/1240 contains a shipping/courier MCC in DE 26 (Card Acceptor Business Code [MCC]), and a Financial Detail Addendum (Shipping/Courier

Services)/1644 message is not provided. The associated First Presentment/1240 does **not** contain a temporary services MCC in DE 26.

- The IRD submitted in the associated First Presentment/1240 is one of the following.

| IRD | Description                 |
|-----|-----------------------------|
| 62  | Commercial Large Ticket I   |
| 66  | Commercial Data Rate III    |
| 94  | Commercial Large Ticket II  |
| 99  | Commercial Large Ticket III |

If the transaction submitted:

- Is for a U.S. to U.S. Business Service Arrangement (PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001)
- Requires a Financial Detail Addendum (Corporate Line Item Detail)/1644 message
- And is not submitted for one of the following U.S. region corporate interchange programs.

| IRD | Description                 |
|-----|-----------------------------|
| 62  | Commercial Large Ticket I   |
| 66  | Commercial Data Rate III    |
| 94  | Commercial Large Ticket II  |
| 99  | Commercial Large Ticket III |

Then one of the following must be present.

| Field    | Description               |
|----------|---------------------------|
| PDS 0641 | Product Code              |
| PDS 0642 | Item Description          |
| PDS 0643 | Item Quantity             |
| PDS 0645 | Item Unit of Measure      |
| PDS 0647 | Extended Item Amount      |
| PDS 0654 | Debit or Credit Indicator |

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with a Financial Detail Addendum (Temporary Services)/1644 message, PDS 0643 should contain a value of 1.

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with a Financial Detail Addendum (Shipping/Courier Services)/1644 message, PDS 0643 should contain a value of 1.

### PDS 0643 Subfields

PDS 0643 consists of two subfields.

PDS 0643 subfields are listed in the following table.

| Number | Positions | Name                   | Attribute | Justification |
|--------|-----------|------------------------|-----------|---------------|
| 1      | 1–12      | Item Quantity          | n-12      | right         |
| 2      | 13        | Item Quantity Exponent | n-1       | N/A           |

#### Subfield 1: Item Quantity

If present, subfield 1 (Item Quantity) must be numeric and greater than zero.

#### Subfield 2: Item Quantity Exponent

Subfield 2 (Item Quantity Exponent) indicates the decimal location for the Item Quantity subfield. If PDS 0643 is present, subfield 2 must be numeric and contain a value of 0 to 5.

## PDS 0644—Call From Information

---

PDS 0644 (Call From Information) contains the location description for the originator of the telephone call and the number from which the call was made.

### Attributes

---

ans-145; TAGLLL

---

Tag Field: 0644

---

Length Field: 3 positions, value = 145

---

Data Field: Fixed length, 145 positions

---

Subfields: 4

---

---

Justification: See "Subfields"

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                   | Org | Sys | Dst |
|-----------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>     |     |     |     |
| Financial Detail Addendum (Telephony Billing Detail)/1644 | O   | •   | C   |

## Values

PDS 0644 must be a fixed length of 145.

## PDS 0644 Subfields

This PDS consists of four subfields.

| Number | Positions | Name                     | Attribute | Justification |
|--------|-----------|--------------------------|-----------|---------------|
| 1      | 1–40      | Call From City           | ans-40    | left          |
| 2      | 41–80     | Call From State/Province | ans-40    | left          |
| 3      | 81–120    | Call From Country        | ans-40    | left          |
| 4      | 121–145   | Call From Number         | ans-25    | left          |

### Subfield 1: Call From City

If PDS 0644 is present, subfield 1 (Call From City) must contain the city from which the call originated. It must be left-justified with trailing spaces and cannot contain all low values, all high values, all spaces, or all zeros.

### Subfield 2: Call From State/Province

Subfield 2 (Call From State/Province) must contain the state/province from which the call originated. It must be left-justified with trailing spaces and cannot contain all low values, all high values, all spaces, or all zeros.

### **Subfield 3: Call From Country**

Subfield 3 (Call From Country) must contain the country from which the call originated. It must be left-justified with trailing spaces and cannot contain all low values, all high values, all spaces, or all zeros.

### **Subfield 4: Call From Number**

Subfield 4 (Call From Number) must contain the phone number from which the call was originated. It must be left-justified with trailing spaces, and cannot contain all low values, all high values, all spaces, or all zeros.

For transactions acquired in the U.S. or Canada region, subfield 4 must contain a 10-position phone number, left-justified with trailing spaces. The first three positions must be numeric.

## **PDS 0645—Item Unit of Measure**

PDS 0645 (Item Unit of Measure) contains the line item unit of measurement code.

### **Attributes**

---

ans...12; TAGLLLVAR

---

Tag Field: 0645

---

Length Field: 3 positions, value = 001–012

---

Data Field: Variable length, 1–12 positions

---

Subfields: None

---

Justification: N/A

---

### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                         | Org | Sys | Dst |
|-----------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>           |     |     |     |
| Financial Detail Addendum (Corporate Line Item Detail)/1644     | C   | •   | C   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644 | O   | •   | C   |

---

PDS 0645 (Item Unit of Measure) must be present in the Financial Detail Addendum (Corporate Line Item Detail)/1644 message when one of the following occurs:

- PDS 0622 (Motor Fuel Service Type) is present with a value of 3 (Only non-fuel items being purchased) in the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 message.
- The associated First Presentment/1240 message is a Mastercard Corporate Fleet Card transaction at a fuel location MCC and is submitted for IRD BQ—Canada Intracountry Commercial Data Rate I and PDS0622 contains value 3.
- The associated First Presentment/1240 message is a Mastercard Corporate Fleet Card transaction at a maintenance location MCC and is submitted for IRD BQ—Canada Intracountry Commercial Data Rate I.
- The associated First Presentment/1240 message is a not Shipping/Courier MCC or Temporary Services MCC and is submitted for IRD BR—Canada Intracountry Commercial Data Rate II or IRD BS—Canada Intracountry Commercial Large Ticket.

The business service arrangement is U.S.-to-U.S. where PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001.

Associated First Presentment/1240 messages should contain a fuel MCC in DE 26 (Card Acceptor Business). The applicable IRDs for the First Presentment/1240 messages are as follows:

| IRD | Description                       |
|-----|-----------------------------------|
| 16  | Commercial Warehouse Tier I       |
| 62  | Commercial Large Ticket I         |
| 67  | Commercial Data Rate II           |
| 68  | Commercial Data Rate I            |
| 91  | Commercial Warehouse Base         |
| 94  | Commercial Large Ticket II        |
| 99  | Commercial Large Ticket III       |
| SC  | Business Level 2 Data Rate III    |
| SE  | Business Level 2 Large Ticket I   |
| SF  | Business Level 2 Large Ticket II  |
| SG  | Business Level 2 Large Ticket III |
| 3C  | Business Level 3 Data Rate III    |
| 3E  | Business Level 3 Large Ticket I   |
| 3F  | Business Level 3 Large Ticket II  |

---

| <b>IRD</b> | <b>Description</b>                |
|------------|-----------------------------------|
| 3G         | Business Level 3 Large Ticket III |
| 4C         | Business Level 4 Data Rate III    |
| 4E         | Business Level 4 Large Ticket I   |
| 4F         | Business Level 4 Large Ticket II  |
| 4G         | Business Level 4 Large Ticket III |

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with a Financial Detail Addendum (Temporary Services)/1644 message, PDS 0645 should contain a value of "Unit."

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with a Financial Detail Addendum (Shipping/Courier Services)/1644 message, PDS 0645 should contain a value of "Unit."

PDS 0645 must be present when the following conditions exist:

- The Business Service is U.S.-to-U.S. (PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001).
- The IRD submitted in the associated First Presentment/1240 is one of the following.

---

| <b>IRD</b> | <b>Description</b>          |
|------------|-----------------------------|
| 62         | Commercial Large Ticket I   |
| 66         | Commercial Data Rate III    |
| 94         | Commercial Large Ticket II  |
| 99         | Commercial Large Ticket III |

If the transaction submitted

- Is for a U.S. to U.S. Business Service Arrangement (PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001)
- Requires a Financial Detail Addendum (Corporate Line Item Detail)/1644 message
- And is not submitted for one of the following U.S. region corporate interchange programs.

---

| <b>IRD</b> | <b>Description</b>        |
|------------|---------------------------|
| 62         | Commercial Large Ticket I |
| 66         | Commercial Data Rate III  |

---

| IRD | Description                 |
|-----|-----------------------------|
| 94  | Commercial Large Ticket II  |
| 99  | Commercial Large Ticket III |

Then one of the following must be present.

| Field    | Description               |
|----------|---------------------------|
| PDS 0641 | Product Code              |
| PDS 0642 | Item Description          |
| PDS 0643 | Item Quantity             |
| PDS 0645 | Item Unit of Measure      |
| PDS 0647 | Extended Item Amount      |
| PDS 0654 | Debit or Credit Indicator |

### Values

If present, PDS 0645 cannot contain all low values, all high values, all zeros, or all spaces.

## PDS 0646—Unit Price

---

PDS 0646 (Unit Price) is the price for one unit of the product.

### Attributes

---

|                |                            |
|----------------|----------------------------|
| n-13; TAGLLL   |                            |
| Tag Field:     | 0646                       |
| Length Field:  | 3 positions, value = 013   |
| Data Field:    | Fixed length, 13 positions |
| Subfields:     | 2                          |
| Justification: | Left                       |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                         | Org | Sys | Dst |
|-----------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>           |     |     |     |
| Financial Detail Addendum (Corporate Line Item Detail)/1644     | C   | •   | C   |
| Financial Detail Addendum (Healthcare)/1644                     | M   | •   | M   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644 | O   | •   | C   |

This PDS is part of the “line item detail” when a Mastercard Corporate Purchasing Card™ or Mastercard Corporate Fleet Card® is used in a business-to-business purchase.

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with a Financial Detail Addendum (Temporary Services)/1644 message, PDS 0646 should contain a value of 1.

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with a Financial Detail Addendum (Shipping/Courier Services)/1644 message, PDS 0646 should contain a value of 1.

PDS 0646 must be present in the Financial Detail Addendum (Corporate Line Item Detail)/1644 message when one of the following occurs:

- The associated First Presentment/1240 message is a Mastercard Corporate Fleet Card transaction at a fuel location MCC and is submitted for IRD BQ—Canada Intracountry Commercial Data Rate I and PDS0622 contains value 3.
- The associated First Presentment/1240 message is a Mastercard Corporate Fleet Card transaction at a maintenance location MCC and is submitted for IRD BQ—Canada Intracountry Commercial Data Rate I.
- The associated First Presentment/1240 message is a not Shipping/Courier MCC or Temporary Services MCC and is submitted for IRD BR—Canada Intracountry Commercial Data Rate II or IRD BS—Canada Intracountry Commercial Large Ticket.
- The product code is MCP or MCF at a non-fuel location.
- The Business Service is equal to one of the following.

| Business Service Type Code<br>(PDS 0158, subfield 2) | Business Service ID (PDS<br>0158, subfield 3) | Description          |
|------------------------------------------------------|-----------------------------------------------|----------------------|
| 2                                                    | 050001                                        | Europe Intraregional |
| 3                                                    | 050012                                        | Europe Intercountry  |

| Business Service Type Code<br>(PDS 0158, subfield 2) | Business Service ID (PDS<br>0158, subfield 3) | Description         |
|------------------------------------------------------|-----------------------------------------------|---------------------|
| 3                                                    | 050021                                        | Europe Intercountry |
| 3                                                    | 050031                                        | Europe Intercountry |

**NOTE:**

**This applies to additional European domestic arrangements.**

The IRD submitted in the associated First Presentment/1240 is one of the following.

| IRD | Description                                 |
|-----|---------------------------------------------|
| 26  | Purchasing Large Ticket Level 1 Interchange |
| 27  | Purchasing Large Ticket Level 2 Interchange |

**Values**

If present, subfield 1 must be numeric. Subfield 2 must contain a value in the range 0–5.

**PDS 0646 Subfields**

PDS 0646 consists of two subfields.

PDS 0646 subfields are listed in the following table.

| Number | Positions | Name                | Attribute | Justification |
|--------|-----------|---------------------|-----------|---------------|
| 1      | 1–12      | Unit Price          | n-12      | right         |
| 2      | 13        | Unit Price Exponent | n-1       | N/A           |

**Subfield 1: Unit Price**

Subfield 1 (Unit Price) must be numeric.

**Subfield 2: Unit Price Exponent**

Subfield 2 (Unit Price Exponent) must be between 0 and 5.

**NOTE:**

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

## PDS 0647—Extended Item Amount

PDS 0647 (Extended Item Amount) contains the individual item amount that is normally calculated as price multiplied by quantity.

### Attributes

---

ans-14; TAGLLL

---

Tag Field: 0647

---

Length Field: 3 positions, value = 014

---

Data Field: Fixed length, 14 positions

---

Subfields: 3

---

Justification: See "Subfields"

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                         | Org | Sys | Dst |
|-----------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>           |     |     |     |
| Financial Detail Addendum (Corporate Line Item Detail)/1644     | C   | •   | C   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644 | O   | •   | C   |

PDS 0647 must be present in the Financial Detail Addendum (Corporate Line Item Detail)/1644 message when PDS 0622 (Motor Fuel Service Type) is present with a value of 3 (Only non-fuel items being purchased) in the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 message.

The business service arrangement is U.S.-to-U.S. where PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001.

Associated First Presentment/1240 messages should contain a fuel MCC in DE 26 (Card Acceptor Business). The applicable IRDs for the First Presentment/1240 messages are as follows:

| IRD                                                      | Description                                 |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BQ                                                       | Canada Intracountry Commercial Data Rate I  |
| BR                                                       | Canada Intracountry Commercial Data Rate II |
| BS                                                       | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                             |
| 16                                                       | Commercial Warehouse Tier I                 |
| 62                                                       | Commercial Large Ticket I                   |
| 67                                                       | Commercial Data Rate II                     |
| 68                                                       | Commercial Data Rate I                      |
| 91                                                       | Commercial Warehouse Base                   |
| 94                                                       | Commercial Large Ticket II                  |
| 99                                                       | Commercial Large Ticket III                 |
| SC                                                       | Business Level 2 Data Rate III              |
| SE                                                       | Business Level 2 Large Ticket I             |
| SF                                                       | Business Level 2 Large Ticket II            |
| SG                                                       | Business Level 2 Large Ticket III           |
| 3C                                                       | Business Level 3 Data Rate III              |
| 3E                                                       | Business Level 3 Large Ticket I             |
| 3F                                                       | Business Level 3 Large Ticket II            |
| 3G                                                       | Business Level 3 Large Ticket III           |
| 4C                                                       | Business Level 4 Data Rate III              |
| 4E                                                       | Business Level 4 Large Ticket I             |
| 4F                                                       | Business Level 4 Large Ticket II            |
| 4G                                                       | Business Level 4 Large Ticket III           |

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with a Financial Detail Addendum (Temporary Services)/1644 message, PDS 0647 should equal the Transaction Amount.

When a Financial Detail Addendum (Corporate Line Item Detail)/1644 is submitted in conjunction with a Financial Detail Addendum (Shipping/Courier Services)/1644 message, PDS 0647 should equal the Transaction Amount.

PDS 0647 must be present when the following conditions exist:

- The Business Service is U.S.-to-U.S. (PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001).
- The associated First Presentment/1240 contains a shipping/courier MCC in DE 26 (Card Acceptor Business Code [MCC]), and a Financial Detail Addendum (Shipping/Courier Services)/1644 message is not provided. The associated First Presentment/1240 does **not** contain a temporary services MCC in DE 26.
- The IRD submitted in the associated First Presentment/1240 is one of the following.

| IRD | Description                 |
|-----|-----------------------------|
| 62  | Commercial Large Ticket I   |
| 66  | Commercial Data Rate III    |
| 94  | Commercial Large Ticket II  |
| 99  | Commercial Large Ticket III |

If the transaction submitted:

- Is for a U.S. to U.S. Business Service Arrangement (PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001)
- Requires a Financial Detail Addendum (Corporate Line Item Detail)/1644 message
- And is not submitted for one of the following U.S. region corporate interchange programs

| IRD | Description                 |
|-----|-----------------------------|
| 62  | Commercial Large Ticket I   |
| 66  | Commercial Data Rate III    |
| 94  | Commercial Large Ticket II  |
| 99  | Commercial Large Ticket III |

Then one of the following must be present.

| Field    | Description               |
|----------|---------------------------|
| PDS 0641 | Product Code              |
| PDS 0642 | Item Description          |
| PDS 0643 | Item Quantity             |
| PDS 0645 | Item Unit of Measure      |
| PDS 0647 | Extended Item Amount      |
| PDS 0654 | Debit or Credit Indicator |

### Values

If present, PDS 0647 must be a fixed length of 014.

To allow for situations in which the item is zero cost to the customer, PDS 0650, (Zero Cost to Customer) must also be present in the Corporate Card Line Item Detail Addendum message, and equal to Y. PDS 0647, subfield 1 may contain zero in this circumstance.

### PDS 0647 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                          | Attribute | Justification |
|--------|-----------|-------------------------------|-----------|---------------|
| 1      | 1–12      | Extended Item Amount          | n-12      | right         |
| 2      | 13        | Extended Item Amount Exponent | n-1       | N/A           |
| 3      | 14        | Extended Item Amount Sign     | a-1       | N/A           |

#### Subfield 1: Extended Item Amount

If PDS 0647 is present, subfield 1 (Extended Item Amount) must contain the amount and be numeric and greater than zero, unless PDS 0650 (Zero Cost to Customer) is present and equal to Y.

#### Subfield 2: Extended Item Amount Exponent

If PDS 0647 is present, subfield 2 (Extended Item Amount Exponent) must be numeric and contain a value of 0 to 5.

**NOTE:**

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

**Subfield 3: Extended Item Amount Sign**

If PDS 0647 is present, subfield 3 (Extended Item Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0647 is a debit or credit from the perspective of the cardholder.

| <b>Value</b> | <b>Description</b>                |
|--------------|-----------------------------------|
| D            | Extended item amount is a debit.  |
| C            | Extended item amount is a credit. |

---

## PDS 0648—Item Discount

---

PDS 0648 (Item Discount) contains the item discount indicator and amount.

**Attributes**

---

ans-20; TAGLLL

---

Tag Field: 0648

---

Length Field: 3 positions, value = 020

---

Data Field: Fixed length, 20 positions

---

Subfields: 5

---

Justification: See "Subfields"

---

**Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                     | Org | Sys | Dst |
|-------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>       |     |     |     |
| Financial Detail Addendum (Corporate Line Item Detail)/1644 | C   | •   | C   |

This PDS is part of the “line item detail” when a Mastercard Corporate Purchasing Card™ or Mastercard Corporate Fleet Card® is used in a business-to-business purchase.

If subfields 1 and 2 are provided, the customer must also provide subfields 3, 4, and 5.

PDS 0648 must be present in a Financial Detail Addendum (Corporate Line Item Detail)/1644 message when all the following conditions exist:

- The product code is MCP or MCF at a non-fuel location.
- The Business Service is equal to one of the following.

| Business Service Type Code<br>(PDS 0158, subfield 2) | Business Service ID (PDS<br>0158, subfield 3) | Description          |
|------------------------------------------------------|-----------------------------------------------|----------------------|
| 2                                                    | 050001                                        | Europe Intraregional |
| 3                                                    | 050012                                        | Europe Intercountry  |
| 3                                                    | 050021                                        | Europe Intercountry  |
| 3                                                    | 050031                                        | Europe Intercountry  |

**NOTE:**

**This applies to additional European domestic arrangements.**

The IRD submitted in the associated First Presentment/1240 is one of the following.

| IRD | Description                                 |
|-----|---------------------------------------------|
| 26  | Purchasing Large Ticket Level 1 Interchange |
| 27  | Purchasing Large Ticket Level 2 Interchange |

**Values**

PDS 0648 must be a fixed length of 20.

## PDS 0648 Subfields

This PDS consists of five subfields.

| Number | Positions | Name                        | Attribute | Justification |
|--------|-----------|-----------------------------|-----------|---------------|
| 1      | 1         | Discount Indicator          | as-1      | N/A           |
| 2      | 2–13      | Discount Amount             | ans-12    | right         |
| 3      | 14–18     | Item Discount Rate          | n-5       | right         |
| 4      | 19        | Item Discount Rate Exponent | n-1       | N/A           |
| 5      | 20        | Item Discount Amount Sign   | a-1       | N/A           |

### Subfield 1: Discount Indicator

If PDS 0648 is present, subfield 1 (Discount Indicator) must contain one of the following values.

| Value | Description               |
|-------|---------------------------|
| Y     | Amount is discounted.     |
| N     | Amount is not discounted. |
| space | Not supported             |

### Subfield 2: Discount Amount

If PDS 0648 is present, subfield 2 (Discount Amount) must be numeric and cannot be all zeros if subfield 1 is Y.

### Subfield 3: Item Discount Rate

Subfield 3 (Item Discount Rate) is the discount rate applicable to the amount. If PDS 0648 is present, subfield 3 must contain a five-digit numeric value.

### Subfield 4: Item Discount Rate Exponent

If PDS 0648 is present, subfield 4 (Item Discount Rate Exponent) must contain a value in the range 0–5.

### Subfield 5: Item Discount Amount Sign

If PDS 0648 is present, subfield 5 (Item Discount Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0648 is a debit or credit from the perspective of the cardholder.

| Value | Description                       |
|-------|-----------------------------------|
| C     | Item discount amount is a credit. |
| D     | Item discount amount is a debit.  |

## PDS 0649—Call Usage Amount

PDS 0649 (Call Usage Amount) contains the call usage amount information pertaining to the Telephony Billing Event.

### Attributes

|                |                            |
|----------------|----------------------------|
| ans-14; TAGLLL |                            |
| Tag Field:     | 0649                       |
| Length Field:  | 3 positions, value = 014   |
| Data Field:    | Fixed length, 14 positions |
| Subfields:     | 3                          |
| Justification: | See "Subfields"            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                   | Org | Sys | Dst |
|-----------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>     |     |     |     |
| Financial Detail Addendum (Telephony Billing Detail)/1644 | O   | •   | C   |

## Values

PDS 0649 must be a fixed length of 14.

## PDS 0649 Subfields

This PDS consists of three subfields as defined in the following table.

| Number | Positions | Name                       | Attribute | Justification |
|--------|-----------|----------------------------|-----------|---------------|
| 1      | 1–12      | Call Usage Amount          | n-12      | right         |
| 2      | 13        | Call Usage Amount Exponent | n-1       | N/A           |
| 3      | 14        | Call Usage Amount Sign     | a-1       | N/A           |

### Subfield 1: Call Usage Amount

If PDS 0649 is present, subfield 1 (Call Usage Amount) must be numeric and contain the usage amount of the call, and it may be all zeros.

### Subfield 2: Call Usage Amount Exponent

If PDS 0649 is present, subfield 2 (Call Usage Amount Exponent) must be numeric and contain a value of 0 to 5.

### Subfield 3: Call Usage Amount Sign

If PDS 0649 is present, subfield 3 (Call Usage Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0649 is a debit or credit from the perspective of the cardholder.

| Value | Description                    |
|-------|--------------------------------|
| D     | Call Usage Amount is a debit.  |
| C     | Call Usage Amount is a credit. |

## PDS 0650—Zero Cost to Customer Indicator

PDS 0650 (Zero Cost to Customer Indicator) if supplied, indicates whether the item is free to the customer.

### Attributes

|                |                          |
|----------------|--------------------------|
| a-1; TAGLLL    |                          |
| Tag Field:     | 0650                     |
| Length Field:  | 3 positions, value = 001 |
| Data Field:    | Fixed length, 1 position |
| Subfields:     | None                     |
| Justification: | N/A                      |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                     | Org | Sys | Dst |
|-------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>       |     |     |     |
| Financial Detail Addendum (Corporate Line Item Detail)/1644 | O   | •   | C   |

### Values

PDS 0650 must contain one of the following values.

| Value | Description                                                                                          |
|-------|------------------------------------------------------------------------------------------------------|
| Y     | The Line Item is at zero cost to the customer. PDS 0647 (Extended Item Amount) may be equal to zero. |
| N     | The Line Item is not at zero cost to the customer.                                                   |

## PDS 0651—Procedure ID

PDS 0651 (Procedure ID) contains identification of the Rail Server procedure or the order in which service was booked or cancellation was done.

ID is a two-digit abbreviation followed by: “-” (Ex.: AN-3N7ZPX or RS-23IVTY). The order number (abbreviation AN-) is always given in an Internet application.

### Attributes

|                                        |
|----------------------------------------|
| ans-9; TAGLLL                          |
| Tag Field: 0651                        |
| Length Field: 3 positions, value = 009 |
| Data Field: Fixed length, 9 positions  |
| Subfields: None                        |
| Justification: Left                    |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                               | Org | Sys | Dst |
|-----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                 |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 | O   | •   | C   |

### Values

If present, this PDS must be left-justified and cannot contain all zeros, all spaces, all high values, or all low values.

## PDS 0652—Service Type

PDS 0652 (Service Type) contains two subfields with codes defined to indicate the type of service and the nature of the service provided.

### Attributes

|                |                           |
|----------------|---------------------------|
| ans-4; TAGLLL  |                           |
| Tag Field:     | 0652                      |
| Length Field:  | 3 positions, value = 004  |
| Data Field:    | Fixed length, 4 positions |
| Subfields:     | 2                         |
| Justification: | See "Subfields"           |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                               | Org | Sys | Dst |
|-----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                 |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 | C   | •   | C   |

### Values

If present, PDS 0652 must not contain all high values or all low values.

## PDS 0652 Subfields

This PDS consists of two subfields.

| Number | Positions | Name           | Attribute | Justification |
|--------|-----------|----------------|-----------|---------------|
| 1      | 1–2       | Service Type   | ans-2     | left          |
| 2      | 3–4       | Service Nature | ans-2     | left          |

### **Subfield 1: Service Type**

This subfield is required if a Passenger Transport Detail—Rail Data Addendum is submitted, and the associated First Presentment/1240 contains a rail or travel agency MCC and is submitted for the following interchange program.

| IRD | Description                  |
|-----|------------------------------|
| 89  | U.S. Commercial T&E Rate III |

Service Type must contain a two-position value to indicate the type of service provided. Examples of possible values are 01—Ticket and 02—Baggage.

If present, subfield 1 must be left-justified and cannot be all zeros, all spaces, all high values, or all low values.

### **Subfield 2: Service Nature**

Service Nature contains a two-position value that indicates the nature of the service provided. Examples of possible values are 01—Seat and 02—Couchette.

If present, subfield 2 must be left-justified and cannot be all zeros or all spaces, all high values, or all low values.

## **PDS 0653—Service Amount**

---

PDS 0653 (Service Amount) contains three subfields that describe the amount charged for the service.

### **Attributes**

---

ans-14; TAGLLL

---

Tag Field: 0653

---

Length Field: 3 positions, value = 014

---

Data Field: Fixed length, 14 positions

---

Subfields: 3

---

Justification: See “Subfields”

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                               | Org | Sys | Dst |
|-----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                 |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 | O   | •   | C   |

## PDS 0653 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                    | Attribute | Justification |
|--------|-----------|-------------------------|-----------|---------------|
| 1      | 1–12      | Service Amount          | n-12      | right         |
| 2      | 13        | Service Amount Exponent | n-1       | N/A           |
| 3      | 14        | Service Amount Sign     | a-1       | N/A           |

### Subfield 1: Service Amount

If PDS 0653 is present, subfield 1 must be numeric.

### Subfield 2: Service Amount Exponent

Subfield 2 (Service Amount Exponent) indicates the decimal location for the Service Amount subfield. If PDS 0653 is present, subfield 2 must be numeric and contain a value of 0 to 5.

#### NOTE:

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### Subfield 3: Service Amount Sign

If PDS 0653 is present, subfield 3 (Service Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0653 is a debit or a credit from the perspective of the cardholder.

| Value | Description            |
|-------|------------------------|
| D     | Fee Amount is a debit  |
| C     | Fee Amount is a credit |

## PDS 0654—Debit or Credit Indicator

PDS 0654 (Debit or Credit Indicator) indicates whether the net of extended item amount, net of discount, taxes, and price, is a debit or credit.

### Attributes

|                |                          |
|----------------|--------------------------|
| an-1; TAGLLL   |                          |
| Tag Field:     | 0654                     |
| Length Field:  | 3 positions, value = 001 |
| Data Field:    | Fixed length, 1 position |
| Subfields:     | None                     |
| Justification: | N/A                      |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                     | Org | Sys | Dst |
|-------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>       |     |     |     |
| Financial Detail Addendum (Corporate Line Item Detail)/1644 | C   | •   | C   |

If the Financial Detail Addendum (Corporate Line Item Detail)/1644 message is provided, PDS 0654 is mandatory.

PDS 0654 must be present in the Financial Detail Addendum (Corporate Line Item Detail)/1644 message when PDS 0622 (Motor Fuel Service Type) is present with a value of 3 (Only non-fuel items being purchased) in the Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 message.

The business service arrangement is U.S.-to-U.S. where PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001.

Associated First Presentment/1240 messages should contain a fuel MCC in DE 26 (Card Acceptor Business). The applicable IRDs for the First Presentment/1240 messages are as follows:

| IRD                                                      | Description                                 |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BQ                                                       | Canada Intracountry Commercial Data Rate I  |
| BR                                                       | Canada Intracountry Commercial Data Rate II |
| BS                                                       | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                             |
| 16                                                       | Commercial Warehouse Tier I                 |
| 62                                                       | Commercial Large Ticket I                   |
| 67                                                       | Commercial Data Rate II                     |
| 68                                                       | Commercial Data Rate I                      |
| 91                                                       | Commercial Warehouse Base                   |
| 94                                                       | Commercial Large Ticket II                  |
| 99                                                       | Commercial Large Ticket III                 |
| SC                                                       | Business Level 2 Data Rate III              |
| SE                                                       | Business Level 2 Large Ticket I             |
| SF                                                       | Business Level 2 Large Ticket II            |
| SG                                                       | Business Level 2 Large Ticket III           |
| 3C                                                       | Business Level 3 Data Rate III              |
| 3E                                                       | Business Level 3 Large Ticket I             |
| 3F                                                       | Business Level 3 Large Ticket II            |
| 3G                                                       | Business Level 3 Large Ticket III           |
| 4C                                                       | Business Level 4 Data Rate III              |
| 4E                                                       | Business Level 4 Large Ticket I             |
| 4F                                                       | Business Level 4 Large Ticket II            |
| 4G                                                       | Business Level 4 Large Ticket III           |

## Values

PDS 0654 must contain one of the following values.

| Value | Description                       |
|-------|-----------------------------------|
| D     | Extended item amount is a debit.  |
| C     | Extended item amount is a credit. |

PDS 0654 must be present when the following conditions exist:

- The Business Service is U.S.-to-U.S. (PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001).
- The associated First Presentment/1240 contains a shipping/courier MCC in DE 26 (Card Acceptor Business Code [MCC]), and a Financial Detail Addendum (Shipping/Courier Services)/1644 message is not provided. The associated First Presentment/1240 does **not** contain a temporary services MCC in DE 26.
- The IRD submitted in the associated First Presentment/1240 is one of the following.

| IRD | Description                 |
|-----|-----------------------------|
| 62  | Commercial Large Ticket I   |
| 66  | Commercial Data Rate III    |
| 94  | Commercial Large Ticket II  |
| 99  | Commercial Large Ticket III |

If the transaction submitted:

- Is for a U.S. to U.S. Business Service Arrangement (PDS 0158, subfield 2 is equal to 2 and PDS 0158, subfield 3 is equal to 010001)
- Requires a Financial Detail Addendum (Corporate Line Item Detail)/1644 message
- And is not submitted for one of the following U.S. region corporate interchange programs

| IRD | Description                |
|-----|----------------------------|
| 62  | Commercial Large Ticket I  |
| 66  | Commercial Data Rate III   |
| 94  | Commercial Large Ticket II |

---

| IRD | Description                 |
|-----|-----------------------------|
| 99  | Commercial Large Ticket III |

Then one of the following must be present.

| Field    | Description               |
|----------|---------------------------|
| PDS 0641 | Product Code              |
| PDS 0642 | Item Description          |
| PDS 0643 | Item Quantity             |
| PDS 0645 | Item Unit of Measure      |
| PDS 0647 | Extended Item Amount      |
| PDS 0654 | Debit or Credit Indicator |

## PDS 0655—Call Long Distance Amount

---

PDS 0655 (Call Long Distance Amount) contains the Long Distance amount information pertaining to the Telephony Billing Event.

### Attributes

---

|                |                            |
|----------------|----------------------------|
| ans-14; TAGLLL |                            |
| Tag Field:     | 0655                       |
| Length Field:  | 3 positions, value = 014   |
| Data Field:    | Fixed length, 14 positions |
| Subfields:     | 3                          |
| Justification: | See "Subfields"            |

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

---

| Message Type Identifier                                   | Org | Sys | Dst |
|-----------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>     |     |     |     |
| Financial Detail Addendum (Telephony Billing Detail)/1644 | O   | •   | C   |

### Values

PDS 0655 must be a fixed length of 14.

### PDS 0655 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                               | Attribute | Justification |
|--------|-----------|------------------------------------|-----------|---------------|
| 1      | 1–12      | Call Long Distance Amount          | n-12      | right         |
| 2      | 13        | Call Long Distance Amount Exponent | n-1       | N/A           |
| 3      | 14        | Call Long Distance Amount Sign     | a-1       | N/A           |

#### Subfield 1: Call Long Distance Amount

If PDS 0655 is present, subfield 1 (Call Long Distance Amount) must be numeric and contain the long distance amount of the call and may be all zeros.

#### Subfield 2: Call Long Distance Amount Exponent

If PDS 0655 is present, subfield 2 (Call Long Distance Amount Exponent) must be numeric and contain a value of 0 to 5.

#### Subfield 3: Call Long Distance Amount Sign

If PDS 0655 is present, subfield 3 (Call Long Distance Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0655 is a debit or credit from the perspective of the cardholder.

| Value | Description                            |
|-------|----------------------------------------|
| D     | Call long distance amount is a debit.  |
| C     | Call long distance amount is a credit. |

## PDS 0656—Full VAT Amounts

PDS 0656 (Full VAT Amounts) contains the gross amount from which the VAT was calculated and a value added tax at the full tax rate.

### Attributes

|                   |                                  |
|-------------------|----------------------------------|
| ans-28; TAGLLLVAR |                                  |
| Tag Field:        | 0656                             |
| Length Field:     | 3 positions, value = 014–028     |
| Data Field:       | Variable length, 14–28 positions |
| Subfields:        | 6                                |
| Justification:    | See “Subfields”                  |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                               | Org | Sys | Dst |
|-----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                 |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 | O   | •   | C   |

### PDS 0656 Subfields

This PDS consists of six subfields.

| Number | Positions | Name                           | Attribute | Justification |
|--------|-----------|--------------------------------|-----------|---------------|
| 1      | 1–12      | Full VAT Gross Amount          | n-12      | right         |
| 2      | 13        | Full VAT Gross Amount Exponent | n-1       | N/A           |
| 3      | 14        | Full VAT Gross Amount Sign     | a-1       | N/A           |
| 4      | 15–26     | Full VAT Tax Amount            | n-12      | right         |

| Number | Positions | Name                         | Attribute | Justification |
|--------|-----------|------------------------------|-----------|---------------|
| 5      | 27        | Full VAT Tax Amount Exponent | n-1       | N/A           |
| 6      | 28        | Full VAT Tax Amount Sign     | a-1       | N/A           |

### **Subfield 1: Full VAT Gross Amount**

If PDS 0656 is present, subfield 1 must be numeric and greater than zero.

### **Subfield 2: Full VAT Gross Amount Exponent**

Subfield 2 (Full VAT Gross Amount Exponent) indicates the decimal location for the Full VAT Gross Amount subfield. If PDS 0656 is present, subfield 2 must be numeric and contain a value of 0 to 5.

**NOTE:**

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### **Subfield 3: Full VAT Gross Amount Sign**

If PDS 0656 is present, subfield 3 Full VAT Gross Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0605 subfield 1 is a debit or a credit from the perspective of the cardholder.

| Value | Description                        |
|-------|------------------------------------|
| D     | Full VAT Gross Amount is a debit.  |
| C     | Full VAT Gross Amount is a credit. |

### **Subfield 4: Full VAT Tax Amount**

If PDS 0656 is present, subfield 4 must be numeric.

### **Subfield 5: Full VAT Tax Amount Exponent**

Subfield 5 (Full VAT Tax Amount Exponent) indicates the decimal location for the Full VAT Tax Amount subfield. If PDS 0656 is present, subfield 5 must be numeric and contain a value of 0 to 5.

**NOTE:**

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

**Subfield 6: Full VAT Tax Amount Sign**

If PDS 0656 is present, subfield 6 (Full VAT Tax Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0605 subfield 4 is a debit or a credit from the perspective of the cardholder.

| <b>Value</b> | <b>Description</b>               |
|--------------|----------------------------------|
| D            | Full VAT Tax Amount is a debit.  |
| C            | Full VAT Tax Amount is a credit. |

## **PDS 0657—Half VAT Amounts**

---

PDS 0657 (Half VAT Amounts) contains the gross amount from which the VAT was calculated and a value-added tax at the half tax rate.

**Attributes**

---

|                   |                                  |
|-------------------|----------------------------------|
| ans-28; TAGLLLVAR |                                  |
| Tag Field:        | 0657                             |
| Length Field:     | 3 positions, value = 014–028     |
| Data Field:       | Variable length, 14–28 positions |
| Subfields:        | 6                                |
| Justification:    | See “Subfields”                  |

---

**Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                               | Org | Sys | Dst |
|-----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                 |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 | O   | •   | C   |

## PDS 0657 Subfields

This PDS consists of six subfields.

| Number | Positions | Name                           | Attribute | Justification |
|--------|-----------|--------------------------------|-----------|---------------|
| 1      | 1–12      | Half VAT Gross Amount          | n-12      | right         |
| 2      | 13        | Half VAT Gross Amount Exponent | n-1       | N/A           |
| 3      | 14        | Half VAT Gross Amount Sign     | a-1       | N/A           |
| 4      | 15–26     | Half VAT Tax Amount            | n-12      | right         |
| 5      | 27        | Half VAT Tax Amount Exponent   | n-1       | N/A           |
| 6      | 28        | Half VAT Tax Amount Sign       | a-1       | N/A           |

### Subfield 1: Half VAT Gross Amount

If PDS 0657 is present, subfield 1 must be numeric and greater than zero.

### Subfield 2: Half VAT Gross Amount Exponent

Subfield 2 (Half VAT Gross Amount Exponent) indicates the decimal location for the Half VAT Gross Amount subfield. If PDS 0657 is present, subfield 2 must be numeric and contain a value of 0 to 5.

#### NOTE:

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### **Subfield 3: Half VAT Gross Amount Sign**

If PDS 0657 is present, subfield 3 (Half VAT Gross Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0657 subfield 1 is a debit or a credit from the perspective of the cardholder.

| Value | Description                              |
|-------|------------------------------------------|
| D     | <b>Half VAT Gross Amount is a debit.</b> |
| C     | Half VAT Gross Amount is a credit.       |

### **Subfield 4: Half VAT Tax Amount**

If PDS 0657 is present, subfield 4 must be numeric.

### **Subfield 5: Half VAT Tax Amount Exponent**

Subfield 5 (Half VAT Tax Amount Exponent) indicates the decimal location for the Half VAT Tax Amount subfield. If PDS 0657 is present, subfield 5 must be numeric and contain a value of 0 to 5.

**NOTE:**

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### **Subfield 6: Half VAT Tax Amount Sign**

If PDS 0657 is present, subfield 6 must contain a value of D or C. This subfield identifies whether PDS 0657 subfield 4 is a debit or a credit from the perspective of the cardholder.

| Value | Description                            |
|-------|----------------------------------------|
| D     | <b>Half VAT Tax Amount is a debit.</b> |
| C     | Half VAT Tax Amount is a credit.       |

## PDS 0658—Call Connect Amount

PDS 0658 (Call Connect Amount) contains the call connect amount information pertaining to the Telephony Billing Event.

### Attributes

|                |                            |
|----------------|----------------------------|
| ans-14; TAGLLL |                            |
| Tag Field:     | 0658                       |
| Length Field:  | 3 positions, value = 014   |
| Data Field:    | Fixed length, 14 positions |
| Subfields:     | 3                          |
| Justification: | See "Subfields"            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                   | Org | Sys | Dst |
|-----------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>     |     |     |     |
| Financial Detail Addendum (Telephony Billing Detail)/1644 | O   | •   | C   |

### Values

PDS 0658 must be a fixed length of 14.

### PDS 0658 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                         | Attribute | Justification |
|--------|-----------|------------------------------|-----------|---------------|
| 1      | 1–12      | Call Connect Amount          | n-12      | right         |
| 2      | 13        | Call Connect Amount Exponent | n-1       | N/A           |

| Number | Positions | Name                     | Attribute | Justification |
|--------|-----------|--------------------------|-----------|---------------|
| 3      | 14        | Call Connect Amount Sign | a-1       | N/A           |

### **Subfield 1: Call Connect Amount**

If PDS 0658 is present, subfield 1 (Call Connect Amount) must be numeric and contain the connect amount of the call, and it may be all zeros.

### **Subfield 2: Call Connect Amount Exponent**

If PDS 0658 is present, subfield 2 (Call Connect Amount Exponent) must be numeric and contain a value of 0 to 5.

### **Subfield 3: Call Connect Amount Sign**

If PDS 0658 is present, subfield 3 (Call Connect Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0658 is a debit or credit from the perspective of the cardholder.

| Value | Description                      |
|-------|----------------------------------|
| D     | Call connect amount is a debit.  |
| C     | Call connect amount is a credit. |

## **PDS 0659—Other Description**

PDS 0659 (Other Description) contains additional descriptive information related to the Telephony Billing information.

### **Attributes**

|                                            |
|--------------------------------------------|
| ans...60; TAGLLLVAR                        |
| Tag Field: 0659                            |
| Length Field: 3 positions, value = 001–060 |
| Data Field: Variable length, 60 positions  |
| Subfields: None                            |

---

|                |     |
|----------------|-----|
| Justification: | N/A |
|----------------|-----|

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                   | Org | Sys | Dst |
|-----------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>     |     |     |     |
| Financial Detail Addendum (Telephony Billing Detail)/1644 | O   | •   | C   |

### Values

PDS 0659 must be a length of 001–060 if present. If present, PDS 0659 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0660—Customer Reference

PDS 0660 (Customer Reference) contains two subfields that can occur 10 times.

This PDS indicates the Customer Reference Values provided for this transaction and used for various reference processing at the customer site. These values represent information most prevalently provided by travel agencies for transactions booked against a lodged account or central travel account.

### Attributes

---

|                    |                                                  |
|--------------------|--------------------------------------------------|
| ans-190; TAGLLLVAR |                                                  |
| Tag Field:         | 0660                                             |
| Length Field:      | 3 positions, value = 019–190 in increments of 19 |
| Data Field:        | Variable length, 19–190 positions                |
| Subfields:         | 2 fixed-length subfields for each occurrence     |
| Occurrences:       | 1–10                                             |
| Justification:     | See “Subfields”                                  |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Lodged Account Detail)/1644 | O   | •   | C   |

## PDS 0660 Subfields

PDS 0660 may contain from one to ten occurrences of customer reference information.

Each occurrence consists of two subfields as defined in the following table. Each occurrence requires 19 positions. The length of the PDS must be a multiple of 19, with a maximum length of 190 positions.

| Number | Positions | Name                            | Attribute | Justification |
|--------|-----------|---------------------------------|-----------|---------------|
| 1      | 1–2       | Customer Reference Value ID     | n-2       | N/A           |
| 2      | 3–19      | Customer Reference Value Detail | ans-17    | left          |

### Subfield 1: Customer Reference Value ID

This subfield contains the value from 01 to 10 that defines what information is reflected in the Customer Reference Value Detail (subfield 2).

### Subfield 2: Customer Reference Value Detail

This subfield is a free-form text field that is used to provide customer reference value information about the transaction. If present, this subfield must be left-justified and cannot be all zeros, all spaces, all high values, or all low values.

## PDS 0661—Traffic Code

PDS 0661 (Traffic Code) contains a code of the service provider.

This PDS is provided only when the Service Nature (PDS 0652) contains a value that indicates Domestic ticket, Ne/See ticket, or Foreign ticket.

## Attributes

|                |                           |
|----------------|---------------------------|
| n-3; TAGLLL    |                           |
| Tag Field:     | 0661                      |
| Length Field:  | 3 positions, value = 003  |
| Data Field:    | Fixed length, 3 positions |
| Subfields:     | None                      |
| Justification: | N/A                       |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                               | Org | Sys | Dst |
|-----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                 |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 | O   | •   | C   |

## Values

If present, this PDS must be numeric.

## PDS 0662—Sample Number

PDS 0662 (Sample Number) contains a type of service reservation.

This PDS is provided only when PDS 0652 (Service Type) equates to Cancellation Ticket or Cancellation Reservation, and the sample number of the cancelled ticket is provided. This PDS is not provided with “external” cancellations. However, Internet business transactions do not provide for this case.

## Attributes

|             |      |
|-------------|------|
| n-4; TAGLLL |      |
| Tag Field:  | 0662 |

|                |                           |
|----------------|---------------------------|
| Length Field:  | 3 positions, value = 004  |
| Data Field:    | Fixed length, 4 positions |
| Subfields:     | None                      |
| Justification: | Right                     |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                               | Org | Sys | Dst |
|-----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                 |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 | O   | •   | C   |

## Values

If present, this PDS must be numeric and cannot be all zeros.

## PDS 0663—Free-Form Description

PDS 0663 (Free-Form Description) is free-form description information Mastercard assigns as needed.

### Attributes

|                      |                                  |
|----------------------|----------------------------------|
| ans...992; TAGLLLVAR |                                  |
| Tag Field:           | 0663                             |
| Length Field:        | 3 positions, value = 001–992     |
| Data Field:          | Variable length, 1–992 positions |
| Subfields:           | None                             |
| Justification:       | Left                             |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Generic Detail)/1644       | M   | •   | M   |

PDS 0663 supports data related to new programs and services the Corporation introduces that involve corporate cards and require the presence of data not available in the First Presentment/1240 message. This PDS can also be used to exchange data for transactions involving consumer cards.

Acquirers of Brazil intracountry transactions must ensure that required installment payment data is provided in PDS 0663 of Financial Detail Addendum/1644 messages for installment transactions. For more information, refer to the *Interchange Manual—Latin America and the Caribbean Region*.

## Values

If present, PDS 0663 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0664—Start Station

PDS 0664 (Start Station) contains name of the railway start station.

This PDS is needed only when PDS 0652 (Service Type) contains a value that indicates Ticket or Reservation.

## Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...30; TAGLLLVAR |                                 |
| Tag Field:          | 0664                            |
| Length Field:       | 3 positions, value = 003–030    |
| Data Field:         | Variable length, 3–30 positions |
| Subfields:          | None                            |
| Justification:      | Left                            |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                               | Org | Sys | Dst |
|-----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                 |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains a railway MCC and is submitted for one of the following U.S. region incentive interchange rate programs.

| IRD   | Description                          |
|-------|--------------------------------------|
| 10    | Merit III Tier 1                     |
| 11    | Merit III Tier 2                     |
| 12    | Merit III Tier 3                     |
| 22    | Public Sector                        |
| 24    | Merchant UCAF                        |
| 29    | Emerging Markets—Consumer Core Value |
| 56    | World Public Sector                  |
| 69    | Commercial T&E Rate II               |
| 70/80 | Merit III Base                       |
| 79    | Full UCAF                            |
| 89    | Commercial T&E Rate III              |
| 93    | Passenger Transport                  |
| 96    | World T&E                            |
| HP    | World High Value Public Sector       |
| RA    | Enhanced Merit III Base              |
| RB    | Enhanced Merit III Tier 1            |
| RC    | Enhanced Merit III Tier 2            |
| RD    | Enhanced Merit III Tier 3            |

| IRD | Description                   |
|-----|-------------------------------|
| RK  | Enhanced Public Sector        |
| RN  | Enhanced Merchant UCAF        |
| RO  | Enhanced Full UCAF            |
| RR  | Enhanced Passenger Transport  |
| SO  | Business Level 2 T&E Rate III |
| WP  | World Elite Public Sector     |
| 3O  | Business Level 3 T&E Rate III |
| 4O  | Business Level 4 T&E Rate III |

### Values

If present, this PDS must be left-justified and cannot contain all zeros, all spaces, all high values, or all low values.

## PDS 0665—Destination Station

PDS 0665 (Destination Station) contains the name of the railway destination station.

This PDS is needed only when PDS 0652 (Service Type) contains a value that indicates Ticket or Reservation.

### Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...30; TAGLLLVAR |                                 |
| Tag Field:          | 0665                            |
| Length Field:       | 3 positions, value = 003–030    |
| Data Field:         | Variable length, 3–30 positions |
| Subfields:          | None                            |
| Justification:      | Left                            |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                               | Org | Sys | Dst |
|-----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                 |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains a railway MCC and is submitted for one of the following U.S. region incentive interchange rate programs.

| IRD   | Description                          |
|-------|--------------------------------------|
| 10    | Merit III Tier 1                     |
| 11    | Merit III Tier 2                     |
| 12    | Merit III Tier 3                     |
| 22    | Public Sector                        |
| 24    | Merchant UCAF                        |
| 29    | Emerging Markets—Consumer Core Value |
| 56    | World Public Sector                  |
| 69    | Commercial T&E Rate II               |
| 70/80 | Merit III Base                       |
| 79    | Full UCAF                            |
| 89    | Commercial T&E Rate III              |
| 93    | Passenger Transport                  |
| 96    | World T&E                            |
| HP    | World High Value Public Sector       |
| RA    | Enhanced Merit III Base              |
| RB    | Enhanced Merit III Tier 1            |
| RC    | Enhanced Merit III Tier 2            |
| RD    | Enhanced Merit III Tier 3            |

---

| IRD | Description                   |
|-----|-------------------------------|
| RK  | Enhanced Public Sector        |
| RN  | Enhanced Merchant UCAF        |
| RO  | Enhanced Full UCAF            |
| RR  | Enhanced Passenger Transport  |
| SO  | Business Level 2 T&E Rate III |
| WP  | World Elite Public Sector     |
| 3O  | Business Level 3 T&E Rate III |
| 4O  | Business Level 4 T&E Rate III |

---

### Values

If present, this PDS must be left-justified and cannot contain all zeros, all spaces, all high values, or all low values.

## PDS 0667—Generic Data

---

PDS 0667 (Generic Data) contains four subfields regarding general information about the rail service.

### Attributes

---

|                |                            |
|----------------|----------------------------|
| ans-46; TAGLLL |                            |
| Tag Field:     | 0667                       |
| Length Field:  | 3 positions, value = 046   |
| Data Field:    | Fixed length, 46 positions |
| Subfields:     | 4                          |
| Justification: | See “Subfields”            |

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                               | Org | Sys | Dst |
|-----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                 |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 | O   | •   | C   |

## PDS 0667 Subfields

This PDS consists of four subfields.

| Number | Positions | Name                 | Attribute | Justification |
|--------|-----------|----------------------|-----------|---------------|
| 1      | 1–3       | Generic Code         | n-3       | right         |
| 2      | 4-23      | Generic Number       | ans-20    | left          |
| 3      | 24-26     | Generic Other Code   | n-3       | right         |
| 4      | 27-46     | Generic Other Number | ans-20    | left          |

### Subfield 1: Generic Code

If PDS 0667 is present, subfield 1 must be numeric and greater than zero.

### Subfield 2: Generic Number

If PDS 0667 is present, subfield 2 must be left-justified and cannot be all zeros, all spaces, all low values, or all high values.

### Subfield 3: Generic Other Code

If PDS 0667 is present, subfield 3 must be numeric and greater than zero.

### Subfield 4: Generic Other Number

If PDS 0667 is present, subfield 4 must be left-justified and cannot be all zeros, all spaces, all low values, or all high values.

## PDS 0668—Reduction Data

PDS 0668 (Reduction Data) contains four subfields that contain information about the rail service.

### Attributes

|                |                            |
|----------------|----------------------------|
| ans-26; TAGLLL |                            |
| Tag Field:     | 0668                       |
| Length Field:  | 3 positions, value = 026   |
| Data Field:    | Fixed length, 26 positions |
| Subfields:     | 4                          |
| Justification: | See "Subfields"            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                               | Org | Sys | Dst |
|-----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                 |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 | O   | •   | C   |

### PDS 0668 Subfields

This PDS consists of four subfields.

| Number | Positions | Name                   | Attribute | Justification |
|--------|-----------|------------------------|-----------|---------------|
| 1      | 1–3       | Reduction Code         | n-3       | right         |
| 2      | 4–13      | Reduction Number       | ans-10    | left          |
| 3      | 14–16     | Reduction Other Code   | n-3       | right         |
| 4      | 17–26     | Reduction Other Number | ans-10    | left          |

### **Subfield 1: Reduction Code**

If PDS 0668 is present, subfield 1 must be numeric and greater than zero.

### **Subfield 2: Reduction Number**

If PDS 0668 is present, subfield 2 must be left-justified and cannot be all zeros, all spaces, all low values, or all high values.

### **Subfield 3: Reduction Other Code**

If PDS 0668 is present, subfield 3 must be numeric and greater than zero.

### **Subfield 4: Reduction Other Number**

If PDS 0668 is present, subfield 4 must be left-justified and cannot be all zeros, all spaces, all low values, or all high values.

## **PDS 0669—Transportation Other Code**

---

PDS 0669 (Transportation Other Code) contains a code of the service provider.

This PDS is provided only when PDS 0652 (Service Nature) contains a value that indicates Domestic ticket, Ne/See ticket, or Foreign ticket.

### **Attributes**

---

n-3; TAGLLL

---

Tag Field: 0669

---

Length Field: 3 positions, value = 003

---

Data Field: Fixed length, 3 positions

---

Subfields: None

---

Justification: N/A

---

### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                               | Org | Sys | Dst |
|-----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                 |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 | O   | •   | C   |

### Values

If present, this PDS must be numeric.

## PDS 0670—Payer/User Information

---

PDS 0670 (Payer/User Information) provides the full name and address information of the payer associated with a Payment Transaction.

### Attributes

|                      |                                  |
|----------------------|----------------------------------|
| ans...104; TAGLLLVAR |                                  |
| Tag Field:           | 0670                             |
| Length Field:        | 3 positions, value = 001–104     |
| Data Field:          | Variable length, 1–104 positions |
| Subfields:           | 7                                |
| Justification:       | See “Subfields”                  |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                     | Org | Sys | Dst |
|-------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>       |     |     |     |
| Financial Detail Addendum (Payment Transaction Detail)/1644 | C   | •   | C   |

PDS 0670 must be present in a Financial Detail Addendum (Payment Transaction Detail)/1644 message when Payment Transactions (identified by DE 3 [Processing Code], subfield 1

---

[Cardholder Transaction Type] value of 28) contains PDS 0043 (Program Registration ID) with a value of C06, C07, C52, C53, C54, C55, or C56.

### Values

If present, each PDS 0670 subfield must be left-justified and cannot contain all low values or all high values. Subfields 1, 2, 3, 5, and 6 cannot contain all spaces or all zeros. Subfield 7 is an optional field.

PDS 0670, subfields 1, 2, 3, 4, 5, and 6 must be present (and subfield 7 is optional) when DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type) contains value 28 and PDS 0043 (Program Registration ID) contains value C07, C52, C53, C54, C55, or C56.

## PDS 0670 Subfields

This PDS consists of seven subfields.

| Number | Positions | Name                      | Attribute | Justification |
|--------|-----------|---------------------------|-----------|---------------|
| 1      | 1–25      | Payer Name/User ID        | ans-25    | left          |
| 2      | 26–55     | Payer Address             | ans-30    | left          |
| 3      | 56–80     | Payer City                | ans-25    | left          |
| 4      | 81–83     | Payer State/Province Code | ans-3     | left          |
| 5      | 84–86     | Payer Country Code        | ans-3     | left          |
| 6      | 87–96     | Payer Postal Code         | ans-10    | left          |
| 7      | 97–104    | Payer Date of Birth       | n-8       | left          |

### Subfield 1: Payer Name/User ID

Subfield 1 (Payer Name/User ID) contains the payer's full name or user ID.

This subfield must be provided in Payment Transactions (identified by DE 3 [Processing Code], subfield 1 [Cardholder Transaction Type], value 28) when the Payment Transaction contains PDS 0043 (Program Registration ID) with a value of C06 (Payment of a credit card balance via cash or check).

### Subfield 2: Payer Address

Subfield 2 (Payer Address) contains the payer's street address.

### Subfield 3: Payer City

Subfield 3 (Payer City) contains the payer's city.

---

#### **Subfield 4: Payer State/Province Code**

Subfield 4 (Payer State/Province Code) contains the payer's State/Province Code. If subfield 5 (Payer Country Code) is USA, subfield 4 must contain a valid U.S. state code. Otherwise, this subfield may contain all spaces.

#### **Subfield 5: Payer Country Code**

Subfield 5 (Payer Country Code) contains the payer's Country Code. If present, this subfield must contain a valid alphabetic country code.

#### **Subfield 6: Payer Postal Code**

Subfield 6 (Payer Postal Code) contains the payer's Postal (ZIP) Code.

#### **Subfield 7: Payer Date of Birth**

Subfield 7 (Payer Date of Birth) contains the payer's date of birth, MMDDYYYY.

---

### **PDS 0671—Date of Funds Requested**

PDS 0671 (Date of Funds Requested) provides the date the recipient (seller of goods) requested receipt of funds.

#### **Attributes**

---

n-6; TAGLLL

---

Tag Field: 0671

---

Length Field: 3 positions, value = 006

---

Data Field: Fixed length, 6 positions

---

Subfields: None

---

Justification: N/A

---

#### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

---

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |

---

| Message Type Identifier                                     | Org | Sys | Dst |
|-------------------------------------------------------------|-----|-----|-----|
| Financial Detail Addendum (Payment Transaction Detail)/1644 | C   | •   | C   |

PDS 0671 must be present in a Financial Detail Addendum (Payment Transaction Detail)/1644 message when Payment Transactions (identified by DE 3 [Processing Code], subfield 1 [Cardholder Transaction Type] value of 28) contains PDS 0043 (Program Registration ID) with a value of C07, C52, C53, C54, C55, or C56.

**NOTE:**

**For a Mastercard® MoneySend™ Payment transaction, this is the date the Sender requested the payment or transfer of funds to the recipient.**

**Values**

If present, PDS 0671 must contain a valid date in the format YYMMDD.

## PDS 0673—Date of Anticipated Receipt of Funds

PDS 0673 (Date of Anticipated Receipt of Funds) provides the date of the anticipated receipt of funds by the recipient (Seller).

**Attributes**

|                |                           |
|----------------|---------------------------|
| n-6; TAGLLL    |                           |
| Tag Field:     | 0673                      |
| Length Field:  | 3 positions, value = 006  |
| Data Field:    | Fixed length, 6 positions |
| Subfields:     | None                      |
| Justification: | N/A                       |

**Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                     | Org | Sys | Dst |
|-------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>       |     |     |     |
| Financial Detail Addendum (Payment Transaction Detail)/1644 | O   | •   | C   |

### Values

If present, PDS 0673 must contain a valid date in the format YYMMDD.

## PDS 0674—Additional Trace/Reference Number Used by Card Acceptor

PDS 0674 (Additional Trace/Reference Number Used by Card Acceptor) provides additional trace or reference number information, or both, supplied by the card acceptor (merchant).

### Attributes

|                      |                                 |
|----------------------|---------------------------------|
| Data Representation: | ans...19; TAGLLLVAR             |
| Tag Field:           | 0674                            |
| Length Field:        | 3 positions, value = 001–019    |
| Data Field:          | Variable length, 1–19 positions |
| Subfields:           | None                            |
| Justification:       | Left                            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| First Presentment/1240                                | C   | •   | C   |
| First Chargeback/1442 and Arbitration Chargeback/1442 | O   | •   | C   |
| Second Presentment/1240                               | O   | •   | C   |

PDS 0674 must be present in a Financial Detail Addendum (Payment Transaction Detail)/1644 message when Payment Transactions (identified by DE 3 [Processing Code], subfield 1 [Cardholder Transaction Type] value of 28) contains PDS 0043 (Program Registration ID) with a value of C07, C52, C53, C54, C55, or C56.

**NOTE:**

**For a Mastercard® MoneySend™ Payment transaction and a Mastercard Merchant Presented (MPQR) Funding Transaction, the card acceptor is the Originating Institution.**

### **Masterpass Merchant Presented QR (MPQR) Transactions Requirements**

#### **Payment Transaction Usage:**

- First Presentment/1240—Optional. If present, edit must validate. Forward message to destination if edit validates
- Second Presentment/1240—Optional. If present, edit must validate. Forward message to destination if edit validates
- First Chargeback/1442 and Arbitration Chargeback/1442—Optional. If present, edit must validate. Forward message to destination if edit validates

#### **Refund Payment Transaction Usage:**

- First Presentment/1240—Optional. If present, edit must validate. Forward message to destination if edit validates
- Second Presentment/1240—Optional. If present, edit must validate. Forward message to destination if edit validates
- First Chargeback/1442 and Arbitration Chargeback/1442—Optional. If present, edit must validate. Forward message to destination if edit validates

#### **Funding Transaction Usage:**

- First Presentment/1240—Mandatory. Edit must validate. Forward message to destination
- Second Presentment/1240—Optional. If present, edit must validate. Forward message to destination if edit validates
- First Chargeback/1442 and Arbitration Chargeback/1442—Optional. If present, edit must validate. Forward message to destination if edit validates

## **PDS 0675—Additional Transaction Description Data**

---

PDS 0675 (Additional Transaction Description Data) provides additional data that the card acceptor might want to provide.

### **Attributes**

---

ans...15; TAGLLLVAR

---

|                |                                 |
|----------------|---------------------------------|
| Tag Field:     | 0675                            |
| Length Field:  | 3 positions, value = 001–015    |
| Data Field:    | Variable length, 1–15 positions |
| Subfields:     | None                            |
| Justification: | Left                            |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                     | Org | Sys | Dst |
|-------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>       |     |     |     |
| Financial Detail Addendum (Payment Transaction Detail)/1644 | O   | •   | C   |

## Values

If present, PDS 0675 must be left-justified and cannot contain all spaces.

## PDS 0676—Card Acceptor VAT Number

PDS 0676 (Card Acceptor VAT Number) provides the value-added tax (VAT) number for the card acceptor location used to identify the card acceptor when collecting and reporting taxes.

### Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...20; TAGLLLVAR |                                 |
| Tag Field:          | 0676                            |
| Length Field:       | 3 positions, value = 001–020    |
| Data Field:         | Variable length, 1–20 positions |
| Subfields:          | None                            |
| Justification:      | Left                            |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | O   | •   | C   |

## Values

If present, PDS 0676 must be left-justified and cannot contain all spaces.

## PDS 0677—Customer VAT Number

PDS 0677 (Customer VAT Number) provides the value-added tax (VAT) number for the customer used to identify the customer when purchasing goods and services from a card acceptor.

### Attributes

|                                             |
|---------------------------------------------|
| ans...20; TAGLLLVAR                         |
| Tag Field: 0677                             |
| Length Field: 3 positions, value = 001–020  |
| Data Field: Variable length, 1–20 positions |
| Subfields: None                             |
| Justification: Left                         |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | O   | •   | C   |

### Values

If present, PDS 0677 must be left-justified and cannot contain all spaces.

## PDS 0678—Unique Invoice Number

PDS 0678 (Unique Invoice Number) provides the unique number associated with the individual transaction provided by the card acceptor.

### Attributes

|                                             |
|---------------------------------------------|
| ans...17; TAGLLLVAR                         |
| Tag Field: 0678                             |
| Length Field: 3 positions, value = 001–017  |
| Data Field: Variable length, 1–17 positions |
| Subfields: None                             |
| Justification: Left                         |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | C   | •   | C   |
| Financial Detail Addendum (Private Label Common Data)/1644               | O   | •   | C   |

This PDS is required in Financial Detail Addendum (Corporate Common Card Data) messages for transactions submitted for the following interchange rate programs with Brand Product MEF.

| IRD | Description                |
|-----|----------------------------|
| 67  | Commercial Data Rate II    |
| 82  | Electronic Payment Account |

### Values

If present, PDS 0678 must be left-justified and cannot contain all spaces.

## PDS 0679—Commodity Code

PDS 0679 (Commodity Code) provides the identifier assigned by the card acceptor that best categorizes the items being purchased in a standardized commodity group.

### Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...15; TAGLLLVAR |                                 |
| Tag Field:          | 0679                            |
| Length Field:       | 3 positions, value = 001–015    |
| Data Field:         | Variable length, 1–15 positions |
| Subfields:          | None                            |
| Justification:      | Left                            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | O   | •   | C   |

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| Financial Detail Addendum (Vehicle Rental Detail)/1644                   | O   | •   | C   |
| Financial Detail Addendum (Lodging Summary)/1644                         | O   | •   | C   |
| Financial Detail Addendum (Temporary Services)/1644                      | O   | •   | C   |
| Financial Detail Addendum (Shipping/Courier Services)/1644               | O   | •   | C   |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | O   | •   | C   |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | O   | •   | C   |
| Financial Detail Addendum (Corporate Line Item Detail)/1644              | O   | •   | C   |

### Values

If present, PDS 0679 must be left-justified and cannot contain all spaces.

## PDS 0680—Authorized Contact Name

PDS 0680 (Authorized Contact Name) provides the name of an individual or company contacted for company authorized purchases.

### Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...36; TAGLLLVAR |                                 |
| Tag Field:          | 0680                            |
| Length Field:       | 3 positions, value = 001–036    |
| Data Field:         | Variable length, 1–36 positions |
| Subfields:          | None                            |
| Justification:      | Left                            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | O   | •   | C   |
| Financial Detail Addendum (Private Label Common Data)/1644               | O   | •   | C   |

### Values

If present, PDS 0680 must be left-justified and cannot contain all spaces.

## PDS 0681—Authorized Contact Phone

---

PDS 0681 (Authorized Contact Phone) provides the phone number of an individual or company contacted for company authorized purchases.

### Attributes

|                                             |
|---------------------------------------------|
| ans...17; TAGLLLVAR                         |
| Tag Field: 0681                             |
| Length Field: 3 positions, value = 001–017  |
| Data Field: Variable length, 1–17 positions |
| Subfields: None                             |
| Justification: Left                         |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | O   | •   | C   |

## Values

If present, PDS 0681 must be left-justified and cannot contain all spaces.

## PDS 0682—Detail Tax Amount 1

PDS 0682 (Detail Tax Amount 1) provides additional tax information such as tax rate, tax amounts, and tax type.

### Attributes

---

ans...46; TAGLLLVAR

---

Tag Field: 0682

---

Length Field: 3 positions, value = 001–046

---

Data Field: Variable length, 1–46 positions

---

Subfields: 8

---

Justification: See “Subfields”

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | O   | •   | C   |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | O   | •   | C   |
| Financial Detail Addendum (Vehicle Rental Detail)/1644                                 | O   | •   | C   |
| Financial Detail Addendum (Lodging Summary)/1644                                       | O   | •   | C   |
| Financial Detail Addendum (Temporary Services)/1644                                    | O   | •   | C   |
| Financial Detail Addendum (Shipping/Courier Services)/1644                             | O   | •   | C   |
| Financial Detail Addendum (Telephony Billing—Summary)/1644                             | O   | •   | C   |
| Financial Detail Addendum (Telephony Billing—Detail)/1644                              | O   | •   | C   |

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | C   | •   | C   |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | O   | •   | C   |
| Financial Detail Addendum (Corporate Line Item Detail)/1644              | O   | •   | C   |
| Financial Detail Addendum (Private Label Common Data)/1644               | O   | •   | C   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644          | O   | •   | C   |

PDS 0682 must be present in a Financial Detail Addendum (Corporate Line Item Detail)/1644 message when all the following conditions exist:

- The product code is MCP or MCF at a non-fuel location.
- The Business Service is equal to one of the following.

| Business Service Type Code<br>(PDS 0158, subfield 2) | Business Service ID (PDS<br>0158, subfield 3) | Description          |
|------------------------------------------------------|-----------------------------------------------|----------------------|
| 2                                                    | 050001                                        | Europe Intraregional |
| 3                                                    | 050012                                        | Europe Intercountry  |
| 3                                                    | 050021                                        | Europe Intercountry  |
| 3                                                    | 050031                                        | Europe Intercountry  |

**NOTE:**

**This applies to additional European domestic arrangements.**

The IRD submitted in the associated First Presentment/1240 is one of the following.

| IRD | Description                                 |
|-----|---------------------------------------------|
| 26  | Purchasing Large Ticket Level 1 Interchange |
| 27  | Purchasing Large Ticket Level 2 Interchange |

PDS 0682 (including all subfields) must be present in a Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 message, except when PDS 0686 (Tax Exempt Indicator) is present, for transactions with the associated First Presentment/1240 submitted for one of the following interchange programs:

| IRD | Description                                 |
|-----|---------------------------------------------|
| BQ  | Canada Intracountry Commercial Data Rate I  |
| BR  | Canada Intracountry Commercial Data Rate II |
| BS  | Canada Intracountry Commercial Large Ticket |

## PDS 0682 Subfields

This PDS consists of eight subfields.

| Number | Positions | Name                          | Attribute | Justification |
|--------|-----------|-------------------------------|-----------|---------------|
| 1      | 1         | Detail Tax Amount Indicator 1 | ans-1     | N/A           |
| 2      | 2–13      | Detail Tax Amount 1           | n-12      | right         |
| 3      | 14–18     | Detail Tax Rate 1             | n-5       | right         |
| 4      | 19        | Detail Tax Rate Exponent 1    | n-1       | N/A           |
| 5      | 20–23     | Detail Tax Type Applied 1     | ans-4     | left          |
| 6      | 24–25     | Detail Tax Type Identifier 1  | ans-2     | left          |
| 7      | 26–45     | Card Acceptor Tax ID 1        | ans-20    | left          |
| 8      | 46        | Detail Tax Amount Sign 1      | a-1       | N/A           |

### Subfield 1: Detail Tax Amount Indicator 1

Subfield 1 (Detail Tax Amount Indicator 1) is the indicator used to reflect additional tax capture and reporting. It must be one of the following values.

| Value  | Description                               |
|--------|-------------------------------------------|
| Y      | Tax included in total purchase amount     |
| N      | Tax not included in total purchase amount |
| spaces | Not supported                             |

### **Subfield 2: Detail Tax Amount 1**

Subfield 2 (Detail Tax Amount 1) indicates the detailed tax amount on the purchased goods or services. This subfield must be numeric and may contain all zeros.

### **Subfield 3: Detail Tax Rate 1**

Subfield 3 (Detail Tax Rate 1) indicates the detailed tax rate applied in relationship to a specific tax amount. This subfield must be numeric. This subfield must not contain all zeros for transactions qualifying for the United Kingdom Intracountry Summary VAT Incentive.

### **Subfield 4: Detail Tax Rate Exponent 1**

Subfield 4 (Detail Tax Rate Exponent 1) indicates the decimal location for the Detail Tax Rate 1 subfield. It must contain a value in the range of 0 to 5.

For a tax rate less than 100 percent, the exponent must indicate that the value is less than 1. Consider this example.

| <b>Subfield 3 Tax Rate</b> | <b>Subfield 4 Tax Rate Exponent</b> | <b>Interpretation</b>        |
|----------------------------|-------------------------------------|------------------------------|
| 09000                      | 5                                   | 0.09000 (9 percent tax rate) |
| 00009                      | 2                                   | 0.09 (9 percent tax rate)    |
| 09000                      | 3                                   | 9.000 (900 percent tax rate) |
| 00009                      | 1                                   | 0.9 (90 percent tax rate)    |
| 00009                      | 3                                   | 0.009 (0.9 percent tax rate) |

### **Subfield 5: Detail Tax Type Applied 1**

Subfield 5 (Detail Tax Type Applied 1) provides an indicator that is used to further define tax categories applicable to specific domestic processing arrangements in certain locations.

This subfield may contain all spaces for transactions submitted for Canada intracountry IRDs BQ, BR, and BS.

### **Subfield 6: Detail Tax Type Identifier 1**

Subfield 6 (Detail Tax Type Identifier 1) indicates the type of tax collected in relationship to a specific tax amount. It must be one of the following values.

| <b>Value</b> | <b>Description</b> |
|--------------|--------------------|
| 00           | Unknown            |

| Value | Description                  |
|-------|------------------------------|
| 01    | Federal/National Sales Tax   |
| 02    | State Sales Tax              |
| 03    | City Sales Tax               |
| 04    | Local Sales Tax              |
| 05    | Municipal Sales Tax          |
| 06    | Other Tax                    |
| 10    | Value Added Tax (VAT)        |
| 11    | Goods and Services Tax (GST) |
| 12    | Provincial Sales Tax (PST)   |
| 13    | Harmonized Sales Tax (HST)   |
| 14    | Quebec Sales Tax (QST)       |
| 20    | Room Tax                     |
| 21    | Occupancy Tax                |
| 22    | Energy Tax                   |
| space | Not supported                |

### **Subfield 7: Card Acceptor Tax ID 1**

Subfield 7 (Card Acceptor Tax ID 1) provides an identification number used by the card acceptor with the tax authority in relationship to a specific tax amount.

If present, this subfield must be 20 positions, left-justified, and must not contain all low values, all high values, or all spaces. In addition, if this subfield is present and the related First Presentment is a U.S. acquired transaction, this subfield must consist of 9 numeric characters followed by 11 spaces.

This subfield cannot contain all zeros for transactions submitted for Canada intracountry IRDs BQ, BR, and BS.

### **Subfield 8: Detail Tax Amount Sign 1**

If PDS 0682 is present, subfield 8 (Detail Tax Amount Sign 1) must contain a value of D or C. This subfield identifies whether PDS 0682 is a debit or credit from the perspective of the cardholder.

| Value | Description                    |
|-------|--------------------------------|
| D     | Detail tax amount is a debit.  |
| C     | Detail tax amount is a credit. |

## PDS 0683—Detail Tax Amount 2

PDS 0683 (Detail Tax Amount 2) provides additional tax information such as tax rate, tax amounts, and tax type.

### Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...46; TAGLLLVAR |                                 |
| Tag Field:          | 0683                            |
| Length Field:       | 3 positions, value = 001–046    |
| Data Field:         | Variable length, 1–46 positions |
| Subfields:          | 8                               |
| Justification:      | See “Subfields”                 |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | O   | •   | C   |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | O   | •   | C   |
| Financial Detail Addendum (Vehicle Rental Detail)/1644                                 | O   | •   | C   |
| Financial Detail Addendum (Lodging Summary)/1644                                       | O   | •   | C   |
| Financial Detail Addendum (Temporary Services)/1644                                    | O   | •   | C   |

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| Financial Detail Addendum (Shipping/Courier Services)/1644               | O   | •   | C   |
| Financial Detail Addendum (Telephony Billing—Summary)/1644               | O   | •   | C   |
| Financial Detail Addendum (Telephony Billing—Detail)/1644                | O   | •   | C   |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | C   | •   | C   |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | O   | •   | C   |
| Financial Detail Addendum (Corporate Line Item Detail)/1644              | O   | •   | C   |
| Financial Detail Addendum (Private Label Common Data)/1644               | O   | •   | C   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644          | O   | •   | C   |

When a second Canada provincial tax is applicable, PDS 0683 (including all subfields) must be present in a Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 message, except when PDS 0686 (Tax Exempt Indicator) is present, for transactions with the associated First Presentment/1240 submitted for one of the following interchange programs:

| IRD | Description                                 |
|-----|---------------------------------------------|
| BQ  | Canada Intracountry Commercial Data Rate I  |
| BR  | Canada Intracountry Commercial Data Rate II |
| BS  | Canada Intracountry Commercial Large Ticket |

## PDS 0683 Subfields

PDS 0683 consists of eight subfields.

| Number | Positions | Name                          | Attribute | Justification |
|--------|-----------|-------------------------------|-----------|---------------|
| 1      | 1         | Detail Tax Amount Indicator 2 | ans-1     | N/A           |
| 2      | 2–13      | Detail Tax Amount 2           | n-12      | right         |
| 3      | 14–18     | Detail Tax Rate 2             | n-5       | right         |
| 4      | 19        | Detail Tax Rate Exponent 2    | n-1       | N/A           |
| 5      | 20–23     | Detail Tax Type Applied 2     | ans-4     | left          |
| 6      | 24–25     | Detail Tax Type Identifier 2  | ans-2     | left          |

| <b>Number</b> | <b>Positions</b> | <b>Name</b>              | <b>Attribute</b> | <b>Justification</b> |
|---------------|------------------|--------------------------|------------------|----------------------|
| 7             | 26–45            | Card Acceptor Tax ID 2   | ans-20           | left                 |
| 8             | 46               | Detail Tax Amount Sign 2 | a-1              | N/A                  |

### **Subfield 1: Detail Tax Amount Indicator 2**

Subfield 1 (Detail Tax Amount Indicator 2) is the indicator used to reflect additional tax capture and reporting. This subfield must be one of the following values.

| <b>Value</b> | <b>Description</b>                        |
|--------------|-------------------------------------------|
| Y            | Tax included in total purchase amount     |
| N            | Tax not included in total purchase amount |
| space        | Not supported                             |

### **Subfield 2: Detail Tax Amount 2**

Subfield 2 (Detail Tax Amount 2) indicates the detailed tax amount on the purchased goods or services. This subfield must be numeric and may contain all zeros.

### **Subfield 3: Detail Tax Rate 2**

Subfield 3 (Detail Tax Rate 2) indicates the tax rate applied in relationship to a specific tax amount. This subfield must be numeric and may contain all zeros.

### **Subfield 4: Detail Tax Rate Exponent 2**

Subfield 4 (Detail Tax Rate Exponent 2) indicates the decimal location for the Detail Tax Rate 2 subfield. It must contain a value in the range of 0 to 5.

For a tax rate less than 100 percent, the exponent must indicate that the value is less than 1. Consider this example.

| <b>Subfield 3 Tax Rate</b> | <b>Subfield 4 Tax Rate Exponent</b> | <b>Interpretation</b>        |
|----------------------------|-------------------------------------|------------------------------|
| 09000                      | 5                                   | 0.09000 (9 percent tax rate) |
| 00009                      | 2                                   | 0.09 (9 percent tax rate)    |
| 09000                      | 3                                   | 9.000 (900 percent tax rate) |
| 00009                      | 1                                   | 0.9 (90 percent tax rate)    |

| Subfield 3 Tax Rate | Subfield 4 Tax Rate Exponent | Interpretation               |
|---------------------|------------------------------|------------------------------|
| 00009               | 3                            | 0.009 (0.9 percent tax rate) |

### Subfield 5: Detail Tax Type Applied 2

Subfield 5 (Detail Tax Type Applied 2) provides an indicator that is used to further define tax categories applicable to specific domestic processing arrangements in certain locations.

This subfield may contain all spaces for transactions submitted for Canada intracountry IRDs BQ, BR, and BS.

### Subfield 6: Detail Tax Type Identifier 2

Subfield 6 (Detail Tax Type Identifier 2) indicates the type of tax collected in relationship to a specific tax amount. It must be one of the following values.

| Value | Description                  |
|-------|------------------------------|
| 00    | Unknown                      |
| 01    | Federal/National Sales Tax   |
| 02    | State Sales Tax              |
| 03    | City Sales Tax               |
| 04    | Local Sales Tax              |
| 05    | Municipal Sales Tax          |
| 06    | Other Tax                    |
| 10    | Value Added Tax (VAT)        |
| 11    | Goods and Services Tax (GST) |
| 12    | Provincial Sales Tax (PST)   |
| 13    | Harmonized Sales Tax (HST)   |
| 14    | Quebec Sales Tax (QST)       |
| 20    | Room Tax                     |
| 21    | Occupancy Tax                |
| 22    | Energy Tax                   |

| Value | Description   |
|-------|---------------|
| space | Not supported |

### **Subfield 7: Card Acceptor Tax ID 2**

Subfield 7 (Card Acceptor Tax ID 2) provides an identification number used by the card acceptor with the tax authority in relationship to a specific tax amount.

If present, subfield 7 must be 20 positions, left-justified, and it cannot contain all low values, all high values, or all spaces.

This subfield cannot contain all zeros for transactions submitted for Canada intracountry IRDs BQ, BR, and BS.

In addition, if this subfield is present and the related First Presentment is a U.S. acquired transaction, this subfield must consist of 9 numeric characters followed by 11 spaces.

### **Subfield 8: Detail Tax Amount Sign 2**

If PDS 0683 is present, subfield 8 (Detail Tax Amount Sign 2) must contain a value of D or C. This subfield identifies whether PDS 0683 is a debit or credit from the perspective of the cardholder.

| Value | Description                         |
|-------|-------------------------------------|
| D     | Detail tax amount sign is a debit.  |
| C     | Detail tax amount sign is a credit. |

## **PDS 0684—Detail Tax Amount 3**

PDS 0684 (Detail Tax Amount 3) provides additional tax information such as tax rate, tax amounts, and tax type.

### **Attributes**

ans...46; TAGLLLVAR

Tag Field: 0684

Length Field: 3 positions, value = 001–046

Data Field: Variable length, 1–46 positions

---

|                |                 |
|----------------|-----------------|
| Subfields:     | 8               |
| Justification: | See "Subfields" |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | O   | •   | C   |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | O   | •   | C   |
| Financial Detail Addendum (Vehicle Rental Detail)/1644                                 | O   | •   | C   |
| Financial Detail Addendum (Lodging Summary)/1644                                       | O   | •   | C   |
| Financial Detail Addendum (Temporary Services)/1644                                    | O   | •   | C   |
| Financial Detail Addendum (Shipping/Courier Services)/1644                             | O   | •   | C   |
| Financial Detail Addendum (Telephony Billing—Summary)/1644                             | O   | •   | C   |
| Financial Detail Addendum (Telephony Billing—Detail)/1644                              | O   | •   | C   |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644               | O   | •   | C   |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644               | O   | •   | C   |
| Financial Detail Addendum (Corporate Line Item Detail)/1644                            | O   | •   | C   |
| Financial Detail Addendum (Private Label Common Data)/1644                             | O   | •   | C   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644                        | O   | •   | C   |

## PDS 0684 Subfields

This PDS consists of eight subfields.

| Number | Positions | Name                          | Attribute | Justification |
|--------|-----------|-------------------------------|-----------|---------------|
| 1      | 1         | Detail Tax Amount Indicator 3 | ans-1     | N/A           |
| 2      | 2–13      | Detail Tax Amount 3           | n-12      | right         |
| 3      | 14–18     | Detail Tax Rate 3             | n-5       | right         |
| 4      | 19        | Detail Tax Rate Exponent 3    | n-1       | N/A           |
| 5      | 20–23     | Detail Tax Type Applied 3     | ans-4     | left          |
| 6      | 24–25     | Detail Tax Type Identifier 3  | ans-2     | left          |
| 7      | 26–45     | Card Acceptor Tax ID 3        | ans-20    | left          |
| 8      | 46        | Detail Tax Amount Sign 3      | a-1       | N/A           |

### Subfield 1: Detail Tax Amount Indicator 3

Subfield 1 (Detail Tax Amount Indicator 3) is the indicator used to reflect additional tax capture and reporting. It must be one of the following values.

| Value  | Description                               |
|--------|-------------------------------------------|
| Y      | Tax included in total purchase amount     |
| N      | Tax not included in total purchase amount |
| spaces | Not supported                             |

### Subfield 2: Detail Tax Amount 3

Subfield 2 (Detail Tax Amount 3) indicates the tax amount on the purchased goods or services. This subfield must be numeric and may contain all zeros.

### Subfield 3: Detail Tax Rate 3

Subfield 3 (Detail Tax Rate 3) indicates the tax rate applied in relationship to a specific tax amount. This subfield must be numeric and may contain all zeros.

#### **Subfield 4: Detail Tax Rate Exponent 3**

Subfield 4 (Detail Tax Rate Exponent 3) indicates the decimal location for the Detail Tax Rate 3 subfield. It must contain a value in the range of 0 to 5.

For a tax rate less than 100 percent, the exponent must indicate that the value is less than 1. Consider this example.

| <b>Subfield 3 Tax Rate</b> | <b>Subfield 4 Tax Rate Exponent</b> | <b>Interpretation</b>        |
|----------------------------|-------------------------------------|------------------------------|
| 09000                      | 5                                   | 0.09000 (9 percent tax rate) |
| 00009                      | 2                                   | 0.09 (9 percent tax rate)    |
| 09000                      | 3                                   | 9.000 (900 percent tax rate) |
| 00009                      | 1                                   | 0.9 (90 percent tax rate)    |
| 00009                      | 3                                   | 0.009 (0.9 percent tax rate) |

#### **Subfield 5: Detail Tax Type Applied 3**

Subfield 5 (Detail Tax Type Applied 3) provides an indicator that is used to further define tax categories applicable to specific domestic processing arrangements in certain locations.

#### **Subfield 6: Detail Tax Type Identifier 3**

Subfield 6 (Detail Tax Type Identifier 3) indicates the type of tax collected in relationship to a specific tax amount. It must be one of the following values.

| <b>Value</b> | <b>Description</b>         |
|--------------|----------------------------|
| 00           | Unknown                    |
| 01           | Federal/National Sales Tax |
| 02           | State Sales Tax            |
| 03           | City Sales Tax             |
| 04           | Local Sales Tax            |
| 05           | Municipal Sales Tax        |
| 06           | Other Tax                  |

| Value | Description                  |
|-------|------------------------------|
| 10    | Value Added Tax (VAT)        |
| 11    | Goods and Services Tax (GST) |
| 12    | Provincial Sales Tax (PST)   |
| 13    | Harmonized Sales Tax (HST)   |
| 14    | Quebec Sales Tax (QST)       |
| 20    | Room Tax                     |
| 21    | Occupancy Tax                |
| 22    | Energy Tax                   |
| space | Not supported                |

### **Subfield 7: Card Acceptor Tax ID 3**

Subfield 7 (Card Acceptor Tax ID 3) provides an identification number used by the card acceptor with the tax authority in relationship to a specific tax amount.

If present, subfield 7 must be 20 positions, left-justified, and it cannot contain all low values, all high values, or all spaces.

In addition, if this subfield is present and the related First Presentment is a U.S. acquired transaction, this subfield must consist of 9 numeric characters followed by 11 spaces.

### **Subfield 8: Detail Tax Amount Sign 3**

If PDS 0684 is present, subfield 8 (Detail Tax Amount Sign 3) must contain a value of D or C. This subfield identifies whether PDS 0684 is a debit or credit from the perspective of the cardholder.

| Value | Description                           |
|-------|---------------------------------------|
| D     | Detail tax amount sign 3 is a debit.  |
| C     | Detail tax amount sign 3 is a credit. |

## PDS 0685—Type of Supply

PDS 0685 (Type of Supply) provides the indicator noting whether the purchase is categorized as goods or services.

### Attributes

|                |                           |
|----------------|---------------------------|
| an-2; TAGLLL   |                           |
| Tag Field:     | 0685                      |
| Length Field:  | 3 positions, value = 002  |
| Data Field:    | Fixed length, 2 positions |
| Subfields:     | None                      |
| Justification: | Left                      |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                     | Org | Sys | Dst |
|-------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>       |     |     |     |
| Financial Detail Addendum (Corporate Line Item Detail)/1644 | O   | •   | C   |

### Values

If present, this PDS must be one of the following values.

| Value | Description |
|-------|-------------|
| 00    | Goods       |
| 01    | Services    |

## PDS 0686—Tax Exempt Indicator

PDS 0686 (Tax Exempt Indicator) provides the indicator noting whether the goods or services were tax-exempt or tax was not collected.

### Attributes

|                |                          |
|----------------|--------------------------|
| an-1; TAGLLL   |                          |
| Tag Field:     | 0686                     |
| Length Field:  | 3 positions, value = 001 |
| Data Field:    | Fixed length, 1 position |
| Subfields:     | None                     |
| Justification: | None                     |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | O   | •   | C   |
| Financial Detail Addendum (Vehicle Rental Detail)/1644                                 | C   | •   | C   |
| Financial Detail Addendum (Lodging Summary)/1644                                       | O   | •   | C   |
| Financial Detail Addendum (Temporary Services)/1644                                    | O   | •   | C   |
| Financial Detail Addendum (Shipping/Courier Services)/1644                             | O   | •   | C   |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644               | O   | •   | C   |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644               | O   | •   | C   |
| Financial Detail Addendum (Corporate Line Item Detail)/1644                            | O   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for the U.S. region Commercial T&E Rate III (IRD 89) incentive interchange rate program.

### Values

If present, this PDS must be one of the following values.

| Value | Description      |
|-------|------------------|
| 0     | No Tax Collected |
| 1     | Tax Exempt       |

## PDS 0687—Unique VAT Invoice Reference Number

PDS 0687 (Unique VAT Invoice Reference Number) provides an additional subelement that is used to identify the value-added tax (VAT) invoice or tax receipt.

### Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...17; TAGLLLVAR |                                 |
| Tag Field:          | 0687                            |
| Length Field:       | 3 positions, value = 001–017    |
| Data Field:         | Variable length, 1–17 positions |
| Subfields:          | None                            |
| Justification:      | Left                            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                     | Org | Sys | Dst |
|-------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>       |     |     |     |
| Financial Detail Addendum (Corporate Line Item Detail)/1644 | O   | •   | C   |

### Values

If present, this PDS must be left-justified and cannot contain all spaces.

## PDS 0688—Card Acceptor Contact E-mail Address

PDS 0688 (Card Acceptor Contact E-mail Address) provides the card acceptor's official headquarters e-mail address contact information for electronic correspondence with the card acceptor.

### Attributes

---

ans...60; TAGLLLVAR

---

Tag Field: 0688

---

Length Field: 3 positions, value = 006–060

---

Data Field: Variable length, 6–60 positions

---

Subfields: None

---

Justification: Left

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages:

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | O   | •   | C   |

### Values

If present, PDS 0688 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros. It must be a length of 006–060.

## PDS 0689—Corporate Identifier

PDS 0689 (Corporate Identifier) provides the unique identifier of the corporation or entity renting the vehicle.

### Attributes

---

ans...12; TAGLLLVAR

---

Tag Field: 0689

---

Length Field: 3 positions, value = 001–012

---

Data Field: Variable length, 1–12 positions

---

Subfields: None

---

Justification: Left

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | O   | •   | C   |

## PDS 0690—No Show Indicator

PDS 0690 (No Show Indicator) provides an indicator noting that the individual did not show up after making a reservation for a vehicle or lodging.

### Attributes

---

an-1; TAGLLL

---

Tag Field: 0690

---

Length Field: 3 positions, value = 001

---

---

|                |                          |
|----------------|--------------------------|
| Data Field:    | Fixed length, 1 position |
| Subfields:     | None                     |
| Justification: | None                     |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | O   | •   | C   |
| Financial Detail Addendum (Lodging Summary)/1644       | O   | •   | C   |

## Values

If present, this PDS must contain one of the following values.

---

| Value | Description                    |
|-------|--------------------------------|
| 0     | Not applicable                 |
| 1     | No-Show transaction amount due |

---

## PDS 0691—Days Rented

---

PDS 0691 (Days Rented) provides the number of days that the vehicle was rented.

### Attributes

---

|               |                          |
|---------------|--------------------------|
| n-4; TAGLLL   |                          |
| Tag Field:    | 0691                     |
| Length Field: | 3 positions, value = 004 |
| Data Field:   | Fixed length, 4 position |

---

---

|                |       |
|----------------|-------|
| Subfields:     | None  |
| Justification: | Right |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains a vehicle rental card acceptor business code (MCC) and is submitted for the U.S. region Commercial T&E Rate III (IRD 89) incentive interchange rate program.

## Values

If present, this PDS must be numeric and may contain all zeros.

## PDS 0692—Weekly Rental Amount

---

PDS 0692 (Weekly Rental Amount) provides the amount charged for a seven-day rental period.

### Attributes

---

|                |                            |
|----------------|----------------------------|
| n-12; TAGLLL   |                            |
| Tag Field:     | 0692                       |
| Length Field:  | 3 positions, value = 012   |
| Data Field:    | Fixed length, 12 positions |
| Subfields:     | None                       |
| Justification: | Right                      |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | O   | •   | C   |

## Values

If present, this PDS must be numeric and may contain all zeros.

## PDS 0693—Total Authorized Amount

PDS 0693 (Total Authorized Amount) provides the amount reserved on a credit card to cover the anticipated charges associated with the rental of a vehicle or lodging stay.

### Attributes

|                |                            |
|----------------|----------------------------|
| ans-14; TAGLLL |                            |
| Tag Field:     | 0693                       |
| Length Field:  | 3 positions, value = 014   |
| Data Field:    | Fixed length, 14 positions |
| Subfields:     | 3                          |
| Justification: | See "Subfields"            |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | O   | •   | C   |

---

| Message Type Identifier                          | Org | Sys | Dst |
|--------------------------------------------------|-----|-----|-----|
| Financial Detail Addendum (Lodging Summary)/1644 | O   | •   | C   |

### Values

If present, PDS 0693 must be a fixed length of 014.

### PDS 0693 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                             | Attribute | Justification |
|--------|-----------|----------------------------------|-----------|---------------|
| 1      | 1–12      | Total Authorized Amount          | n-12      | right         |
| 2      | 13        | Total Authorized Amount Exponent | n-1       | N/A           |
| 3      | 14        | Total Authorized Amount Sign     | a-1       | N/A           |

#### Subfield 1: Total Authorized Amount

If PDS 0693 is present, subfield 1 (Total Authorized Amount) must be numeric and contain the total authorized amount reserved on the card. It may contain all zeros.

#### Subfield 2: Total Authorized Amount Exponent

If PDS 0693 is present, subfield 2 (Total Authorized Amount Exponent) must be numeric and contain a value of 0 to 5.

#### NOTE:

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

#### Subfield 3: Total Authorized Amount Sign

If PDS 0693 is present, subfield 3 (Total Authorized Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0693 is a debit or credit from the perspective of the cardholder.

| Value | Description                         |
|-------|-------------------------------------|
| D     | Total authorized amount is a debit. |

| Value | Description                               |
|-------|-------------------------------------------|
| C     | Total authorized amount sign is a credit. |

## PDS 0694—One Way Drop Off Charge

PDS 0694 (One Way Drop Off Charge) provides a charge associated with not returning a vehicle to the original rental location.

### Attributes

|                |                            |
|----------------|----------------------------|
| n-12; TAGLLL   |                            |
| Tag Field:     | 0694                       |
| Length Field:  | 3 positions, value = 012   |
| Data Field:    | Fixed length, 12 positions |
| Subfields:     | None                       |
| Justification: | Right                      |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | O   | •   | C   |

### Values

If present, this PDS must be numeric and may contain all zeros.

## PDS 0695—Regular Mileage Charge

---

PDS 0695 (Regular Mileage Charge) provides the amount charged for regular miles traveled during vehicle rental.

### Attributes

|                |                            |
|----------------|----------------------------|
| n-12; TAGLLL   |                            |
| Tag Field:     | 0695                       |
| Length Field:  | 3 positions, value = 012   |
| Data Field:    | Fixed length, 12 positions |
| Subfields:     | None                       |
| Justification: | Right                      |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | O   | •   | C   |

### Values

If present, this PDS must be numeric and may contain all zeros.

## PDS 0696—Extra Mileage Charge

---

PDS 0696 (Extra Mileage Charge) provides the amount charged for miles exceeding maximum allowed miles traveled during vehicle rental.

### Attributes

|              |
|--------------|
| n-12; TAGLLL |
|              |

---

|                |                            |
|----------------|----------------------------|
| Tag Field:     | 0696                       |
| Length Field:  | 3 positions, value = 012   |
| Data Field:    | Fixed length, 12 positions |
| Subfields:     | None                       |
| Justification: | Right                      |

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

---

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | O   | •   | C   |

---

### Values

If present, this PDS must be numeric and may contain all zeros.

## PDS 0697—Late Charge

---

PDS 0697 (Late Charge) provides the amount charged for returning a vehicle after its anticipated date of return.

### Attributes

---

|                |                            |
|----------------|----------------------------|
| n-12; TAGLLL   |                            |
| Tag Field:     | 0697                       |
| Length Field:  | 3 positions, value = 012   |
| Data Field:    | Fixed length, 12 positions |
| Subfields:     | None                       |
| Justification: | Right                      |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | O   | •   | C   |

## Values

If present, this PDS must be numeric and may contain all zeros.

# PDS 0698—Fuel Charge

PDS 0698 (Fuel Charge) provides the amount charged for fuel used during vehicle rental.

## Attributes

|                                        |
|----------------------------------------|
| n-12; TAGLLL                           |
| Tag Field: 0698                        |
| Length Field: 3 positions, value = 012 |
| Data Field: Fixed length, 12 positions |
| Subfields: None                        |
| Justification: Right                   |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | O   | •   | C   |

## Values

If present, this PDS must be numeric and may contain all zeros.

## PDS 0699—Lodging Total Tax Amount

PDS 0699 (Lodging Total Tax Amount) provides the total taxes paid during a lodging stay.

### Attributes

---

ans-14; TAGLLL

---

Tag Field: 0699

---

Length Field: 3 positions, value = 014

---

Data Field: Fixed length, 14 positions

---

Subfields: 3

---

Justification: See "Subfields"

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

### Values

If present, PDS 0699 must be a fixed length of 014.

## PDS 0699 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                     | Attribute | Justification |
|--------|-----------|--------------------------|-----------|---------------|
| 1      | 1–12      | Lodging Total Tax Amount | n-12      | right         |

| Number | Positions | Name                              | Attribute | Justification |
|--------|-----------|-----------------------------------|-----------|---------------|
| 2      | 13        | Lodging Total Tax Amount Exponent | n-1       | N/A           |
| 3      | 14        | Lodging Total Tax Amount Sign     | a-1       | N/A           |

### **Subfield 1: Lodging Total Tax Amount**

If PDS 0699 is present, subfield 1 (Lodging Total Tax Amount) must be numeric and contain the total amount of taxes related to the lodging stay. It may contain all zeros.

### **Subfield 2: Lodging Total Tax Amount Exponent**

If PDS 0699 is present, subfield 2 (Lodging Total Tax Amount Exponent) must be numeric and contain a value of 0 to 5.

#### **NOTE:**

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### **Subfield 3: Lodging Total Tax Amount Sign**

If PDS 0699 is present, subfield 3 (Lodging Total Tax Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0699 is a debit or credit from the perspective of the cardholder.

| Value | Description                           |
|-------|---------------------------------------|
| D     | Lodging total tax amount is a debit.  |
| C     | Lodging total tax amount is a credit. |

## **PDS 0700—Towing Charges**

PDS 0700 (Towing Charges) provides the amount charged to tow the rental vehicle.

### **Attributes**

---

n-12; TAGLLL

---

Tag Field: 0700

---

|                |                            |
|----------------|----------------------------|
| Length Field:  | 3 positions, value = 012   |
| Data Field:    | Fixed length, 12 positions |
| Subfields:     | None                       |
| Justification: | Right                      |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | O   | •   | C   |

## Values

If present, this PDS must be numeric and may contain all zeros.

## PDS 0701—Extra Charges

PDS 0701 (Extra Charges) provides the extra charges associated with the vehicle rental.

### Attributes

|                |                            |
|----------------|----------------------------|
| n-12; TAGLLL   |                            |
| Tag Field:     | 0701                       |
| Length Field:  | 3 positions, value = 012   |
| Data Field:    | Fixed length, 12 positions |
| Subfields:     | None                       |
| Justification: | Right                      |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | O   | •   | C   |

## Values

If present, this PDS must be numeric and may contain all zeros.

## PDS 0702—Other Charges

PDS 0702 (Other Charges) provides the other charges associated with the vehicle rental.

### Attributes

|                |                            |
|----------------|----------------------------|
| n-12; TAGLLL   |                            |
| Tag Field:     | 0702                       |
| Length Field:  | 3 positions, value = 012   |
| Data Field:    | Fixed length, 12 positions |
| Subfields:     | None                       |
| Justification: | Right                      |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Vehicle Rental Detail)/1644 | O   | •   | C   |

### Values

If present, this PDS must be numeric and may contain all zeros.

## PDS 0703—Total Room Nights

PDS 0703 (Total Room Nights) provides the total number of nights for which a room was contracted during a lodging stay.

### Attributes

---

n-4; TAGLLL

---

Tag Field: 0703

---

Length Field: 3 positions, value = 004

---

Data Field: Fixed length, 4 positions

---

Subfields: None

---

Justification: Right

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains a lodging card acceptor business code (MCC) and is submitted for the U.S. region Commercial T&E Rate III (IRD 89) incentive interchange rate program.

### Values

If present, this PDS must be numeric and may contain all zeros.

## PDS 0704—Prepaid Expenses

PDS 0704 (Prepaid Expenses) provides the amount of deposit or other prepaid amounts for the lodging stay.

### Attributes

|                |                            |
|----------------|----------------------------|
| ans-14; TAGLLL |                            |
| Tag Field:     | 0704                       |
| Length Field:  | 3 positions, value = 014   |
| Data Field:    | Fixed length, 14 positions |
| Subfields:     | 3                          |
| Justification: | See "Subfields"            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

### Values

If present, PDS 0704 must be a fixed length of 014.

### PDS 0704 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                             | Attribute | Justification |
|--------|-----------|----------------------------------|-----------|---------------|
| 1      | 1–12      | Prepaid Expenses Amount          | n-12      | right         |
| 2      | 13        | Prepaid Expenses Amount Exponent | n-1       | N/A           |

| Number | Positions | Name                         | Attribute | Justification |
|--------|-----------|------------------------------|-----------|---------------|
| 3      | 14        | Prepaid Expenses Amount Sign | a-1       | N/A           |

### **Subfield 1: Prepaid Expenses Amount**

If PDS 0704 is present, subfield 1 (Prepaid Expenses Amount) must be numeric and contain the total amount of the deposit or other prepaid expenses. It may contain all zeros.

### **Subfield 2: Prepaid Expenses Amount Exponent**

If PDS 0704 is present, subfield 2 (Prepaid Expenses Amount Exponent) must be numeric and contain a value of 0 to 5.

**NOTE:**

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### **Subfield 3: Prepaid Expenses Amount Sign**

If PDS 0704 is present, subfield 3 (Prepaid Expenses Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0704 is a debit or credit from the perspective of the cardholder.

| Value | Description                          |
|-------|--------------------------------------|
| D     | Prepaid expenses amount is a debit.  |
| C     | Prepaid expenses amount is a credit. |

## **PDS 0705—Total Non-Room Tax Amount**

PDS 0705 (Total Non-Room Tax Amount) provides the total amount of taxes for all items not specifically associated with the room rental during the lodging stay.

### **Attributes**

---

ans-14; TAGLLL

---

Tag Field: 0705

---

Length Field: 3 positions, value = 014

---

---

|                |                            |
|----------------|----------------------------|
| Data Field:    | Fixed length, 14 positions |
| Subfields:     | 3                          |
| Justification: | See "Subfields"            |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

## Values

If present, PDS 0705 must be a fixed length of 014.

## PDS 0705 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                               | Attribute | Justification |
|--------|-----------|------------------------------------|-----------|---------------|
| 1      | 1–12      | Total Non-Room Tax Amount          | n-12      | right         |
| 2      | 13        | Total Non-Room Tax Amount Exponent | n-1       | N/A           |
| 3      | 14        | Total Non-Room Tax Amount Sign     | a-1       | N/A           |

### Subfield 1: Total Non-Room Tax Amount

If PDS 0705 is present, subfield 1 (Total Non-Room Tax Amount) must be numeric and contain the total charges for total non-room tax. This subfield may contain all zeros.

### Subfield 2: Total Non-Room Tax Amount Exponent

If PDS 0705 is present, subfield 2 (Total Non-Room Tax Amount Exponent) must be numeric and contain a value of 0 to 5.

**NOTE:**

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### **Subfield 3: Total Non-Room Tax Amount Sign**

If PDS 0705 is present, subfield 3 (Total Non-Room Tax Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0705 is a debit or credit from the perspective of the cardholder.

| <b>Value</b> | <b>Description</b>                     |
|--------------|----------------------------------------|
| D            | Total non-room tax amount is a debit.  |
| C            | Total non-room tax amount is a credit. |

## **PDS 0706—Cash Advances**

---

PDS 0706 (Cash Advances) provides the amount of cash received during the lodging stay.

**NOTE:**

**Mastercard merchants are prohibited from performing cash advance, as described in the “Mastercard Manual Cash Disbursement Transactions” section of the *Transaction Processing Rules* manual. For transactions in which the Cardholder Transaction Type (DE 3, subfield 1) is “purchase with cash back” (value 09), the acquirer must provide the amount of cash back in DE 54.**

### **Attributes**

---

ans-14; TAGLLL

---

Tag Field: 0706

---

Length Field: 3 positions, value = 014

---

Data Field: Fixed length, 14 positions

---

Subfields: 3

---

Justification: See “Subfields”

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

## Values

If present, PDS 0706 must be a fixed length of 014.

As described in the “Mastercard Manual Cash Disbursement Transactions” section of the *Transaction Processing Rules* manual, Mastercard merchants are prohibited from performing cash advances. For transactions in which the Cardholder Transaction Type (DE 3, subfield 1) is “purchase with cash back” (value 09), the acquirer must provide the amount of cash back in DE 54.

## PDS 0706 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                  | Attribute | Justification |
|--------|-----------|-----------------------|-----------|---------------|
| 1      | 1–12      | Cash Advance Amount   | n-12      | right         |
| 2      | 13        | Cash Advance Exponent | n-1       | N/A           |
| 3      | 14        | Cash Advance Sign     | a-1       | N/A           |

### Subfield 1: Cash Advance Amount

If PDS 0706 is present, subfield 1 (Cash Advance Amount) must be numeric and contain the total amount of the cash advance. This subfield may contain all zeros.

### Subfield 2: Cash Advance Exponent

If PDS 0706 is present, subfield 2 (Cash Advance Exponent) must be numeric and contain a value of 0 to 5.

**NOTE:**

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### **Subfield 3: Cash Advance Sign**

If PDS 0706 is present, subfield 3 (Cash Advance Sign) must contain a value of D or C. This subfield identifies whether PDS 0706 is a debit or credit from the perspective of the cardholder.

| <b>Value</b> | <b>Description</b>               |
|--------------|----------------------------------|
| D            | Cash advance amount is a debit.  |
| C            | Cash advance amount is a credit. |

## **PDS 0707—Valet Charges**

---

PDS 0707 (Valet Charges) provides the charges associated with the use of valet services.

### **Attributes**

|                |                            |
|----------------|----------------------------|
| ans-14; TAGLLL |                            |
| Tag Field:     | 0707                       |
| Length Field:  | 3 positions, value = 014   |
| Data Field:    | Fixed length, 14 positions |
| Subfields:     | 3                          |
| Justification: | See "Subfields"            |

### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

### Values

If present, PDS 0707 must be a fixed length of 014.

### PDS 0707 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                   | Attribute | Justification |
|--------|-----------|------------------------|-----------|---------------|
| 1      | 1–12      | Valet Charges Amount   | n-12      | right         |
| 2      | 13        | Valet Charges Exponent | n-1       | N/A           |
| 3      | 14        | Valet Charges Sign     | a-1       | N/A           |

#### Subfield 1: Valet Charges Amount

If PDS 0707 is present, subfield 1 (Valet Charges Amount) must be numeric and contain the total amount of the valet charges. This subfield may contain all zeros.

#### Subfield 2: Valet Charges Exponent

If PDS 0707 is present, subfield 2 (Valet Charges Exponent) must be numeric and contain a value of 0 to 5.

#### NOTE:

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

#### Subfield 3: Valet Charges Sign

If PDS 0707 is present, subfield 3 (Valet Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0707 is a debit or credit from the perspective of the cardholder.

| <b>Value</b> | <b>Description</b>                |
|--------------|-----------------------------------|
| D            | Valet charges amount is a debit.  |
| C            | Valet charges amount is a credit. |

## PDS 0708—Movie Charges

---

PDS 0708 (Movie Charges) provides the amount charged for in-room movies.

### Attributes

|                |                            |
|----------------|----------------------------|
| ans-14; TAGLLL |                            |
| Tag Field:     | 0708                       |
| Length Field:  | 3 positions, value = 014   |
| Data Field:    | Fixed length, 14 positions |
| Subfields:     | 3                          |
| Justification: | See "Subfields"            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| <b>Message Type Identifier</b>                        | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|-------------------------------------------------------|------------|------------|------------|
| <b>Presentment, Addendum, and Chargeback Messages</b> |            |            |            |
| Financial Detail Addendum (Lodging Summary)/1644      | O          | •          | C          |

### Values

If present, PDS 0708 must be a fixed length of 014.

## PDS 0708 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                   | Attribute | Justification |
|--------|-----------|------------------------|-----------|---------------|
| 1      | 1–12      | Movie Charges Amount   | n-12      | right         |
| 2      | 13        | Movie Charges Exponent | n-1       | N/A           |
| 3      | 14        | Movie Charges Sign     | a-1       | N/A           |

### Subfield 1: Movie Charges Amount

If PDS 0708 is present, subfield 1 (Movie Charges Amount) must be numeric and contain the total amount of the movie charges. This subfield may contain all zeros.

### Subfield 2: Movie Charges Exponent

If PDS 0708 is present, subfield 2 (Movie Charges Exponent) must be numeric and contain a value of 0 to 5.

**NOTE:**

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### Subfield 3: Movie Charges Sign

If PDS 0708 is present, subfield 3 (Movie Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0708 is a debit or credit from the perspective of the cardholder.

| Value | Description                       |
|-------|-----------------------------------|
| D     | Movie charges amount is a debit.  |
| C     | Movie charges amount is a credit. |

## PDS 0709—Business Center Charges

PDS 0709 (Business Center Charges) provides the amount charged for business center use and supplies.

### Attributes

|                |                            |
|----------------|----------------------------|
| ans-14; TAGLLL |                            |
| Tag Field:     | 0709                       |
| Length Field:  | 3 positions, value = 014   |
| Data Field:    | Fixed length, 14 positions |
| Subfields:     | 3                          |
| Justification: | See "Subfields"            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

### Values

If present, PDS 0709 must be a fixed length of 014.

### PDS 0709 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                             | Attribute | Justification |
|--------|-----------|----------------------------------|-----------|---------------|
| 1      | 1-12      | Business Center Charges Amount   | n-12      | right         |
| 2      | 13        | Business Center Charges Exponent | n-1       | N/A           |

| Number | Positions | Name                         | Attribute | Justification |
|--------|-----------|------------------------------|-----------|---------------|
| 3      | 14        | Business Center Charges Sign | a-1       | N/A           |

### **Subfield 1: Business Center Charges Amount**

If PDS 0709 is present, subfield 1 (Business Center Charges Amount) must be numeric and contain the total amount of the business center charges. This subfield may contain all zeros.

### **Subfield 2: Business Center Charges Exponent**

If PDS 0709 is present, subfield 2 (Business Center Charges Exponent) must be numeric and contain a value of 0 to 5.

**NOTE:**

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### **Subfield 3: Business Center Charges Sign**

If PDS 0709 is present, subfield 3 (Business Center Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0709 is a debit or credit from the perspective of the cardholder.

| Value | Description                                 |
|-------|---------------------------------------------|
| D     | Business center charges amount is a debit.  |
| C     | Business center charges amount is a credit. |

## **PDS 0710—Health Club Charges**

PDS 0710 (Health Club Charges) provides the amount charged for health club use and supplies.

### **Attributes**

---

ans-14; TAGLLL

---

Tag Field: 0710

---

Length Field: 3 positions, value = 014

---

---

|                |                            |
|----------------|----------------------------|
| Data Field:    | Fixed length, 14 positions |
| Subfields:     | 3                          |
| Justification: | See "Subfields"            |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | O   | •   | C   |

## Values

If present, PDS 0710 must be a fixed length of 014.

## PDS 0710 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                         | Attribute | Justification |
|--------|-----------|------------------------------|-----------|---------------|
| 1      | 1–12      | Health Club Charges Amount   | n-12      | right         |
| 2      | 13        | Health Club Charges Exponent | n-1       | N/A           |
| 3      | 14        | Health Club Charges Sign     | a-1       | N/A           |

### Subfield 1: Health Club Charges Amount

If PDS 0710 is present, subfield 1 (Health Club Charges Amount) must be numeric and contain the total amount of the health club charges. This subfield may contain all zeros.

### Subfield 2: Health Club Charges Exponent

If PDS 0710 is present, subfield 2 (Health Club Charges Exponent) must be numeric and contain a value of 0 to 5.

**NOTE:**

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### **Subfield 3: Health Club Charges Sign**

If PDS 0710 is present, subfield 3 (Health Club Charges Sign) must contain a value of D or C. This subfield identifies whether PDS 0710 is a debit or credit from the perspective of the cardholder.

| <b>Value</b> | <b>Description</b>                      |
|--------------|-----------------------------------------|
| D            | Health club charges amount is a debit.  |
| C            | Health club charges amount is a credit. |

## **PDS 0711—Fire Safety Act Indicator**

---

PDS 0711 (Fire Safety Act Indicator) identifies that the facility complies with the Hotel and Motel Fire Safety Act of 1990 (PL101-391) or similar legislation.

### **Attributes**

|                |                          |
|----------------|--------------------------|
| an-1; TAGLLL   |                          |
| Tag Field:     | 0711                     |
| Length Field:  | 3 positions, value = 001 |
| Data Field:    | Fixed length, 1 position |
| Subfields:     | None                     |
| Justification: | None                     |

### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Lodging Summary)/1644      | C   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains a lodging card acceptor business code (MCC) and is submitted for the U.S. region Commercial T&E Rate III (IRD 89) incentive interchange rate program.

### Values

If present, this PDS must contain one of the following values.

| Value | Description                            |
|-------|----------------------------------------|
| Y     | In compliance with Fire Safety Act     |
| N     | Not in compliance with Fire Safety Act |

---

## PDS 0712—Net Fuel Price

---

PDS 0712 (Net Fuel Price) indicates the price of fuel net of any taxes.

### Attributes

|                |                            |
|----------------|----------------------------|
| n-13; TAGLLL   |                            |
| Tag Field:     | 0712                       |
| Length Field:  | 3 positions, value = 013   |
| Data Field:    | Fixed length, 13 positions |
| Subfields:     | 2                          |
| Justification: | See "Subfields"            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | O   | •   | C   |

## PDS 0712 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                    | Attribute | Justification |
|--------|-----------|-------------------------|-----------|---------------|
| 1      | 1–12      | Net Fuel Price          | n-12      | right         |
| 2      | 13        | Net Fuel Price Exponent | n-1       | N/A           |

### Subfield 1: Net Fuel Price

Subfield 1 (Net Fuel Price) provides the price of fuel net of any taxes. This subfield may contain all zeros.

If PDS 0712 is present, Net Fuel Price must be numeric.

### Subfield 2: Net Fuel Price Exponent

Subfield 2 (Net Fuel Price Exponent) indicates the decimal location for the Net Fuel Price subfield. The Net Fuel Price Exponent must be a value in the range of 0 to 5.

## PDS 0713—Restricted Ticket Indicator

PDS 0713 (Restricted Ticket Indicator) provides the identifier noting that the ticket purchased has some restriction associated with its use.

### Attributes

an-1; TAGLLL

Tag Field: 0713

Length Field: 3 positions, value = 001

Data Field: Fixed length, 1 position

---

|                |      |
|----------------|------|
| Subfields:     | None |
| Justification: | None |

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                   | Org | Sys | Dst |
|-------------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                     |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—General<br>Ticket Information)/1644 | O   | •   | C   |

---

### Values

If present, this PDS must contain one of the following values.

| Value | Description                        |
|-------|------------------------------------|
| 0     | No restriction                     |
| 1     | Restricted ticket (non-refundable) |

---

## PDS 0714—Exchange Ticket Amount

---

Exchange Ticket Amount (PDS 0714) provides the amount of the new ticket purchase on an exchanged ticket.

### Attributes

---

|               |                            |
|---------------|----------------------------|
| n-12; TAGLLL  |                            |
| Tag Field:    | 0714                       |
| Length Field: | 3 positions, value = 012   |
| Data Field:   | Fixed length, 12 positions |
| Subfields:    | None                       |

---

---

|                |       |
|----------------|-------|
| Justification: | Right |
|----------------|-------|

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                   | Org | Sys | Dst |
|-------------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                     |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—General<br>Ticket Information)/1644 | O   | •   | C   |

---

### Values

If present, this PDS must be numeric and may contain all zeros.

## PDS 0715—Ancillary Service Charges

---

PDS 0715 (Ancillary Service Charges) contains the ancillary fee code and fee amount of the non-ticket related service charges applicable in the passenger transport industry.

### Attributes

---

|                     |
|---------------------|
| an...084; TAGLLLVAR |
|---------------------|

---

|            |      |
|------------|------|
| Tag Field: | 0715 |
|------------|------|

---

|               |                                                  |
|---------------|--------------------------------------------------|
| Length Field: | 3 positions, value = 014-084 in increments of 14 |
|---------------|--------------------------------------------------|

---

|             |                                    |
|-------------|------------------------------------|
| Data Field: | Variable length, 014-084 positions |
|-------------|------------------------------------|

---

|            |                                              |
|------------|----------------------------------------------|
| Subfields: | 2 fixed-length subfields for each occurrence |
|------------|----------------------------------------------|

---

|              |     |
|--------------|-----|
| Occurrences: | 1-6 |
|--------------|-----|

---

|                |               |
|----------------|---------------|
| Justification: | See Subfields |
|----------------|---------------|

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | C   | •   | C   |

PDS 0715 must be present in a Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 message when the ancillary service charge data is provided by the card acceptor with an MCC of Airline, Railway, or Travel Agency.

When the ancillary service charge data is present for transactions with an MCC of Airline, Railway, or Travel Agency then the issuer must disclose the description of the ancillary service charges by making it visible in cardholder billing statements, online account tools, mobile apps, or other methods designed to inform cardholders of their purchases.

### Values

If present, PDS 0715 must be a length of 14-84, and divisible by a minimum occurrence length of 14.

### PDS 0715 Subfields

This PDS may contain 1 to 6 occurrences of ancillary service charge information.

Each Ancillary Service Charge consists of two subfields as defined in the following table. Each occurrence requires 14 positions; the length of this PDS must be a multiple of 14, with a maximum length of 84 positions.

| Number | Positions | Name                 | Attribute | Justification |
|--------|-----------|----------------------|-----------|---------------|
| 1      | 1–2       | Ancillary Fee Code   | a-2       | N/A           |
| 2      | 3–14      | Ancillary Fee Amount | n-12      | Right         |

### Subfield 1: Ancillary Fee Code

Subfield 1 (Ancillary Fee Code) contains the ancillary fee code of the non-ticket related service charge. The valid values for subfield 1 are in the following table.

| Value | Description     |
|-------|-----------------|
| BF    | Bundled Service |
| BG    | Baggage Fee     |
| CF    | Change Fee      |

---

| <b>Value</b> | <b>Description</b>      |
|--------------|-------------------------|
| CG           | Cargo                   |
| CO           | Carbon Offset           |
| FF           | Frequent Flyer          |
| GF           | Gift Card               |
| GT           | Ground Transport        |
| IE           | In-Flight Entertainment |
| LG           | Lounge                  |
| MD           | Medical                 |
| ML           | Meal/Beverage           |
| OT           | Other                   |
| PA           | Passenger Assist Fee    |
| PT           | Pets                    |
| SA           | Seat Fees               |
| SB           | Standby                 |
| SF           | Service Fee             |
| ST           | Store                   |
| TS           | Travel Service          |
| UN           | Unaccompanied Travel    |
| UP           | Upgrades                |
| WI           | Wi-Fi                   |

### **Subfield 2: Ancillary Fee Amount**

Subfield 2 (Ancillary Fee Amount) contains the amount associated with the value provided in subfield 1.

If present, subfield 2 must be numeric and contain the same transaction currency information as in DE 49—Currency Code, Transaction within the First Presentment/1240 message.

All currency amounts are expressed in the minor unit of currency without a decimal separator, in accordance with ISO standards for currency notation. For example, an ancillary fee amount of USD 212.50 is expressed as 000000021250.

## PDS 0716—Travel Authorization Code

PDS 0716 (Travel Authorization Code) indicates the code provided by the company to a travel agent authorizing ticket issuance.

This code is identified as Customer File Reference Number in Airline Reporting Corporation (ARC) specifications.

### Attributes

---

ans...64; TAGLLLVAR

---

Tag Field: 0716

---

Length Field: 3 positions, value = 001–064

---

Data Field: Variable length, 1–64 positions

---

Subfields: None

---

Justification: Left

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                   | Org | Sys | Dst |
|-------------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                     |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—General<br>Ticket Information)/1644 | O   | •   | C   |

### Values

If present, this PDS must be left-justified and cannot contain all spaces.

## PDS 0717—IATA Client Code

PDS 0717 (IATA Client Code) provides the International Air Transport Association (IATA) code identifying the company that purchased the ticket.

### Attributes

---

ans...17; TAGLLLVAR

---

Tag Field: 0717

---

Length Field: 3 positions, value = 001–017

---

Data Field: Variable length, 1–17 positions

---

Subfields: None

---

Justification: Left

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                   | Org | Sys | Dst |
|-------------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                     |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—General<br>Ticket Information)/1644 | O   | •   | C   |

### Values

If present, this PDS must be left-justified and cannot contain all spaces.

## PDS 0718—Employee/Temp Name/ID

PDS 0718 (Employee/Temp Name/ID) provides the name or ID associated with the individual working in a temporary capacity.

### Attributes

ans...40; TAGLLLVAR

Tag Field: 0718

Length Field: 3 positions, value = 001–040

Data Field: Variable length, 1–40 positions

Subfields: None

Justification: Left

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Temporary Services)/1644   | C   | •   | C   |

PDS 0718 is required for the Financial Detail Addendum (Temporary Services)/1644 message when both of these conditions apply:

- DE 26 (Card Acceptor Business Code [MCC]) contains a value of 7361 (Employment Agencies, Temporary Services)
- The associated First Presentment/1240 message is submitted for one of the interchange programs in the following table.

| IRD                                                      | Description                                 |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BR                                                       | Canada Intracountry Commercial Data Rate II |

| IRD                                                    | Description                                 |
|--------------------------------------------------------|---------------------------------------------|
| BS                                                     | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b> |                                             |
| 62                                                     | Commercial Large Ticket 1                   |
| 66                                                     | Commercial Data Rate III                    |
| 94                                                     | Commercial Large Ticket II                  |
| 99                                                     | Commercial Large Ticket III                 |
| SC                                                     | Business Level 2 Data Rate III              |
| SE                                                     | Business Level 2 Large Ticket I             |
| 3C                                                     | Business Level 3 Data Rate III              |
| 4C                                                     | Business Level 4 Data Rate III              |

### Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

## PDS 0719—Employee Social Security Number or ID

PDS 0719 (Employee Social Security Number or ID) contains the identifier associated with the individual working in a temporary capacity.

### Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...30; TAGLLLVAR |                                 |
| Tag Field:          | 0719                            |
| Length Field:       | 3 positions, value = 001–030    |
| Data Field:         | Variable length, 1–30 positions |
| Subfields:          | None                            |
| Justification:      | Left                            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Temporary Services)/1644   | O   | •   | C   |

### Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

## PDS 0720—Job Description

PDS 0720 (Job Description) contains the description of the job or task of the individual working in a temporary capacity.

### Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...40; TAGLLLVAR |                                 |
| Tag Field:          | 0720                            |
| Length Field:       | 3 positions, value = 001–040    |
| Data Field:         | Variable length, 1–40 positions |
| Subfields:          | None                            |
| Justification:      | Left                            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                    | Org | Sys | Dst |
|------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>      |     |     |     |
| Financial Detail Addendum (Temporary Services)/1644        | C   | •   | C   |
| Financial Detail Addendum (Private Label Common Data)/1644 | O   | •   | C   |

PDS 0720 is required for the Financial Detail Addendum (Temporary Services)/1644 message when both of these conditions apply:

- DE 26 (Card Acceptor Business Code [MCC]) contains a value of 7361 (Employment Agencies, Temporary Services)
- The associated First Presentment/1240 message is submitted for one of the interchange programs in the following table.

| <b>IRD</b>                                               | <b>Description</b>                          |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BR                                                       | Canada Intracountry Commercial Data Rate II |
| BS                                                       | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                             |
| 62                                                       | Commercial Large Ticket 1                   |
| 66                                                       | Commercial Data Rate III                    |
| 94                                                       | Commercial Large Ticket II                  |
| 99                                                       | Commercial Large Ticket III                 |
| SC                                                       | Business Level 2 Data Rate III              |
| SE                                                       | Business Level 2 Large Ticket I             |
| SF                                                       | Business Level 2 Large Ticket II            |
| SG                                                       | Business Level 2 Large Ticket III           |
| 3C                                                       | Business Level 3 Data Rate III              |
| 3E                                                       | Business Level 3 Large Ticket I             |
| 3F                                                       | Business Level 3 Large Ticket II            |
| 3G                                                       | Business Level 3 Large Ticket III           |
| 4C                                                       | Business Level 4 Data Rate III              |
| 4E                                                       | Business Level 4 Large Ticket I             |
| 4F                                                       | Business Level 4 Large Ticket II            |
| 4G                                                       | Business Level 4 Large Ticket III           |

## **Values**

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

## PDS 0721—Job Code

PDS 0721 (Job Code) contains an indicator identifying the job or task of the individual working in a temporary capacity.

### Attributes

---

ans...20; TAGLLLVAR

---

Tag Field: 0721

---

Length Field: 3 positions, value = 001–020

---

Data Field: Variable length, 1–20 positions

---

Subfields: None

---

Justification: Left

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Temporary Services)/1644   | O   | •   | C   |

### Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

## PDS 0722—Flat Rate Indicator

PDS 0722 (Flat Rate Indicator) contains an indicator noting that the fee for the individual working in a temporary capacity is a flat rate.

### Attributes

---

an-1; TAGLLL

---

|                |                          |
|----------------|--------------------------|
| Tag Field:     | 0722                     |
| Length Field:  | 3 positions, value = 001 |
| Data Field:    | Fixed length, 1 position |
| Subfields:     | None                     |
| Justification: | N/A                      |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Temporary Services)/1644   | O   | •   | C   |

## Values

If present, this PDS will show whether the flat rate is applied. Valid value is Y or N.

## PDS 0723—Regular Hours Worked

PDS 0723 (Regular Hours Worked) contains the amount of time worked during a normal operation for the task or job.

### Attributes

|                |                           |
|----------------|---------------------------|
| n-7; TAGLLL    |                           |
| Tag Field:     | 0723                      |
| Length Field:  | 3 positions, value = 007  |
| Data Field:    | Fixed length, 7 positions |
| Subfields:     | 2                         |
| Justification: | See "Subfields"           |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Temporary Services)/1644   | C   | •   | C   |

At least one of the following fields is required for the Financial Detail Addendum (Temporary Services)/1644 message when the transaction is submitted for any of the interchange programs listed in the table below and the MCC in DE 26 (Card Acceptor Business Code [MCC]) contains MCC 7361—Employment Agencies, Temporary Services:

- PDS 0723 (Regular Hours Worked)
- PDS 0725 (Overtime Hours Worked)
- PDS 0734 (Miscellaneous Expenses)

| IRD                                                      | Description                                 |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BR                                                       | Canada Intracountry Commercial Data Rate II |
| BS                                                       | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                             |
| 62                                                       | Commercial Large Ticket 1                   |
| 66                                                       | Commercial Data Rate III                    |
| 94                                                       | Commercial Large Ticket II                  |
| 99                                                       | Commercial Large Ticket III                 |
| SC                                                       | Business Level 2 Data Rate III              |
| SE                                                       | Business Level 2 Large Ticket I             |
| SF                                                       | Business Level 2 Large Ticket II            |
| SG                                                       | Business Level 2 Large Ticket III           |
| 3C                                                       | Business Level 3 Data Rate III              |
| 3E                                                       | Business Level 3 Large Ticket I             |
| 3F                                                       | Business Level 3 Large Ticket II            |
| 3G                                                       | Business Level 3 Large Ticket III           |

| IRD | Description                       |
|-----|-----------------------------------|
| 4C  | Business Level 4 Data Rate III    |
| 4E  | Business Level 4 Large Ticket I   |
| 4F  | Business Level 4 Large Ticket II  |
| 4G  | Business Level 4 Large Ticket III |

### Values

If present, this PDS must be numeric and may contain all zeros.

### PDS 0723 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                          | Attribute | Justification           |
|--------|-----------|-------------------------------|-----------|-------------------------|
| 1      | 1–6       | Regular Hours Worked          | n-6       | right                   |
| 2      | 7         | Regular Hours Worked Exponent | n-1       | right, valid values 0–5 |

#### Subfield 1: Regular Hours Worked

Subfield 1 (Regular Hours Worked) provides the number of regular hours worked.

#### Subfield 2: Regular Hours Worked Exponent

Subfield 2 (Regular Hours Worked Exponent) indicates the decimal location for the Regular Hours Worked subfield. The Regular Hours Worked Exponent must be a value in the range of 0 to 5.

## PDS 0724—Regular Hours Rate

PDS 0724 (Regular Hours Rate) contains the amount paid per regular hours worked.

### Attributes

|                                        |
|----------------------------------------|
| n-7; TAGLLL                            |
| Tag Field: 0724                        |
| Length Field: 3 positions, value = 007 |

|                |                           |
|----------------|---------------------------|
| Data Field:    | Fixed length, 7 positions |
| Subfields:     | 2                         |
| Justification: | See "Subfields"           |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Temporary Services)/1644   | C   | •   | C   |

PDS 0724 is mandatory for the Financial Detail Addendum (Temporary Services)/1644 message when all of the following apply:

- The associated First Presentment/1240 message is submitted for any of the interchange programs listed in the table below.
- MCC is 7361—Employment Agencies and Temporary Services is in DE 26 (Card Acceptor Business Code [MCC]).
- PDS 0723 (Regular Hours Worked) is present.

| IRD                                                      | Description                                 |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BR                                                       | Canada Intracountry Commercial Data Rate II |
| BS                                                       | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                             |
| 62                                                       | Commercial Large Ticket 1                   |
| 66                                                       | Commercial Data Rate III                    |
| 94                                                       | Commercial Large Ticket II                  |
| 99                                                       | Commercial Large Ticket III                 |
| SC                                                       | Business Level 2 Data Rate III              |
| SE                                                       | Business Level 2 Large Ticket I             |
| SF                                                       | Business Level 2 Large Ticket II            |

| <b>IRD</b> | <b>Description</b>                |
|------------|-----------------------------------|
| SG         | Business Level 2 Large Ticket III |
| 3C         | Business Level 3 Data Rate III    |
| 3E         | Business Level 3 Large Ticket I   |
| 3F         | Business Level 3 Large Ticket II  |
| 3G         | Business Level 3 Large Ticket III |
| 4C         | Business Level 4 Data Rate III    |
| 4E         | Business Level 4 Large Ticket I   |
| 4F         | Business Level 4 Large Ticket II  |
| 4G         | Business Level 4 Large Ticket III |

### **Values**

If present, this PDS must be numeric and may contain all zeros.

### **PDS 0724 Subfields**

This PDS consists of two subfields.

| <b>Number</b> | <b>Positions</b> | <b>Name</b>                 | <b>Attribute</b> | <b>Justification</b>    |
|---------------|------------------|-----------------------------|------------------|-------------------------|
| 1             | 1–6              | Regular Hours Rate          | n-6              | right                   |
| 2             | 7                | Regular Hours Rate Exponent | n-1              | right, valid values 0–5 |

#### **Subfield 1: Regular Hours Rate**

Subfield 1 (Regular Hours Rate) provides the rate for the regular hours worked.

#### **Subfield 2: Regular Hours Rate Exponent**

Subfield 2 (Regular Hours Rate Exponent) indicates the decimal location for the Regular Hours Rate subfield. The Regular Hours Rate Exponent must be a value in the range of 0 to 5.

## PDS 0725—Overtime Hours Worked

PDS 0725 (Overtime Hours Worked) contains the number of hours worked in excess of regular hours.

### Attributes

---

n-7; TAGLLL

---

Tag Field: 0725

---

Length Field: 3 positions, value = 007

---

Data Field: Fixed length, 7 positions

---

Subfields: 2

---

Justification: See "Subfields"

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Temporary Services)/1644   | C   | •   | C   |

At least one of the following fields is required for the Financial Detail Addendum (Temporary Services)/1644 message when the transaction is submitted for any of the interchange programs listed in the table below and the MCC in DE 26 (Card Acceptor Business Code [MCC]) contains MCC 7361—Employment Agencies, Temporary Services:

- PDS 0723 (Regular Hours Worked)
- PDS 0725 (Overtime Hours Worked)
- PDS 0734 (Miscellaneous Expenses)

| IRD                                                      | Description                                 |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BR                                                       | Canada Intracountry Commercial Data Rate II |

---

| <b>IRD</b>                                             | <b>Description</b>                          |
|--------------------------------------------------------|---------------------------------------------|
| BS                                                     | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b> |                                             |
| 62                                                     | Commercial Large Ticket 1                   |
| 66                                                     | Commercial Data Rate III                    |
| 94                                                     | Commercial Large Ticket II                  |
| 99                                                     | Commercial Large Ticket III                 |
| SC                                                     | Business Level 2 Data Rate III              |
| SE                                                     | Business Level 2 Large Ticket I             |
| SF                                                     | Business Level 2 Large Ticket II            |
| SG                                                     | Business Level 2 Large Ticket III           |
| 3C                                                     | Business Level 3 Data Rate III              |
| 3E                                                     | Business Level 3 Large Ticket I             |
| 3F                                                     | Business Level 3 Large Ticket II            |
| 3G                                                     | Business Level 3 Large Ticket III           |
| 4C                                                     | Business Level 4 Data Rate III              |
| 4E                                                     | Business Level 4 Large Ticket I             |
| 4F                                                     | Business Level 4 Large Ticket II            |
| 4G                                                     | Business Level 4 Large Ticket III           |

### Values

If present, this PDS must be numeric and may contain all zeros.

### PDS 0725 Subfields

This PDS consists of two subfields.

| <b>Number</b> | <b>Positions</b> | <b>Name</b>                       | <b>Attribute</b> | <b>Justification</b>       |
|---------------|------------------|-----------------------------------|------------------|----------------------------|
| 1             | 1–6              | Overtime Hours Worked             | n-6              | right                      |
| 2             | 7                | Overtime Hours Worked<br>Exponent | n-1              | right, valid values<br>0–5 |

### **Subfield 1: Overtime Hours Worked**

Subfield 1 (Overtime Hours Worked) provides the number of overtime hours worked.

### **Subfield 2: Overtime Hours Worked Exponent**

Subfield 2 (Overtime Hours Worked Exponent) indicates the decimal location for the Overtime Hours Worked subfield. The Overtime Hours Worked Exponent must be a value in the range of 0 to 5.

## **PDS 0726—Overtime Hours Rate**

PDS 0726 (Overtime Hours Rate) contains the amount paid per Overtime Hour worked.

### **Attributes**

---

n-7; TAGLLL

---

Tag Field: 0726

---

Length Field: 3 positions, value = 007

---

Data Field: Fixed length, 7 positions

---

Subfields: 2

---

Justification: See "Subfields"

---

### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Temporary Services)/1644   | C   | •   | C   |

This PDS is mandatory for the Financial Detail Addendum (Temporary Services)/1644 message when all of the following conditions apply:

- The associated First Presentment/1240 message is submitted for any of the interchange programs listed in the table below.

- MCC is 7361—Employment Agencies and Temporary Services in DE 26 (Card Acceptor Business Code [MCC]).
- PDS 0725 (Overtime Hours Worked) is present.

| IRD                                                      | Description                                 |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BR                                                       | Canada Intracountry Commercial Data Rate II |
| BS                                                       | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                             |
| 62                                                       | Commercial Large Ticket 1                   |
| 66                                                       | Commercial Data Rate III                    |
| 94                                                       | Commercial Large Ticket II                  |
| 99                                                       | Commercial Large Ticket III                 |
| SC                                                       | Business Level 2 Data Rate III              |
| SE                                                       | Business Level 2 Large Ticket I             |
| 3C                                                       | Business Level 3 Data Rate III              |
| 4C                                                       | Business Level 4 Data Rate III              |

### Values

If present, this PDS must be numeric and may contain all zeros.

### PDS 0726 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                         | Attribute | Justification           |
|--------|-----------|------------------------------|-----------|-------------------------|
| 1      | 1–6       | Overtime Hours Rate          | n-6       | right                   |
| 2      | 7         | Overtime Hours Rate Exponent | n-1       | right, valid values 0–5 |

### Subfield 1: Overtime Hours Rate

Subfield 1 (Overtime Hours Rate) provides the rate for the overtime hours worked.

### **Subfield 2: Overtime Hours Rate Exponent**

Subfield 2 (Overtime Hours Rate Exponent) indicates the decimal location for the Overtime Hours Rate subfield. The Overtime Hours Rate Exponent must be a value in the range of 0 to 5.

## **PDS 0727—Temp Start Date**

PDS 0727 (Temp Start Date) contains the date for the beginning of the pay period.

### **Attributes**

---

n-6; TAGLLL

---

Tag Field: 0727

---

Length Field: 3 positions, value = 006

---

Data Field: Fixed length, 6 positions

---

Subfields: None

---

Justification: Right

---

### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Temporary Services)/1644   | C   | •   | C   |

PDS 0727 is required for the Financial Detail Addendum (Temporary Services)/1644 message when both of these conditions apply:

- DE 26 (Card Acceptor Business Code [MCC]) contains a value of 7361 (Employment Agencies, Temporary Services)
- The associated First Presentment/1240 message is submitted for one of the interchange programs in the following table.

| IRD                                                      | Description                                 |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BR                                                       | Canada Intracountry Commercial Data Rate II |
| BS                                                       | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                             |
| 62                                                       | Commercial Large Ticket 1                   |
| 66                                                       | Commercial Data Rate III                    |
| 94                                                       | Commercial Large Ticket II                  |
| 99                                                       | Commercial Large Ticket III                 |
| SC                                                       | Business Level 2 Data Rate III              |
| SE                                                       | Business Level 2 Large Ticket I             |
| SF                                                       | Business Level 2 Large Ticket II            |
| SG                                                       | Business Level 2 Large Ticket III           |
| 3C                                                       | Business Level 3 Data Rate III              |
| 3E                                                       | Business Level 3 Large Ticket I             |
| 3F                                                       | Business Level 3 Large Ticket II            |
| 3G                                                       | Business Level 3 Large Ticket III           |
| 4C                                                       | Business Level 4 Data Rate III              |
| 4E                                                       | Business Level 4 Large Ticket I             |
| 4F                                                       | Business Level 4 Large Ticket II            |
| 4G                                                       | Business Level 4 Large Ticket III           |

### Values

If present, this PDS must be a valid date in the format YYMMDD.

## PDS 0728—Temp Week Ending

PDS 0728 (Temp Week Ending) contains the date of the end of the billing cycle.

### Attributes

|                |                           |
|----------------|---------------------------|
| n-6; TAGLLL    |                           |
| Tag Field:     | 0728                      |
| Length Field:  | 3 positions, value = 006  |
| Data Field:    | Fixed length, 6 positions |
| Subfields:     | None                      |
| Justification: | Right                     |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Temporary Services)/1644   | C   | •   | C   |

PDS 0728 is required for the Financial Detail Addendum (Temporary Services)/1644 message when both of these conditions apply:

- DE 26 (Card Acceptor Business Code [MCC]) contains a value of 7361 (Employment Agencies, Temporary Services)
- The associated First Presentment/1240 message is submitted for one of the interchange programs in the following table.

| IRD                                                      | Description                                 |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BR                                                       | Canada Intracountry Commercial Data Rate II |
| BS                                                       | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                             |

| IRD | Description                     |
|-----|---------------------------------|
| 62  | Commercial Large Ticket 1       |
| 66  | Commercial Data Rate III        |
| 94  | Commercial Large Ticket II      |
| 99  | Commercial Large Ticket III     |
| SC  | Business Level 2 Data Rate III  |
| SE  | Business Level 2 Large Ticket I |
| 3C  | Business Level 3 Data Rate III  |
| 4C  | Business Level 4 Data Rate III  |

### Values

If present, this PDS must contain a valid date in the format YYMMDD.

## PDS 0729—Requestor Name or ID

PDS 0729 (Requestor Name or ID) contains the name of the individual requesting temporary services.

### Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...40; TAGLLLVAR |                                 |
| Tag Field:          | 0729                            |
| Length Field:       | 3 positions, value = 001–040    |
| Data Field:         | Variable length, 1–40 positions |
| Subfields:          | None                            |
| Justification:      | Left                            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Temporary Services)/1644   | C   | •   | C   |

This PDS is required for the Financial Detail Addendum (Temporary Services)/1644 message when both of these conditions apply:

- DE 26 (Card Acceptor Business Code [MCC]) contains a value of 7361 (Employment Agencies, Temporary Services)
- The associated First Presentment/1240 message is submitted for one of the interchange programs in the following table.

| IRD                                                      | Description                                 |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BR                                                       | Canada Intracountry Commercial Data Rate II |
| BS                                                       | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                             |
| 62                                                       | Commercial Large Ticket 1                   |
| 66                                                       | Commercial Data Rate III                    |
| 94                                                       | Commercial Large Ticket II                  |
| 99                                                       | Commercial Large Ticket III                 |
| SC                                                       | Business Level 2 Data Rate III              |
| SE                                                       | Business Level 2 Large Ticket I             |
| SF                                                       | Business Level 2 Large Ticket II            |
| SG                                                       | Business Level 2 Large Ticket III           |
| 3C                                                       | Business Level 3 Data Rate III              |
| 3E                                                       | Business Level 3 Large Ticket I             |
| 3F                                                       | Business Level 3 Large Ticket II            |
| 3G                                                       | Business Level 3 Large Ticket III           |
| 4C                                                       | Business Level 4 Data Rate III              |
| 4E                                                       | Business Level 4 Large Ticket I             |
| 4F                                                       | Business Level 4 Large Ticket II            |

| IRD | Description                       |
|-----|-----------------------------------|
| 4G  | Business Level 4 Large Ticket III |

### Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

## PDS 0730—Supervisor/Reports to

PDS 0730 (Supervisor/Reports to) contains the name of the individual supervising the temporary staff.

### Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...40; TAGLLLVAR |                                 |
| Tag Field:          | 0730                            |
| Length Field:       | 3 positions, value = 001–040    |
| Data Field:         | Variable length, 1–40 positions |
| Subfields:          | None                            |
| Justification:      | Left                            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Temporary Services)/1644   | O   | •   | C   |

### Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

## PDS 0731—Time Sheet Number

PDS 0731 (Time Sheet Number) contains the identification of the time sheet.

### Attributes

---

ans...20; TAGLLLVAR

---

Tag Field: 0731

---

Length Field: 3 positions, value = 001–020

---

Data Field: Variable length, 1–20 positions

---

Subfields: None

---

Justification: Left

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Temporary Services)/1644   | O   | •   | C   |

### Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

## PDS 0732—Discount Amount

---

PDS 0732 (Discount Amount) contains the amount and type of discount.

### Attributes

---

ans-18; TAGLLL

---

Tag Field: 0732

---

---

|                |                            |
|----------------|----------------------------|
| Length Field:  | 3 positions, value = 018   |
| Data Field:    | Fixed length, 18 positions |
| Subfields:     | 4                          |
| Justification: | See "Subfields"            |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                    |     |     |     |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | O   | •   | C   |
| Financial Detail Addendum (Temporary Services)/1644                      | O   | •   | C   |

## Values

If present, PDS 0732 must be a fixed length of 018.

## PDS 0732 Subfields

This PDS consists of four subfields.

| Number | Positions | Name                     | Attribute | Justification |
|--------|-----------|--------------------------|-----------|---------------|
| 1      | 1–12      | Discount Amount          | n–12      | right         |
| 2      | 13        | Discount Amount Exponent | n–1       | N/A           |
| 3      | 14        | Discount Amount Sign     | a–1       | N/A           |
| 4      | 15–18     | Discount Type            | ans–4     | left          |

### Subfield 1: Discount Amount

If PDS 0732 is present, subfield 1 (Discount Amount) must be numeric and contain the discount amount. This subfield may contain all zeros.

### **Subfield 2: Discount Amount Exponent**

If PDS 0732 is present, subfield 2 (Discount Amount Exponent) must be numeric and contain a value of 0 to 5.

### **Subfield 3: Discount Amount Sign**

If PDS 0732 is present, subfield 3 (Discount Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0732 is a debit or credit from the perspective of the cardholder.

| <b>Value</b> | <b>Description</b>           |
|--------------|------------------------------|
| D            | Discount amount is a debit.  |
| C            | Discount amount is a credit. |

### **Subfield 4: Discount Type**

If PDS 0732 is present, subfield 4 (Discount Type) contains the type of discount. If present, it must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## **PDS 0733—Subtotal Amount**

---

PDS 0733 (Subtotal Amount) provides a subtotal of amounts associated with the services.

### **Attributes**

|                |                            |
|----------------|----------------------------|
| ans-14; TAGLLL |                            |
| Tag Field:     | 0733                       |
| Length Field:  | 3 positions, value = 014   |
| Data Field:    | Fixed length, 14 positions |
| Subfields:     | 3                          |
| Justification: | See "Subfields"            |

### **Usage**

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

---

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Temporary Services)/1644   | O   | •   | C   |

### Values

If present, PDS 0733 must be a fixed length of 014.

### PDS 0733 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                     | Attribute | Justification |
|--------|-----------|--------------------------|-----------|---------------|
| 1      | 1–12      | Subtotal Amount          | n-12      | right         |
| 2      | 13        | Subtotal Amount Exponent | n-1       | N/A           |
| 3      | 14        | Subtotal Amount Sign     | a-1       | N/A           |

#### Subfield 1: Subtotal Amount

If PDS 0733 is present, subfield 1 (Subtotal Amount) must be numeric and may contain all zeros.

#### Subfield 2: Subtotal Amount Exponent

If PDS 0733 is present, subfield 2 (Subtotal Amount Exponent) must be numeric and contain a value of 0 to 5.

#### Subfield 3: Subtotal Amount Sign

If PDS 0733 is present, subfield 3 (Subtotal Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0733 is a debit or credit from the perspective of the cardholder.

| Value | Description                  |
|-------|------------------------------|
| D     | Subtotal amount is a debit.  |
| C     | Subtotal amount is a credit. |

## PDS 0734—Miscellaneous Expenses

PDS 0734 (Miscellaneous Expenses) provides a description and an amount for miscellaneous expenses.

### Attributes

ans...216; TAGLLLVAR

|                |                                                  |
|----------------|--------------------------------------------------|
| Tag Field:     | 0734                                             |
| Length Field:  | 3 positions, value = 054–216 in increments of 54 |
| Data Field:    | Variable length, 54–216 positions                |
| Subfields:     | 4 subfields for each Miscellaneous Expenses      |
| Occurrences:   | 1–4                                              |
| Justification: | See “Subfields”                                  |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                    | Org | Sys | Dst |
|------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>      |     |     |     |
| Financial Detail Addendum (Temporary Services)/1644        | C   | •   | C   |
| Financial Detail Addendum (Shipping/Courier Services)/1644 | O   | •   | C   |
| Financial Detail Addendum (Telephony Billing—Detail)/1644  | O   | •   | C   |

This PDS enables the sender to provide 1–4 different miscellaneous expenses. For each different miscellaneous expense provided, subfields 1 and 2 must be present. These subfields provide the description and amount of each miscellaneous expense.

At least one of the following fields is required for the Financial Detail Addendum (Temporary Services)/1644 message when the transaction is submitted for any of the interchange programs listed in the table below and the MCC in DE 26 (Card Acceptor Business Code [MCC]) is 7361—Employment Agencies, Temporary Services:

- PDS 0723 (Regular Hours Worked)

- PDS 0725 (Overtime Hours Worked)
- PDS 0734 (Miscellaneous Expenses)

| <b>IRD</b>                                               | <b>Description</b>                          |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BR                                                       | Canada Intracountry Commercial Data Rate II |
| BS                                                       | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                             |
| 62                                                       | Commercial Large Ticket 1                   |
| 66                                                       | Commercial Data Rate III                    |
| 94                                                       | Commercial Large Ticket II                  |
| 99                                                       | Commercial Large Ticket III                 |

### Values

If present, PDS 0734 must be within a minimum length of 054–216 and must be divisible by a minimum occurrence length of 054.

### PDS 0734 Subfields

This PDS may contain from one to four occurrences of Miscellaneous Expense data.

Each occurrence consists of four subfields as defined in the following table. Each occurrence requires 54 positions; the length of this PDS must be a multiple of 54, with a maximum length of 216 positions.

| <b>Number</b> | <b>Positions</b> | <b>Name</b>                            | <b>Attribute</b> | <b>Justification</b> |
|---------------|------------------|----------------------------------------|------------------|----------------------|
| 1             | 1–40             | Miscellaneous Expense Description      | ans-40           | left                 |
| 2             | 41–52            | Miscellaneous Expense Amount           | n-12             | right                |
| 3             | 53               | Miscellaneous Expenses Amount Exponent | n-1              | N/A                  |
| 4             | 54               | Miscellaneous Expenses Amount Sign     | a-1              | N/A                  |

---

### **Subfield 1: Miscellaneous Expense Description**

Subfield 1 (Miscellaneous Expense Description) provides the description for any miscellaneous expenses. If present, this PDS must be 40 positions, left-justified with trailing spaces, and it cannot contain all spaces or all zeros.

### **Subfield 2: Miscellaneous Expense Amount**

Subfield 2 (Miscellaneous Expense Amount) indicates the amount of any miscellaneous expenses. If present, it must contain numeric data. This subfield may contain all zeros.

### **Subfield 3: Miscellaneous Expense Amount Exponent**

If present, subfield 3 (Miscellaneous Expense Amount Exponent) must be numeric and contain a value of 0 to 5.

### **Subfield 4: Miscellaneous Expense Amount Sign**

If PDS 0734 is present, subfield 4 (Miscellaneous Expense Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0734 is a debit or credit from the perspective of the cardholder.

| <b>Value</b> | <b>Description</b>                        |
|--------------|-------------------------------------------|
| D            | Miscellaneous expense amount is a debit.  |
| C            | Miscellaneous expense amount is a credit. |

---

## **PDS 0735—Service Descriptor Codes**

PDS 0735 (Service Descriptor Codes) contains a card acceptor designated code for the shipping service provided.

### **Attributes**

|                     |                                 |
|---------------------|---------------------------------|
| ans...40; TAGLLLVAR |                                 |
| Tag Field:          | 0735                            |
| Length Field:       | 3 positions, value = 001–040    |
| Data Field:         | Variable length, 1–40 positions |
| Subfields:          | None                            |

---

Justification: Left

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                    | Org | Sys | Dst |
|------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>      |     |     |     |
| Financial Detail Addendum (Shipping/Courier Services)/1644 | C   | •   | C   |

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when the following apply:

- One of the following MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):
  - 4214—Motor Freight Carriers, Trucking—Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215—Courier Services—Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.
- The transaction is submitted for the any of the interchange programs listed in the table below.

| IRD                                                      | Description                                 |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BR                                                       | Canada Intracountry Commercial Data Rate II |
| BS                                                       | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                             |
| 62                                                       | Commercial Large Ticket 1                   |
| 66                                                       | Commercial Data Rate III                    |
| 94                                                       | Commercial Large Ticket II                  |
| 99                                                       | Commercial Large Ticket III                 |
| SC                                                       | Business Level 2 Data Rate III              |
| SE                                                       | Business Level 2 Large Ticket I             |
| SF                                                       | Business Level 2 Large Ticket II            |
| SG                                                       | Business Level 2 Large Ticket III           |

| IRD | Description                       |
|-----|-----------------------------------|
| 3C  | Business Level 3 Data Rate III    |
| 3E  | Business Level 3 Large Ticket I   |
| 3F  | Business Level 3 Large Ticket II  |
| 3G  | Business Level 3 Large Ticket III |
| 4C  | Business Level 4 Data Rate III    |
| 4E  | Business Level 4 Large Ticket I   |
| 4F  | Business Level 4 Large Ticket II  |
| 4G  | Business Level 4 Large Ticket III |

### Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

## PDS 0736—Tracking Number or Pickup Number

PDS 0736 (Tracking Number or Pickup Number) contains the identification number for the packages being shipped, for tracking and billing purposes.

### Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...40; TAGLLLVAR |                                 |
| Tag Field:          | 0736                            |
| Length Field:       | 3 positions, value = 001–040    |
| Data Field:         | Variable length, 1–40 positions |
| Subfields:          | None                            |
| Justification:      | Left                            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                    | Org | Sys | Dst |
|------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>      |     |     |     |
| Financial Detail Addendum (Shipping/Courier Services)/1644 | C   | •   | C   |

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when the following conditions apply:

- The transaction is submitted for any of the interchange programs listed in the table below.
- One of the following MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):
  - 4214—Motor Freight carriers, Trucking—Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215—Courier Services—Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.

| IRD                                                      | Description                                 |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BR                                                       | Canada Intracountry Commercial Data Rate II |
| BS                                                       | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                             |
| 62                                                       | Commercial Large Ticket 1                   |
| 66                                                       | Commercial Data Rate III                    |
| 94                                                       | Commercial Large Ticket II                  |
| 99                                                       | Commercial Large Ticket III                 |
| SC                                                       | Business Level 2 Data Rate III              |
| SE                                                       | Business Level 2 Large Ticket I             |
| SF                                                       | Business Level 2 Large Ticket II            |
| SG                                                       | Business Level 2 Large Ticket III           |
| 3C                                                       | Business Level 3 Data Rate III              |
| 3E                                                       | Business Level 3 Large Ticket I             |
| 3F                                                       | Business Level 3 Large Ticket II            |
| 3G                                                       | Business Level 3 Large Ticket III           |
| 4C                                                       | Business Level 4 Data Rate III              |
| 4E                                                       | Business Level 4 Large Ticket I             |

| IRD | Description                       |
|-----|-----------------------------------|
| 4F  | Business Level 4 Large Ticket II  |
| 4G  | Business Level 4 Large Ticket III |

### Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

## PDS 0737—Shipping Net Amounts

PDS 0737 (Shipping Net Amount) provides the net amount of the shipping costs.

### Attributes

|                |                            |
|----------------|----------------------------|
| ans-14; TAGLLL |                            |
| Tag Field:     | 0737                       |
| Length Field:  | 3 positions, value = 014   |
| Data Field:    | Fixed length, 14 positions |
| Subfields:     | 3                          |
| Justification: | See "Subfields"            |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                         | Org | Sys | Dst |
|-----------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>           |     |     |     |
| Financial Detail Addendum (Shipping/Courier Services)/1644      | C   | •   | C   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644 | O   | •   | C   |

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when the following conditions apply:

- The transaction is submitted for any of the interchange programs listed in the table below.

- One of the following MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):
  - 4214—Motor Freight Carriers, Trucking—Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215—Courier Services—Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.

| IRD                                                      | Description                                 |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BR                                                       | Canada Intracountry Commercial Data Rate II |
| BS                                                       | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                             |
| 62                                                       | Commercial Large Ticket 1                   |
| 66                                                       | Commercial Data Rate III                    |
| 94                                                       | Commercial Large Ticket II                  |
| 99                                                       | Commercial Large Ticket III                 |
| SC                                                       | Business Level 2 Data Rate III              |
| SE                                                       | Business Level 2 Large Ticket I             |
| SF                                                       | Business Level 2 Large Ticket II            |
| SG                                                       | Business Level 2 Large Ticket III           |
| 3C                                                       | Business Level 3 Data Rate III              |
| 3E                                                       | Business Level 3 Large Ticket I             |
| 3F                                                       | Business Level 3 Large Ticket II            |
| 3G                                                       | Business Level 3 Large Ticket III           |
| 4C                                                       | Business Level 4 Data Rate III              |
| 4E                                                       | Business Level 4 Large Ticket I             |
| 4F                                                       | Business Level 4 Large Ticket II            |
| 4G                                                       | Business Level 4 Large Ticket III           |

### Values

If present, PDS 0737 must be a fixed length of 014.

## PDS 0737 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                         | Attribute | Justification |
|--------|-----------|------------------------------|-----------|---------------|
| 1      | 1–12      | Shipping Net Amount          | n-12      | right         |
| 2      | 13        | Shipping Net Amount Exponent | n-1       | N/A           |
| 3      | 14        | Shipping Net Amount Sign     | a-1       | N/A           |

### Subfield 1: Shipping Net Amount

If PDS 0737 is present, subfield 1 (Shipping Net Amount) must be numeric and contains the total shipping net amount. This subfield may contain all zeros.

### Subfield 2: Shipping Net Amount Exponent

If PDS 0737 is present, subfield 2 (Shipping Net Amount Exponent) must be numeric and contain a value of 0 to 5.

### Subfield 3: Shipping Net Amount Sign

If PDS 0737 is present, subfield 3 (Shipping Net Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0737 is a debit or credit from the perspective of the cardholder.

| Value | Description                     |
|-------|---------------------------------|
| D     | Shipping net amount is a debit  |
| C     | Shipping net amount is a credit |

## PDS 0738—Incentive Amount

PDS 0738 (Incentive Amount) provides the amount of the incentive.

### Attributes

ans-14; TAGLLL

Tag Field: 0738

---

|                |                            |
|----------------|----------------------------|
| Length Field:  | 3 positions, value = 014   |
| Data Field:    | Fixed length, 14 positions |
| Subfields:     | 3                          |
| Justification: | See "Subfields"            |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                    | Org | Sys | Dst |
|------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>      |     |     |     |
| Financial Detail Addendum (Shipping/Courier Services)/1644 | O   | •   | C   |

## Values

If present, PDS 0738 must be a fixed length of 014.

## PDS 0738 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                      | Attribute | Justification |
|--------|-----------|---------------------------|-----------|---------------|
| 1      | 1–12      | Incentive Amount          | n-12      | right         |
| 2      | 13        | Incentive Amount Exponent | n-1       | N/A           |
| 3      | 14        | Incentive Amount Sign     | a-1       | N/A           |

### Subfield 1: Incentive Amount

If PDS 0738 is present, subfield 1 (Incentive Amount) must be numeric and contains the total incentive amount. This subfield may contain all zeros.

### Subfield 2: Incentive Amount Exponent

If PDS 0738 is present, subfield 2 (Incentive Amount Exponent) must be numeric and contain a value of 0 to 5.

---

### Subfield 3: Incentive Amount Sign

If PDS 0738 is present, subfield 3 (Incentive Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0738 is a debit or credit from the perspective of the cardholder.

| Value | Description                   |
|-------|-------------------------------|
| D     | Incentive amount is a debit.  |
| C     | Incentive amount is a credit. |

---

## PDS 0739—Pickup Date

PDS 0739 (Pickup Date) contains the date the package being shipped or sent by courier is picked up.

### Attributes

|                |                           |
|----------------|---------------------------|
| n-6; TAGLLL    |                           |
| Tag Field:     | 0739                      |
| Length Field:  | 3 positions, value = 006  |
| Data Field:    | Fixed length, 6 positions |
| Subfields:     | None                      |
| Justification: | Right                     |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                    | Org | Sys | Dst |
|------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>      |     |     |     |
| Financial Detail Addendum (Shipping/Courier Services)/1644 | C   | •   | C   |

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when the following conditions apply:

- The transaction is submitted for the interchange programs in the table below.
- One of the following MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):
  - 4214—Motor Freight Carriers, Trucking—Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215—Courier Services—Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.

| IRD                                                      | Description                                 |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BR                                                       | Canada Intracountry Commercial Data Rate II |
| BS                                                       | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                             |
| 62                                                       | Commercial Large Ticket 1                   |
| 66                                                       | Commercial Data Rate III                    |
| 94                                                       | Commercial Large Ticket II                  |
| 99                                                       | Commercial Large Ticket III                 |
| SC                                                       | Business Level 2 Data Rate III              |
| SE                                                       | Business Level 2 Large Ticket I             |
| SF                                                       | Business Level 2 Large Ticket II            |
| SG                                                       | Business Level 2 Large Ticket III           |
| 3C                                                       | Business Level 3 Data Rate III              |
| 3E                                                       | Business Level 3 Large Ticket I             |
| 3F                                                       | Business Level 3 Large Ticket II            |
| 3G                                                       | Business Level 3 Large Ticket III           |
| 4C                                                       | Business Level 4 Data Rate III              |
| 4E                                                       | Business Level 4 Large Ticket I             |
| 4F                                                       | Business Level 4 Large Ticket II            |
| 4G                                                       | Business Level 4 Large Ticket III           |

### Values

If present, this PDS must be a valid date in the format YYMMDD.

## PDS 0740—Delivery Date

PDS 0740 (Delivery Date) contains the date of delivery for the packages being shipped or sent by courier.

### Attributes

---

n-6; TAGLLL

---

Tag Field: 0740

---

Length Field: 3 positions, value = 006

---

Data Field: Fixed length, 6 positions

---

Subfields: None

---

Justification: Right

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                    | Org | Sys | Dst |
|------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>      |     |     |     |
| Financial Detail Addendum (Shipping/Courier Services)/1644 | O   | •   | C   |

### Values

If present, this PDS must be a valid date in the format YYMMDD.

## PDS 0741—Number of Packages

PDS 0741 (Number of Packages) contains the total number of packages being shipped or sent by courier.

### Attributes

---

n-6; TAGLLL

---

---

|                |                           |
|----------------|---------------------------|
| Tag Field:     | 0741                      |
| Length Field:  | 3 positions, value = 006  |
| Data Field:    | Fixed length, 6 positions |
| Subfields:     | None                      |
| Justification: | Right                     |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

---

| Message Type Identifier                                         | Org | Sys | Dst |
|-----------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>           |     |     |     |
| Financial Detail Addendum (Shipping/Courier Services)/1644      | C   | •   | C   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644 | O   | •   | C   |

---

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when:

- The transaction is submitted for the interchange programs in the table below.
- One of the following MCCs is present in DE 26, Card Acceptor Business Code (MCC),
  - 4214—Motor Freight Carriers, Trucking—Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215—Courier Services—Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.

---

| IRD                                                      | Description                                 |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BR                                                       | Canada Intracountry Commercial Data Rate II |
| BS                                                       | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                             |
| 62                                                       | Commercial Large Ticket 1                   |
| 66                                                       | Commercial Data Rate III                    |
| 94                                                       | Commercial Large Ticket II                  |

---

| IRD | Description                       |
|-----|-----------------------------------|
| 99  | Commercial Large Ticket III       |
| SC  | Business Level 2 Data Rate III    |
| SE  | Business Level 2 Large Ticket I   |
| SF  | Business Level 2 Large Ticket II  |
| SG  | Business Level 2 Large Ticket III |
| 3C  | Business Level 3 Data Rate III    |
| 3E  | Business Level 3 Large Ticket I   |
| 3F  | Business Level 3 Large Ticket II  |
| 3G  | Business Level 3 Large Ticket III |
| 4C  | Business Level 4 Data Rate III    |
| 4E  | Business Level 4 Large Ticket I   |
| 4F  | Business Level 4 Large Ticket II  |
| 4G  | Business Level 4 Large Ticket III |

### Values

If present, this PDS must be numeric and may contain all zeros.

## PDS 0742—Package Weight

PDS 0742 (Package Weight) contains the weight of each package being shipped or sent by courier.

### Attributes

---

ans-12; TAGLLL

---

Tag Field: 0742

---

Length Field: 3 positions, value = 012

---

Data Field: Fixed length, 12 positions

---

Subfields: None

---

Justification: Right

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                         | Org | Sys | Dst |
|-----------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>           |     |     |     |
| Financial Detail Addendum (Shipping/Courier Services)/1644      | C   | •   | C   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644 | O   | •   | C   |

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when the following conditions apply:

- The transaction is submitted for any of the interchange programs listed in the table below.
- One of the following MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):
  - 4214—Motor Freight Carriers, Trucking—Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215—Courier Services—Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.

| IRD                                                      | Description                                 |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BR                                                       | Canada Intracountry Commercial Data Rate II |
| BS                                                       | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                             |
| 62                                                       | Commercial Large Ticket 1                   |
| 66                                                       | Commercial Data Rate III                    |
| 94                                                       | Commercial Large Ticket II                  |
| 99                                                       | Commercial Large Ticket III                 |
| SC                                                       | Business Level 2 Data Rate III              |
| SE                                                       | Business Level 2 Large Ticket I             |
| SF                                                       | Business Level 2 Large Ticket II            |
| SG                                                       | Business Level 2 Large Ticket III           |
| 3C                                                       | Business Level 3 Data Rate III              |
| 3E                                                       | Business Level 3 Large Ticket I             |

| IRD | Description                       |
|-----|-----------------------------------|
| 3F  | Business Level 3 Large Ticket II  |
| 3G  | Business Level 3 Large Ticket III |
| 4C  | Business Level 4 Data Rate III    |
| 4E  | Business Level 4 Large Ticket I   |
| 4F  | Business Level 4 Large Ticket II  |
| 4G  | Business Level 4 Large Ticket III |

### Values

If present, this PDS must be left-justified and cannot contain all spaces, all low values, or all high values.

## PDS 0743—Unit of Measure

PDS 0743 (Unit of Measure) contains the identification associated with the type of item being shipped.

### Attributes

|                    |                                |
|--------------------|--------------------------------|
| ans...3; TAGLLLVAR |                                |
| Tag Field:         | 0743                           |
| Length Field:      | 3 positions, value = 001–003   |
| Data Field:        | Variable length, 1–3 positions |
| Subfields:         | None                           |
| Justification:     | Left                           |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |

| Message Type Identifier                                         | Org | Sys | Dst |
|-----------------------------------------------------------------|-----|-----|-----|
| Financial Detail Addendum (Shipping/Courier Services)/1644      | C   | •   | C   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644 | O   | •   | C   |

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when the following conditions apply:

- The transaction is submitted for any of the interchange programs listed in the table below.
- One of the following MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):
  - 4214—Motor Freight Carriers, Trucking—Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215—Courier Services—Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.

| IRD                                                      | Description                                 |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BR                                                       | Canada Intracountry Commercial Data Rate II |
| BS                                                       | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                             |
| 62                                                       | Commercial Large Ticket 1                   |
| 66                                                       | Commercial Data Rate III                    |
| 94                                                       | Commercial Large Ticket II                  |
| 99                                                       | Commercial Large Ticket III                 |
| SC                                                       | Business Level 2 Data Rate III              |
| SE                                                       | Business Level 2 Large Ticket I             |
| SF                                                       | Business Level 2 Large Ticket II            |
| SG                                                       | Business Level 2 Large Ticket III           |
| 3C                                                       | Business Level 3 Data Rate III              |
| 3E                                                       | Business Level 3 Large Ticket I             |
| 3F                                                       | Business Level 3 Large Ticket II            |
| 3G                                                       | Business Level 3 Large Ticket III           |
| 4C                                                       | Business Level 4 Data Rate III              |
| 4E                                                       | Business Level 4 Large Ticket I             |

| IRD | Description                       |
|-----|-----------------------------------|
| 4F  | Business Level 4 Large Ticket II  |
| 4G  | Business Level 4 Large Ticket III |

### Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

## PDS 0744—Shipping Party Information

PDS 0744 (Shipping Party Information) contains all of the address information associated with the shipping party.

### Attributes

|                      |                                                           |
|----------------------|-----------------------------------------------------------|
| ans...150; TAGLLLVAR |                                                           |
| Tag Field:           | 0744                                                      |
| Length Field:        | 3 positions, value = 050–150 in increments of 50          |
| Data Field:          | Variable length, 50–150 positions                         |
| Subfields:           | 1 subfield for each shipping party information occurrence |
| Occurrences          | 1–3                                                       |
| Justification:       | See “Subfields”                                           |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                    | Org | Sys | Dst |
|------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>      |     |     |     |
| Financial Detail Addendum (Shipping/Courier Services)/1644 | C   | •   | C   |

This PDS enables the sender to provide 1–3 different shipping party names.

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when the following conditions apply:

- The transaction is submitted for any of the interchange programs listed in the table below.
- One of the following MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):
  - 4214—Motor Freight Carriers, Trucking—Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215—Courier Services—Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.

| IRD                                                      | Description                                 |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BR                                                       | Canada Intracountry Commercial Data Rate II |
| BS                                                       | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                             |
| 62                                                       | Commercial Large Ticket 1                   |
| 66                                                       | Commercial Data Rate III                    |
| 94                                                       | Commercial Large Ticket II                  |
| 99                                                       | Commercial Large Ticket III                 |
| SC                                                       | Business Level 2 Data Rate III              |
| SE                                                       | Business Level 2 Large Ticket I             |
| SF                                                       | Business Level 2 Large Ticket II            |
| SG                                                       | Business Level 2 Large Ticket III           |
| 3C                                                       | Business Level 3 Data Rate III              |
| 3E                                                       | Business Level 3 Large Ticket I             |
| 3F                                                       | Business Level 3 Large Ticket II            |
| 3G                                                       | Business Level 3 Large Ticket III           |
| 4C                                                       | Business Level 4 Data Rate III              |
| 4E                                                       | Business Level 4 Large Ticket I             |
| 4F                                                       | Business Level 4 Large Ticket II            |
| 4G                                                       | Business Level 4 Large Ticket III           |

### Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

## PDS 0744 Subfields

This PDS consists of one subfield.

| Number | Positions | Name                | Attribute | Justification |
|--------|-----------|---------------------|-----------|---------------|
| 1      | 1–50      | Shipping Party Name | ans-50    | left          |

### Subfield 1: Shipping Party Name

Subfield 1 (Shipping Party Name) provides the name of the shipping party.

## PDS 0745—Shipping Party Address

PDS 0745 (Shipping Party Address) contains the address of the location from where the package is being shipped or sent by courier.

### Attributes

|                      |                                                       |
|----------------------|-------------------------------------------------------|
| ans...300; TAGLLLVAR |                                                       |
| Tag Field:           | 0745                                                  |
| Length Field:        | 3 positions, value = 050–300 in increments of 50      |
| Data Field:          | Variable length, 50–300 positions                     |
| Subfields:           | 1 subfield for each shipping party address occurrence |
| Occurrence           | 1–6                                                   |
| Justification:       | See “Subfields”                                       |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                    | Org | Sys | Dst |
|------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>      |     |     |     |
| Financial Detail Addendum (Shipping/Courier Services)/1644 | C   | •   | C   |

| Message Type Identifier                                         | Org | Sys | Dst |
|-----------------------------------------------------------------|-----|-----|-----|
| Financial Detail Addendum (Private Label Line Item Detail)/1644 | O   | •   | C   |

This PDS enables the sender to provide 1–6 different shipping party address lines.

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when the following conditions apply:

- The transaction is submitted for any of the interchange programs listed in the table below.
- One of the following MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):
  - 4214—Motor Freight Carriers, Trucking—Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215—Courier Services—Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.

| IRD                                                      | Description                                 |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BR                                                       | Canada Intracountry Commercial Data Rate II |
| BS                                                       | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                             |
| 62                                                       | Commercial Large Ticket 1                   |
| 66                                                       | Commercial Data Rate III                    |
| 94                                                       | Commercial Large Ticket II                  |
| 99                                                       | Commercial Large Ticket III                 |
| SC                                                       | Business Level 2 Data Rate III              |
| SE                                                       | Business Level 2 Large Ticket I             |
| SF                                                       | Business Level 2 Large Ticket II            |
| SG                                                       | Business Level 2 Large Ticket III           |
| 3C                                                       | Business Level 3 Data Rate III              |
| 3E                                                       | Business Level 3 Large Ticket I             |
| 3F                                                       | Business Level 3 Large Ticket II            |
| 3G                                                       | Business Level 3 Large Ticket III           |
| 4C                                                       | Business Level 4 Data Rate III              |
| 4E                                                       | Business Level 4 Large Ticket I             |
| 4F                                                       | Business Level 4 Large Ticket II            |

| IRD | Description                       |
|-----|-----------------------------------|
| 4G  | Business Level 4 Large Ticket III |

### Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

### PDS 0745 Subfields

This PDS consists of one subfield.

| Number | Positions | Name                   | Attribute | Justification |
|--------|-----------|------------------------|-----------|---------------|
| 1      | 1–50      | Shipping Party Address | ans-50    | left          |

#### Subfield 1: Shipping Party Address

Subfield 1 (Shipping Party Address) provides the address of the shipping party.

## PDS 0746—Shipping Party Postal Information

PDS 0746 (Shipping Party Postal Information) contains the postal information of the party shipping or sending the package by courier.

### Attributes

|                     |                                  |
|---------------------|----------------------------------|
| ans...41; TAGLLLVAR |                                  |
| Tag Field:          | 0746                             |
| Length Field:       | 3 positions, value = 025–041     |
| Data Field:         | Variable length, 25–41 positions |
| Subfields:          | 4                                |
| Justification:      | See "Subfields"                  |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                    | Org | Sys | Dst |
|------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>      |     |     |     |
| Financial Detail Addendum (Shipping/Courier Services)/1644 | C   | •   | C   |

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when the following conditions apply:

- The transaction is submitted for any of the interchange programs listed in the table below.
- One of the following MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):
  - 4214—Motor Freight Carriers, Trucking—Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215—Courier Services—Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.

| IRD                                                      | Description                                 |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BR                                                       | Canada Intracountry Commercial Data Rate II |
| BS                                                       | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                             |
| 62                                                       | Commercial Large Ticket 1                   |
| 66                                                       | Commercial Data Rate III                    |
| 94                                                       | Commercial Large Ticket II                  |
| 99                                                       | Commercial Large Ticket III                 |
| SC                                                       | Business Level 2 Data Rate III              |
| SE                                                       | Business Level 2 Large Ticket I             |
| SF                                                       | Business Level 2 Large Ticket II            |
| SG                                                       | Business Level 2 Large Ticket III           |
| 3C                                                       | Business Level 3 Data Rate III              |
| 3E                                                       | Business Level 3 Large Ticket I             |
| 3F                                                       | Business Level 3 Large Ticket II            |
| 3G                                                       | Business Level 3 Large Ticket III           |
| 4C                                                       | Business Level 4 Data Rate III              |
| 4E                                                       | Business Level 4 Large Ticket I             |

| IRD | Description                       |
|-----|-----------------------------------|
| 4F  | Business Level 4 Large Ticket II  |
| 4G  | Business Level 4 Large Ticket III |

### Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

### PDS 0746 Subfields

This PDS consists of four subfields.

| Number | Positions | Name                               | Attribute | Justification |
|--------|-----------|------------------------------------|-----------|---------------|
| 1      | 1–25      | Shipping Party City                | ans-25    | left          |
| 2      | 26–28     | Shipping Party State/Province Code | ans-3     | left          |
| 3      | 29–31     | Shipping Party Country Code        | ans-3     | left          |
| 4      | 32–41     | Shipping Party Postal Code         | ans-10    | left          |

#### Subfield 1: Shipping Party City

Subfield 1 (Shipping Party City) identifies the city from which the package is shipped or sent by courier. If present, this subfield must be left-justified and cannot contain all spaces or all zeros.

#### Subfield 2: Shipping Party State/Province Code

Subfield 2 (Shipping Party State/Province Code) identifies the state or province from which the package is shipped or sent by courier. If present, this subfield must be left-justified and cannot contain all spaces or all zeros.

#### Subfield 3: Shipping Party Country Code

Subfield 3 (Shipping Party Country Code) identifies the country from which the package is shipped or sent by courier. If present, this subfield must be left-justified and cannot contain all spaces or all zeros.

#### Subfield 4: Shipping Party Postal Code

Subfield 4 (Shipping Party Postal Code) contains the postal code from which the package is shipped or sent by courier. If present, this subfield must be left-justified and cannot contain all spaces or all zeros.

For transactions acquired in the U.S. region, subfield 4 must contain either five numeric characters, left-justified and space filled, or the “ZIP+four” nine numeric characters with a hyphen between the fifth and sixth numeric characters.

## PDS 0747—Shipping Party Contact

PDS 0747 (Shipping Party Contact) provides information about the individual (or individuals) identified as the shipping party.

This information is typically not address information.

### Attributes

---

ans...305; TAGLLLVAR

---

Tag Field: 0747

---

Length Field: 3 positions, value = 061–305 in increments of 61

---

Data Field: Variable length, 61–305 positions

---

Subfields: 2 subfields for each shipping party contact occurrence

---

Occurrence 1–5

---

Justification: See “Subfields”

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                         | Org | Sys | Dst |
|-----------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>           |     |     |     |
| Financial Detail Addendum (Shipping/Courier Services)/1644      | C   | •   | C   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644 | O   | •   | C   |

This PDS enables the sender to provide 1–5 different pieces of information related to the shipping party contact. For each different piece of shipping contact information provided, subfields 1 and 2 must be present. These subfields describe the type of information and the actual data.

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when the following conditions apply:

- The transaction is submitted for any of the interchange programs listed in the table below.
- One of the following MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):
  - 4214—Motor Freight Carriers, Trucking—Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215—Courier Services—Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.

| IRD                                                      | Description                                 |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BR                                                       | Canada Intracountry Commercial Data Rate II |
| BS                                                       | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                             |
| 62                                                       | Commercial Large Ticket 1                   |
| 66                                                       | Commercial Data Rate III                    |
| 94                                                       | Commercial Large Ticket II                  |
| 99                                                       | Commercial Large Ticket III                 |
| SC                                                       | Business Level 2 Data Rate III              |
| SE                                                       | Business Level 2 Large Ticket I             |
| SF                                                       | Business Level 2 Large Ticket II            |
| SG                                                       | Business Level 2 Large Ticket III           |
| 3C                                                       | Business Level 3 Data Rate III              |
| 3E                                                       | Business Level 3 Large Ticket I             |
| 3F                                                       | Business Level 3 Large Ticket II            |
| 3G                                                       | Business Level 3 Large Ticket III           |
| 4C                                                       | Business Level 4 Data Rate III              |
| 4E                                                       | Business Level 4 Large Ticket I             |
| 4F                                                       | Business Level 4 Large Ticket II            |
| 4G                                                       | Business Level 4 Large Ticket III           |

## Values

If present, PDS 0747 must be a minimum length of 061 (one occurrence) or a maximum length of 305 (five occurrences) and be divisible by the minimum occurrence length of 61.

## PDS 0747 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                               | Attribute | Justification |
|--------|-----------|------------------------------------|-----------|---------------|
| 1      | 1         | Shipping Party Descriptor          | ans-1     | N/A           |
| 2      | 2–61      | Shipping Party Contact Information | ans-60    | left          |

### Subfield 1: Shipping Party Descriptor

Subfield 1 (Shipping Party Descriptor) can occur 1–5 times and contains the following valid values.

| Value | Description    |
|-------|----------------|
| 1     | Name           |
| 2     | Title          |
| 3     | Telephone      |
| 4     | E-mail address |
| 5     | Function       |

### Subfield 2: Shipping Party Contact Information

Subfield 2 (Shipping Party Contact Information) can occur 1–5 times and contains the contact information about the party shipping or sending a package by courier. It must be left-justified and cannot contain all spaces or all zeros.

## PDS 0748—Delivery Party Information

PDS 0748 (Delivery Party Information) provides information about the party receiving the package.

### Attributes

---

ans...150; TAGLLLVAR

---

Tag Field: 0748

---

Length Field: 3 positions, value = 050–150 in increments of 50

---

Data Field: Variable length 50–150 positions

---

Subfields: 1 subfield for each delivery party information occurrence

---

Occurrences 1–3

---

Justification: See “Subfields”

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                         | Org | Sys | Dst |
|-----------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>           |     |     |     |
| Financial Detail Addendum (Shipping/Courier Services)/1644      | C   | •   | C   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644 | O   | •   | C   |

This PDS allows the sender to provide 1–3 different delivery party names.

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when the following conditions apply:

- The transaction is submitted for any of the interchange programs listed in the table below.
- One of the following MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):
  - 4214—Motor Freight Carriers, Trucking—Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215—Courier Services—Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.

| <b>IRD</b>                                               | <b>Description</b>                          |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BR                                                       | Canada Intracountry Commercial Data Rate II |
| BS                                                       | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                             |
| 62                                                       | Commercial Large Ticket 1                   |
| 66                                                       | Commercial Data Rate III                    |
| 94                                                       | Commercial Large Ticket II                  |
| 99                                                       | Commercial Large Ticket III                 |
| SC                                                       | Business Level 2 Data Rate III              |
| SE                                                       | Business Level 2 Large Ticket I             |
| SF                                                       | Business Level 2 Large Ticket II            |
| SG                                                       | Business Level 2 Large Ticket III           |
| 3C                                                       | Business Level 3 Data Rate III              |
| 3E                                                       | Business Level 3 Large Ticket I             |
| 3F                                                       | Business Level 3 Large Ticket II            |
| 3G                                                       | Business Level 3 Large Ticket III           |
| 4C                                                       | Business Level 4 Data Rate III              |
| 4E                                                       | Business Level 4 Large Ticket I             |
| 4F                                                       | Business Level 4 Large Ticket II            |
| 4G                                                       | Business Level 4 Large Ticket III           |

### Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

### PDS 0748 Subfields

This PDS consists of one subfield.

| <b>Number</b> | <b>Positions</b> | <b>Name</b>         | <b>Attribute</b> | <b>Justification</b> |
|---------------|------------------|---------------------|------------------|----------------------|
| 1             | 1–50             | Delivery Party Name | ans-50           | left                 |

### Subfield 1: Delivery Party Name

Subfield 1 (Delivery Party Name) can occur 1–3 times. If subfield 1 is present, it must be left-justified and cannot contain all spaces or all zeros.

## PDS 0749—Delivery Party Address Information

PDS 0749 (Delivery Party Address Information) contains the address of the location to which the package is being shipped or sent by courier.

### Attributes

---

ans...300; TAGLLLVAR

---

Tag Field: 0749

---

Length Field: 3 positions, value = 050–300 in increments of 50

---

Data Field: Variable length 50–300 positions

---

Subfields: 1 subfield for each Delivery Party Address occurrence

---

Occurrences 1–6

---

Justification: See “Subfields”

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                         | Org | Sys | Dst |
|-----------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>           |     |     |     |
| Financial Detail Addendum (Shipping/Courier Services)/1644      | C   | •   | C   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644 | O   | •   | C   |

This PDS enables the sender to provide 1–6 different delivery party address lines.

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when the following conditions apply:

- The transaction is submitted for any of the interchange programs listed in the table below.
- One of the following MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):

- 4214—Motor Freight Carriers, Trucking—Local/Long Distance, Moving and Storage Companies, Local Delivery
- 4215—Courier Services—Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.

| IRD                                                      | Description                                 |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BR                                                       | Canada Intracountry Commercial Data Rate II |
| BS                                                       | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                             |
| 62                                                       | Commercial Large Ticket 1                   |
| 66                                                       | Commercial Data Rate III                    |
| 94                                                       | Commercial Large Ticket II                  |
| 99                                                       | Commercial Large Ticket III                 |
| SC                                                       | Business Level 2 Data Rate III              |
| SE                                                       | Business Level 2 Large Ticket I             |
| SF                                                       | Business Level 2 Large Ticket II            |
| SG                                                       | Business Level 2 Large Ticket III           |
| 3C                                                       | Business Level 3 Data Rate III              |
| 3E                                                       | Business Level 3 Large Ticket I             |
| 3F                                                       | Business Level 3 Large Ticket II            |
| 3G                                                       | Business Level 3 Large Ticket III           |
| 4C                                                       | Business Level 4 Data Rate III              |
| 4E                                                       | Business Level 4 Large Ticket I             |
| 4F                                                       | Business Level 4 Large Ticket II            |
| 4G                                                       | Business Level 4 Large Ticket III           |

## Values

If present, this PDS must be left-justified and cannot contain all spaces or all zeros.

## PDS 0749 Subfields

This PDS consists of one subfield.

| Number | Positions | Name                   | Attribute | Justification |
|--------|-----------|------------------------|-----------|---------------|
| 1      | 1–50      | Delivery Party Address | ans-50    | left          |

### Subfield 1: Delivery Party Address

Subfield 1 (Delivery Party Address) can occur 1–6 times. If present, this subfield must be left-justified and cannot contain all spaces or all zeros.

## PDS 0750—Delivery Party Postal Information

PDS 0750 (Delivery Party Postal Information) contains specific postal information about the delivery destination.

### Attributes

|                     |                                  |
|---------------------|----------------------------------|
| ans...41; TAGLLLVAR |                                  |
| Tag Field:          | 0750                             |
| Length Field:       | 3 positions, value = 025–041     |
| Data Field:         | Variable length, 25–41 positions |
| Subfields:          | 4                                |
| Justification:      | See "Subfields"                  |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                         | Org | Sys | Dst |
|-----------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>           |     |     |     |
| Financial Detail Addendum (Shipping/Courier Services)/1644      | C   | •   | C   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644 | O   | •   | C   |

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when the following conditions apply:

- The transaction is submitted for any of the interchange programs listed in the table below.
- One of the following MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):
  - 4214—Motor Freight Carriers, Trucking—Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215—Courier Services—Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.

| IRD                                                      | Description                                 |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BR                                                       | Canada Intracountry Commercial Data Rate II |
| BS                                                       | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                             |
| 62                                                       | Commercial Large Ticket 1                   |
| 66                                                       | Commercial Data Rate III                    |
| 94                                                       | Commercial Large Ticket II                  |
| 99                                                       | Commercial Large Ticket III                 |
| SC                                                       | Business Level 2 Data Rate III              |
| SE                                                       | Business Level 2 Large Ticket I             |
| SF                                                       | Business Level 2 Large Ticket II            |
| SG                                                       | Business Level 2 Large Ticket III           |
| 3C                                                       | Business Level 3 Data Rate III              |
| 3E                                                       | Business Level 3 Large Ticket I             |
| 3F                                                       | Business Level 3 Large Ticket II            |
| 3G                                                       | Business Level 3 Large Ticket III           |
| 4C                                                       | Business Level 4 Data Rate III              |
| 4E                                                       | Business Level 4 Large Ticket I             |
| 4F                                                       | Business Level 4 Large Ticket II            |
| 4G                                                       | Business Level 4 Large Ticket III           |

## Values

If present, this PDS and each of its four subfields must be left-justified and cannot contain all spaces or all zeros.

## PDS 0750 Subfields

This PDS consists of four subfields.

| Number | Positions | Name                               | Attribute | Justification |
|--------|-----------|------------------------------------|-----------|---------------|
| 1      | 1–25      | Delivery Party City                | ans-25    | left          |
| 2      | 26–28     | Delivery Party State/Province Code | ans-3     | left          |
| 3      | 29–31     | Delivery Party Country Code        | ans-3     | Left          |
| 4      | 32–41     | Delivery Party Postal Code         | ans-10    | left          |

### Subfield 1: Delivery Party City

Subfield 1 (Delivery Party City) identifies the city where the package is to be delivered.

### Subfield 2: Delivery Party State/Province Code

Subfield 2 (Delivery Party State/Province Code) identifies the state or province where the package is being delivered.

### Subfield 3: Delivery Party Country Code

Subfield 3 (Delivery Party Country Code) identifies the country where the package is being delivered.

### Subfield 4: Delivery Party Postal Code

Subfield 4 (Delivery Party Postal Code) contains the postal code where the package is being delivered.

For transactions acquired in the U.S. region, subfield 4 must contain either five numeric characters, left-justified and space filled, or the "ZIP+four" 9 numeric characters with a hyphen between the fifth and sixth numeric characters.

## PDS 0751—Detail Tax Amount 4

PDS 0751 (Detail Tax Amount 4) contains the tax amount, tax rate, tax type applied, and card acceptor tax ID.

### Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...46; TAGLLLVAR |                                 |
| Tag Field:          | 0751                            |
| Length Field:       | 3 positions, value = 001–046    |
| Data Field:         | Variable length, 1–46 positions |
| Subfields:          | 8                               |
| Justification:      | See “Subfields”                 |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | O   | •   | C   |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | O   | •   | C   |
| Financial Detail Addendum (Vehicle Rental Detail)/1644                                 | O   | •   | C   |
| Financial Detail Addendum (Lodging Summary)/1644                                       | O   | •   | C   |
| Financial Detail Addendum (Temporary Services)/1644                                    | O   | •   | C   |
| Financial Detail Addendum (Shipping/Courier Services)/1644                             | O   | •   | C   |
| Financial Detail Addendum (Telephony Billing—Summary)/1644                             | O   | •   | C   |
| Financial Detail Addendum (Telephony Billing—Detail)/1644                              | O   | •   | C   |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644               | O   | •   | C   |

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | O   | •   | C   |
| Financial Detail Addendum (Corporate Line Item Detail)/1644              | O   | •   | C   |
| Financial Detail Addendum (Private Label Common Data)/1644               | O   | •   | C   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644          | O   | •   | C   |

## PDS 0751 Subfields

PDS 0751 consists of eight subfields.

| Number | Positions | Name                          | Attribute | Justification |
|--------|-----------|-------------------------------|-----------|---------------|
| 1      | 1         | Detail Tax Amount Indicator 4 | ans-1     | N/A           |
| 2      | 2–13      | Detail Tax Amount 4           | n-12      | right         |
| 3      | 14–18     | Detail Tax Rate 4             | n-5       | right         |
| 4      | 19        | Detail Tax Rate Exponent 4    | n-1       | N/A           |
| 5      | 20–23     | Detail Tax Type Applied 4     | ans-4     | left          |
| 6      | 24–25     | Detail Tax Type Identifier 4  | ans-2     | left          |
| 7      | 26–45     | Card Acceptor Tax ID 4        | ans-20    | left          |
| 8      | 46        | Detail Tax Amount Sign 4      | a-1       | N/A           |

### Subfield 1: Detail Tax Amount Indicator 4

Subfield 1 (Detail Tax Amount Indicator 4) must contain one of the following values.

| Value | Description                               |
|-------|-------------------------------------------|
| Y     | Tax included in total purchase amount     |
| N     | Tax not included in total purchase amount |
| Space | Not supported                             |

### **Subfield 2: Detail Tax Amount 4**

Subfield 2 (Detail Tax Amount 4) indicates the detailed amount on the purchased goods or services. This subfield must be numeric and may contain all zeros.

### **Subfield 3: Detail Tax Rate 4**

Subfield 3 (Detail Tax Rate 4) indicates the detailed tax rate applied in relationship to a specific tax amount. This subfield must be numeric and may contain all zeros.

### **Subfield 4: Detail Tax Rate Exponent 4**

Subfield 4 (Detail Tax Rate Exponent 4) indicates the decimal location for the Detail Tax Rate 4 subfield. It must contain a value in the range of 0 to 5.

For a tax rate less than 100 percent, the exponent must indicate that the value is less than 1. Consider this example:

| <b>Subfield 3 Tax Rate</b> | <b>Subfield 4 Tax Rate Exponent</b> | <b>Interpretation</b>        |
|----------------------------|-------------------------------------|------------------------------|
| 09000                      | 5                                   | 0.09000 (9 percent tax rate) |
| 00009                      | 2                                   | 0.09 (9 percent tax rate)    |
| 09000                      | 3                                   | 9.000 (900 percent tax rate) |
| 00009                      | 1                                   | 0.9 (90 percent tax rate)    |
| 00009                      | 3                                   | 0.009 (0.9 percent tax rate) |

### **Subfield 5: Detail Tax Type Applied 4**

Subfield 5 (Detail Tax Type Applied 4) provides an indicator that is used to further define tax categories applicable to specific domestic processing arrangements in certain locations.

### **Subfield 6: Detail Tax Type Identifier 4**

Subfield 6 (Detail Tax Type Identifier 4) indicates the type of tax collected in relationship to a specific tax amount. It must be one of the following values.

| <b>Value</b> | <b>Description</b>         |
|--------------|----------------------------|
| 00           | Unknown                    |
| 01           | Federal/National Sales Tax |

| Value | Description                |
|-------|----------------------------|
| 02    | State Sales Tax            |
| 03    | City Sales Tax             |
| 04    | Local Sales Tax            |
| 05    | Municipal Sales Tax        |
| 06    | Other Tax                  |
| 10    | Value Added Tax (VAT)      |
| 11    | Goods and Services (GST)   |
| 12    | Provincial Sales Tax (PST) |
| 13    | Harmonized Sales Tax (HST) |
| 14    | Quebec Sales Tax (QST)     |
| 20    | Room Tax                   |
| 21    | Occupancy Tax              |
| 22    | Energy Tax                 |
| Space | Not supported              |

### **Subfield 7: Card Acceptor Tax ID 4**

Subfield 7 (Card Acceptor Tax ID 4) provides an identification number used by the card acceptor with the tax authority in relationship to a specific tax amount.

If present, subfield 7 must be a fixed length of 20. It must be left-justified and cannot contain all low values, all high values, or all spaces.

In addition, if this subfield is present and the related First Presentment is a U.S. acquired transaction, this subfield must consist of 9 numeric characters followed by 11 spaces.

### **Subfield 8: Detail Tax Amount Sign 4**

If PDS 0751 is present, subfield 8 (Detail Tax Amount Sign 4) must contain a value of D or C. This subfield identifies whether PDS 0751 is a debit or credit from the perspective of the cardholder.

| Value | Description                   |
|-------|-------------------------------|
| D     | Detail tax amount is a debit. |

| Value | Description                    |
|-------|--------------------------------|
| C     | Detail tax amount is a credit. |

## PDS 0752—Detail Tax Amount 5

PDS 0752 (Detail Tax Amount 5) contains the tax amount, tax rate, tax type applied, and card acceptor tax ID.

### Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...46; TAGLLLVAR |                                 |
| Tag Field:          | 0752                            |
| Length Field:       | 3 positions, value = 001–046    |
| Data Field:         | Variable length, 1–46 positions |
| Subfields:          | 8                               |
| Justification:      | See “Subfields”                 |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | O   | •   | C   |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | O   | •   | C   |
| Financial Detail Addendum (Vehicle Rental Detail)/1644                                 | O   | •   | C   |
| Financial Detail Addendum (Lodging Summary)/1644                                       | O   | •   | C   |
| Financial Detail Addendum (Temporary Services)/1644                                    | O   | •   | C   |
| Financial Detail Addendum (Shipping/Courier Services)/1644                             | O   | •   | C   |

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| Financial Detail Addendum (Telephony Billing—Summary)/1644               | O   | •   | C   |
| Financial Detail Addendum (Telephony Billing—Detail)/1644                | O   | •   | C   |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | O   | •   | C   |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | O   | •   | C   |
| Financial Detail Addendum (Corporate Line Item Detail)/1644              | O   | •   | C   |
| Financial Detail Addendum (Private Label Common Data)/1644               | O   | •   | C   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644          | O   | •   | C   |

## PDS 0752 Subfields

This PDS consists of eight subfields.

| Number | Positions | Name                          | Attribute | Justification |
|--------|-----------|-------------------------------|-----------|---------------|
| 1      | 1         | Detail Tax Amount Indicator 5 | ans-1     | N/A           |
| 2      | 2–13      | Detail Tax Amount 5           | n-12      | right         |
| 3      | 14–18     | Detail Tax Rate 5             | n-5       | right         |
| 4      | 19        | Detail Tax Rate Exponent 5    | n-1       | N/A           |
| 5      | 20–23     | Detail Tax Type Applied 5     | ans-4     | left          |
| 6      | 24–25     | Detail Tax Type Identifier 5  | ans-2     | left          |
| 7      | 26–45     | Card Acceptor Tax ID 5        | ans-20    | left          |
| 8      | 46        | Detail Tax Amount Sign 5      | a-1       | N/A           |

### Subfield 1: Detail Tax Amount Indicator 5

Subfield 1 (Detail Tax Amount Indicator 5) is the indicator used to reflect additional tax capture and reporting. This subfield must be one of the following values.

| Value | Description                           |
|-------|---------------------------------------|
| Y     | Tax included in total purchase amount |

| Value | Description                               |
|-------|-------------------------------------------|
| N     | Tax not included in total purchase amount |
| Space | Not supported                             |

### **Subfield 2: Detail Tax Amount 5**

Subfield 2 (Detail Tax Amount 5) indicates the detailed tax amount on the purchased goods or services. This subfield must be numeric and may contain all zeros.

### **Subfield 3: Detail Tax Rate 5**

Subfield 3 (Detail Tax Rate 5) indicates the tax rate applied in relationship to a specific tax amount. This subfield must be numeric and may contain all zeros.

### **Subfield 4: Detail Tax Rate Exponent 5**

Subfield 5 (Detail Tax Rate Exponent 5) indicates the decimal location for the Detail Tax Rate 5 subfield. It must contain a value in the range of 0 to 5.

For a tax rate less than 100 percent, the exponent must indicate that the value is less than 1. Consider this example.

| Subfield 3 Tax Rate | Subfield 4 Tax Rate Exponent | Interpretation               |
|---------------------|------------------------------|------------------------------|
| 09000               | 5                            | 0.09000 (9 percent tax rate) |
| 00009               | 2                            | 0.09 (9 percent tax rate)    |
| 09000               | 3                            | 9.000 (900 percent tax rate) |
| 00009               | 1                            | 0.9 (90 percent tax rate)    |
| 00009               | 3                            | 0.009 (0.9 percent tax rate) |

### **Subfield 5: Detail Tax Type Applied 5**

Subfield 5 (Detail Tax Type Applied 5) provides an indicator that is used to further define tax categories applicable to specific domestic processing arrangements in certain locations.

### **Subfield 6: Detail Tax Type Identifier 5**

Subfield 6 (Detail Tax Type Identifier 5) indicates the type of tax collected in relationship to a specific tax amount. It must be one of the following values.

| <b>Value</b> | <b>Description</b>         |
|--------------|----------------------------|
| 00           | Unknown                    |
| 01           | Federal/National Sales Tax |
| 02           | State Sales Tax            |
| 03           | City Sales Tax             |
| 04           | Local Sales Tax            |
| 05           | Municipal Sales Tax        |
| 06           | Other Tax                  |
| 10           | Value Added Tax (VAT)      |
| 11           | Goods and Services (GST)   |
| 12           | Provincial Sales Tax (PST) |
| 13           | Harmonized Sales Tax (HST) |
| 14           | Quebec Sales Tax (QST)     |
| 20           | Room Tax                   |
| 21           | Occupancy Tax              |
| 22           | Energy Tax                 |
| Space        | Not supported              |

### **Subfield 7: Card Acceptor Tax ID 5**

Subfield 7 (Card Acceptor Tax ID 5) provides an identification number used by the card acceptor with the tax authority in relationship to a specific tax amount.

If present, subfield 7 must be a fixed length of 20. It must be left-justified and cannot contain all low values, all high values, or all spaces.

In addition, if this subfield is present and the related First Presentment is a U.S. acquired transaction, this subfield must consist of 9 numeric characters followed by 11 spaces.

### **Subfield 8: Detail Tax Amount Sign 5**

If PDS 0752 is present, subfield 8 (Detail Tax Amount Sign 5) must contain a valid value of D or C. This subfield identifies whether PDS 0752 is a debit or credit from the perspective of the cardholder.

| Value | Description                    |
|-------|--------------------------------|
| D     | Detail tax amount is a debit.  |
| C     | Detail tax amount is a credit. |

## PDS 0753—Detail Tax Amount 6

---

PDS 0753 (Detail Tax Amount 6) contains the tax amount, tax rate, tax type applied, and card acceptor tax ID.

### Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...46; TAGLLLVAR |                                 |
| Tag Field:          | 0753                            |
| Length Field:       | 3 positions, value = 001–046    |
| Data Field:         | Variable length, 1–46 positions |
| Subfields:          | 8                               |
| Justification:      | See “Subfields”                 |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | O   | •   | C   |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | O   | •   | C   |
| Financial Detail Addendum (Vehicle Rental Detail)/1644                                 | O   | •   | C   |
| Financial Detail Addendum (Lodging Summary)/1644                                       | O   | •   | C   |

| Message Type Identifier                                                  | Org | Sys | Dst |
|--------------------------------------------------------------------------|-----|-----|-----|
| Financial Detail Addendum (Temporary Services)/1644                      | O   | •   | C   |
| Financial Detail Addendum (Shipping/Courier Services)/1644               | O   | •   | C   |
| Financial Detail Addendum (Telephony Billing—Summary)/1644               | O   | •   | C   |
| Financial Detail Addendum (Telephony Billing—Detail)/1644                | O   | •   | C   |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644 | O   | •   | C   |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644 | O   | •   | C   |
| Financial Detail Addendum (Corporate Line Item Detail)/1644              | O   | •   | C   |
| Financial Detail Addendum (Private Label Common Data)/1644               | O   | •   | C   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644          | O   | •   | C   |

## PDS 0753 Subfields

This PDS consists of eight subfields.

| Number | Positions | Name                          | Attribute | Justification |
|--------|-----------|-------------------------------|-----------|---------------|
| 1      | 1         | Detail Tax Amount Indicator 6 | ans-1     | N/A           |
| 2      | 2–13      | Detail Tax Amount 6           | n-12      | right         |
| 3      | 14–18     | Detail Tax Rate 6             | n-5       | right         |
| 4      | 19        | Detail Tax Rate Exponent 6    | n-1       | N/A           |
| 5      | 20–23     | Detail Tax Type Applied 6     | ans-4     | left          |
| 6      | 24–25     | Detail Tax Type Identifier 6  | ans-2     | left          |
| 7      | 26–45     | Card Acceptor Tax ID 6        | ans-20    | left          |
| 8      | 46        | Detail Tax Amount Sign 6      | a-1       | N/A           |

### Subfield 1: Detail Tax Amount Indicator 6

Subfield 1 (Detail Tax Amount Indicator 6) is the indicator used to reflect additional tax capture and reporting. This subfield must be one of the following values.

| Value | Description                               |
|-------|-------------------------------------------|
| Y     | Tax included in total purchase amount     |
| N     | Tax not included in total purchase amount |
| Space | Not supported                             |

### **Subfield 2: Detail Tax Amount 6**

Subfield 2 (Detail Tax Amount 6) indicates the tax amount on the purchased goods or services. This subfield must be numeric and may contain all zeros.

### **Subfield 3: Detail Tax Rate 6**

Subfield 3 (Detail Tax Rate 6) indicates the tax rate applied in relationship to a specific tax amount. This subfield must be numeric and may contain all zeros.

### **Subfield 4: Detail Tax Rate Exponent 6**

Subfield 4 (Detail Tax Rate Exponent 6) indicates the decimal location for the Detail Tax Rate 6 subfield. It must contain a value in the range of 0 to 5.

For a tax rate less than 100 percent, the exponent must indicate that the value is less than 1. Consider this example:

| Subfield 3 Tax Rate | Subfield 4 Tax Rate Exponent | Interpretation               |
|---------------------|------------------------------|------------------------------|
| 09000               | 5                            | 0.09000 (9 percent tax rate) |
| 00009               | 2                            | 0.09 (9 percent tax rate)    |
| 09000               | 3                            | 9.000 (900 percent tax rate) |
| 00009               | 1                            | 0.9 (90 percent tax rate)    |
| 00009               | 3                            | 0.009 (0.9 percent tax rate) |

### **Subfield 5: Detail Tax Type Applied 6**

Subfield 5 (Detail Tax Type Applied 6) provides an indicator that is used to further define tax categories applicable to specific domestic processing arrangements in certain locations.

---

### Subfield 6: Detail Tax Type Identifier 6

Subfield 6 (Detail Tax Type Identifier 6) indicates the type of tax collected in relationship to a specific tax amount. This subfield must be one of the following values.

| Value | Description                |
|-------|----------------------------|
| 00    | Unknown                    |
| 01    | Federal/National Sales Tax |
| 02    | State Sales Tax            |
| 03    | City Sales Tax             |
| 04    | Local Sales Tax            |
| 05    | Municipal Sales Tax        |
| 06    | Other Tax                  |
| 10    | Value Added Tax (VAT)      |
| 11    | Goods and Services (GST)   |
| 12    | Provincial Sales Tax (PST) |
| 13    | Harmonized Sales Tax (HST) |
| 14    | Quebec Sales Tax (QST)     |
| 20    | Room Tax                   |
| 21    | Occupancy Tax              |
| 22    | Energy Tax                 |
| Space | Not supported              |

### Subfield 7: Card Acceptor Tax ID 6

Subfield 7 (Card Acceptor Tax ID 6) provides an identification number used by the card acceptor with the tax authority in relationship to a specific tax amount.

If present, this subfield must be 20 positions, left-justified, and it cannot contain all low values, all high values, or all spaces. In addition, if this subfield is present and the related First Presentment is a U.S. acquired transaction, this subfield must consist of 9 numeric characters followed by 11 spaces.

### Subfield 8: Detail Tax Amount Sign 6

If PDS 0753 is present, subfield 8 (Detail Tax Amount Sign 6) must contain a value of D or C. This subfield identifies whether PDS 0753 is a debit or credit from the perspective of the cardholder.

| Value | Description                    |
|-------|--------------------------------|
| D     | Detail tax amount is a debit.  |
| C     | Detail tax amount is a credit. |

## PDS 0754—Delivery Party Contact

PDS 0754 (Delivery Party Contact) contains information about the individual (or individuals) identified as the delivery party. This information is typically not address information.

### Attributes

|                      |                                                        |
|----------------------|--------------------------------------------------------|
| ans...305; TAGLLLVAR |                                                        |
| Tag Field:           | 0754                                                   |
| Length Field:        | 3 positions, value = 061–305 in increments of 61       |
| Data Field:          | Variable length, 61–305 positions                      |
| Subfields:           | 2 subfields for each Delivery Party Contact occurrence |
| Occurrences          | 1–5                                                    |
| Justification:       | See “Subfields”                                        |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                    | Org | Sys | Dst |
|------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>      |     |     |     |
| Financial Detail Addendum (Shipping/Courier Services)/1644 | C   | •   | C   |

This PDS enables the sender to provide 1–5 different pieces of information related to the delivery party contact. For each different piece of delivery information provided, subfields 1 and 2 must be present. These subfields describe the type of information and the actual data.

This PDS is required for the Financial Detail Addendum (Shipping/Courier Services)/1644 message when the following conditions apply:

- The transaction is submitted for any of the interchange programs listed in the table below.
- One of the following MCCs is present in DE 26 (Card Acceptor Business Code [MCC]):
  - 4214—Motor Freight Carriers, Trucking—Local/Long Distance, Moving and Storage Companies, Local Delivery
  - 4215—Courier Services—Air and Ground, Freight Forwards
- The Financial Detail Addendum (Corporate Line Item Detail)/1644 message is not present.

| IRD                                                      | Description                                 |
|----------------------------------------------------------|---------------------------------------------|
| <b>Canada Region Incentive Interchange Rate Programs</b> |                                             |
| BR                                                       | Canada Intracountry Commercial Data Rate II |
| BS                                                       | Canada Intracountry Commercial Large Ticket |
| <b>U.S. Region Incentive Interchange Rate Programs</b>   |                                             |
| 62                                                       | Commercial Large Ticket 1                   |
| 66                                                       | Commercial Data Rate III                    |
| 94                                                       | Commercial Large Ticket II                  |
| 99                                                       | Commercial Large Ticket III                 |
| SC                                                       | Business Level 2 Data Rate III              |
| SE                                                       | Business Level 2 Large Ticket I             |
| SF                                                       | Business Level 2 Large Ticket II            |
| SG                                                       | Business Level 2 Large Ticket III           |
| 3C                                                       | Business Level 3 Data Rate III              |
| 3E                                                       | Business Level 3 Large Ticket I             |
| 3F                                                       | Business Level 3 Large Ticket II            |
| 3G                                                       | Business Level 3 Large Ticket III           |
| 4C                                                       | Business Level 4 Data Rate III              |
| 4E                                                       | Business Level 4 Large Ticket I             |
| 4F                                                       | Business Level 4 Large Ticket II            |
| 4G                                                       | Business Level 4 Large Ticket III           |

## Values

If present, PDS 0754 must be a minimum length of 061 (one occurrence) or a maximum length of 305 (five occurrences) and be divisible by the minimum occurrence length of 61.

## PDS 0754 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                               | Attribute | Justification |
|--------|-----------|------------------------------------|-----------|---------------|
| 1      | 1         | Delivery Party Descriptor          | ans-1     | N/A           |
| 2      | 2–61      | Delivery Party Contact Information | ans-60    | left          |

### Subfield 1: Delivery Party Descriptor

Subfield 1 (Delivery Party Descriptor) can occur 1–5 times and contains the following valid values.

| Value | Description    |
|-------|----------------|
| 1     | Name           |
| 2     | Title          |
| 3     | Telephone      |
| 4     | E-mail address |
| 5     | Function       |

### Subfield 2: Delivery Party Contact Information

Subfield 2 (Delivery Party Descriptor) can occur 1–5 times and contains the contact information about the party delivering the package. It must be left-justified and cannot contain all spaces or all zeros.

## PDS 0755—Line Item Total Amount

PDS 0755 (Line Item Total Amount) provides the total amount presented in the line item detail message.

### Attributes

|                |                             |
|----------------|-----------------------------|
| ans-14; TAGLLL |                             |
| Tag Field:     | 0755                        |
| Length Field:  | 3 positions, value = 014    |
| Data Field:    | Fixed length, 014 positions |
| Subfields:     | 3                           |
| Justification: | See "Subfields"             |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                     | Org | Sys | Dst |
|-------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>       |     |     |     |
| Financial Detail Addendum (Telephony Billing—Summary)/1644  | O   | •   | C   |
| Financial Detail Addendum (Telephony Billing—Detail)/1644   | O   | •   | C   |
| Financial Detail Addendum (Corporate Line Item Detail)/1644 | O   | •   | C   |

### Values

When used in a Corporate Line Item Detail addendum message, PDS 0755 represents the sum of PDS 0647 (Extended Item Amount) and PDS 0597 (Total Tax Amount).

When used in a Telephony Billing Summary message, PDS 0755 represents the sum of the following.

- PDS 0627 (Billing Event 1), subfield 1 (Billing Event Amount) (occurs 1 to 10 times)
- PDS 0628 (Billing Event 2), subfield 1 (Billing Event Amount 2) (occurs 1 to 10 times)
- PDS 0597 (Total Tax Amount), subfield 1 (Total Tax Amount) (which is the sum of all six of the tax-related PDSs)

---

When used in a Telephony Billing Detail addendum message, PDS 0755 represents the sum of the following.

- PDS 0649 (Call Usage Amount), subfield 1 (Call Usage Amount)
- PDS 0655 (Call Long Distance Amount), subfield 1 (Call Long Distance Amount)
- PDS 0658 (Call Connect Amount), subfield 1 (Call Collect Amount)
- PDS 0734 (Miscellaneous Expenses), subfield 2 (Miscellaneous Expense Amount)
- PDS 0597 (Total Tax Amount), subfield 1 (Total Tax Amount) (which is the sum of all six of the tax-related PDSs)

## PDS 0755 Subfields

This PDS consists of three subfields.

| Number | Positions | Name                            | Attribute | Justification |
|--------|-----------|---------------------------------|-----------|---------------|
| 1      | 1–12      | Line Item Total Amount          | n–12      | right         |
| 2      | 13        | Line Item Total Amount Exponent | n–1       | N/A           |
| 3      | 14        | Line Item Total Amount Sign     | a–1       | N/A           |

### Subfield 1: Line Item Total Amount

If PDS 0755 is present, subfield 1 (Line Item Total Amount) must be numeric and cannot contain all zeros. It contains the line item total amount.

### Subfield 2: Line Item Total Amount Exponent

If PDS 0755 is present, subfield 2 (Line Item Total Amount Exponent) must be numeric and contain a value of 0 to 5.

#### NOTE:

**Financial Detail Addendum/1644 messages that contain amounts and amount exponents should utilize the same currency and exponent of the Amount, Transaction in the associated First Presentment/1240 message.**

### Subfield 3: Line Item Total Amount Sign

If PDS 0755 is present, subfield 3 (Line Item Total Amount Sign) must contain a value of D or C. This subfield identifies whether PDS 0755 is a debit or credit from the perspective of the cardholder.

| Value | Description                         |
|-------|-------------------------------------|
| D     | Line item total amount is a debit.  |
| C     | Line item total amount is a credit. |

## PDS 0756—Passenger Description

PDS 0756 (Passenger Description) contains three subfields to indicate the number of adults, the number of children, and the class of the ticket.

This PDS is used only when PDS 0652 (Service Type), subfield 1 (Service Type) equates to Ticket and PDS 0652, subfield 2 (Service Nature) equates to Domestic Tickets, Ne/See Ticket, Foreign Ticket, or TCV Series, or when PDS 0652 equates to Reservation and Service Nature equates to Seat, Couchette, or Bed.

### Attributes

|                |                           |
|----------------|---------------------------|
| ans-5; TAGLLL  |                           |
| Tag Field:     | 0756                      |
| Length Field:  | 3 positions, value = 005  |
| Data Field:    | Fixed length, 5 positions |
| Subfields:     | 3                         |
| Justification: | See "Subfields"           |

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                               | Org | Sys | Dst |
|-----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                 |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 | C   | •   | C   |
| s1 Number of Adults                                                   | O   | •   | C   |

---

| Message Type Identifier | Org | Sys | Dst |
|-------------------------|-----|-----|-----|
| s2 Number of Children   | O   | •   | C   |

This PDS is required if the associated First Presentment/1240 contains an airline card acceptor business code (MCC) or railway MCC and is submitted for the following U.S. region incentive interchange rate programs.

---

| IRD | Description                          |
|-----|--------------------------------------|
| 22  | Public Sector                        |
| 29  | Emerging Markets—Consumer Core Value |
| 56  | World Public Sector                  |
| HP  | World High Value Public Sector       |
| RK  | Enhanced Public Sector               |
| WP  | World Elite Public Sector            |

---

## PDS 0756 Subfields

This PDS consists of three subfields.

---

| Number | Positions | Name               | Attribute | Justification |
|--------|-----------|--------------------|-----------|---------------|
| 1      | 1–2       | Number of Adults   | n-2       | right         |
| 2      | 3–4       | Number of Children | n-2       | right         |
| 3      | 5         | Class              | ans-1     | N/A           |

---

### Subfield 1: Number of Adults

If PDS 0756 is present, subfield 1 must be numeric.

### Subfield 2: Number of Children

If PDS 0756 is present, subfield 2 must be numeric.

---

### Subfield 3: Class

If PDS 0756 is present, subfield 3 must be provided. This PDS is required if the associated First Presentation/1240 contains a railway MCC and is submitted for one of the following U.S. region incentive interchange rate programs.

| IRD   | Description                   |
|-------|-------------------------------|
| 10    | Merit III Tier 1              |
| 11    | Merit III Tier 2              |
| 12    | Merit III Tier 3              |
| 24    | Merchant UCAF                 |
| 69    | Commercial T&E Rate II        |
| 70/80 | Merit III Base                |
| 79    | Full UCAF                     |
| 89    | Commercial T&E Rate III       |
| 93    | Passenger Transport           |
| 96    | World T&E                     |
| RA    | Enhanced Merit III Base       |
| RB    | Enhanced Merit III Tier 1     |
| RC    | Enhanced Merit III Tier 2     |
| RD    | Enhanced Merit III Tier 3     |
| RN    | Enhanced Merchant UCAF        |
| RO    | Enhanced Full UCAF            |
| RR    | Enhanced Passenger Transport  |
| SO    | Business Level 2 T&E Rate III |
| 30    | Business Level 3 T&E Rate III |
| 40    | Business Level 4 T&E Rate III |

If present, this PDS cannot contain all high values or all low values.

## PDS 0757—Transportation Service Provider

PDS 0757 (Transportation Service Provider) contains the name of the service provider.

### Attributes

---

ans...40; TAGLLLVAR

---

Tag Field: 0757

---

Length Field: 3 positions, value = 001–040

---

Data Field: Variable length, 1–40 positions

---

Subfields: None

---

Justification: Left

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                               | Org | Sys | Dst |
|-----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                 |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 | O   | •   | C   |

### Values

If present, this PDS must be left-justified and cannot contain all zeros, all spaces, all high values, or all low values.

## PDS 0758—Transportation Services Offered

PDS 0758 (Transportation Services Offered) contains the services that were offered by the transportation company.

### Attributes

---

ans...40; TAGLLLVAR

---

Tag Field: 0758

---

Length Field: 3 positions, value = 001–040

---

Data Field: Variable length, 1–40 positions

---

Subfields: None

---

Justification: Left

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                               | Org | Sys | Dst |
|-----------------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>                 |     |     |     |
| Financial Detail Addendum (Passenger Transport Detail—Rail Data)/1644 | O   | •   | C   |

### Values

If present, this PDS must be left-justified and cannot contain all zeros, all spaces, all high values, or all low values.

## PDS 0759—Delivery Order Number

PDS 0759 (Delivery Order Number) contains a customer invoice number for a rail sale to a corporate account.

### Attributes

---

ans...15; TAGLLLVAR

---

Tag Field: 0759

---

Length Field: 3 positions, value = 001–015

---

Data Field: Variable length, 1–15 positions

---

Subfields: None

---

Justification: Left

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Lodged Account Detail)/1644 | O   | •   | C   |

### Values

If present, this PDS must be left-justified and cannot contain all zeros, all spaces, all high values, or all low values.

## PDS 0760—Credit Card Slip Number

---

PDS 0760 (Credit Card Slip Number) contains a slip number from the credit card slip.

### Attributes

---

ans...8; TAGLLLVAR

---

|                |                                |
|----------------|--------------------------------|
| Tag Field:     | 0760                           |
| Length Field:  | 3 positions, value = 001–008   |
| Data Field:    | Variable length, 1–8 positions |
| Subfields:     | None                           |
| Justification: | Left                           |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Lodged Account Detail)/1644 | O   | •   | C   |

## Values

If present, this PDS must be left-justified and cannot contain all zeros, all spaces, all high values, or all low values.

## PDS 0761—Travel Agency ID

PDS 0761 (Travel Agency ID) contains a numeric code assigned to each approved location where an Agent is authorized to issue Standard Traffic Documents (STDs) on behalf of Ticketing Airlines.

This ID is imprinted on each validly issued STD. This is usually referred to as the ticketing agency ARC (Airline Reporting Corporation) or IATA (International Air Transport Association) number.

## Attributes

|                     |                                 |
|---------------------|---------------------------------|
| ans...15; TAGLLLVAR |                                 |
| Tag Field:          | 0761                            |
| Length Field:       | 3 positions, value = 001–015    |
| Data Field:         | Variable length, 1–15 positions |

---

|                |      |
|----------------|------|
| Subfields:     | None |
| Justification: | Left |

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Lodged Account Detail)/1644 | O   | •   | C   |

### Values

If present, this PDS must be left-justified and cannot contain all zeros, all spaces, all high values, or all low values.

## PDS 0762—Data Source

PDS 0762 (Data Source) indicates the source of enhanced data that has been matched to this transaction.

### Attributes

---

|                |                           |
|----------------|---------------------------|
| n-2; TAGLLL    |                           |
| Tag Field:     | 0762                      |
| Length Field:  | 3 positions, value = 002  |
| Data Field:    | Fixed length, 2 positions |
| Subfields:     | None                      |
| Justification: | N/A                       |

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Lodged Account Detail)/1644 | O   | •   | C   |

## Values

If present, this PDS must contain one of the valid values shown in the following table.

| Data Source Code Valid Values | Customer ID Type                                                                                                   |
|-------------------------------|--------------------------------------------------------------------------------------------------------------------|
| 00                            | Not Applicable to this transaction                                                                                 |
| 10                            | START BSP (Billing and Settlement Plan) (Global Distribution Systems Fares) (57 record, CCZ)                       |
| 11                            | START non-BSP (Billing and Settlement Plan) (56, 57 records)                                                       |
| 12                            | Deutche Bahn Online from Deutche Bahn                                                                              |
| 14                            | BSP (Billing and Settlement Plan) from DER                                                                         |
| 15                            | Non-BSP (Billing and Settlement Plan) from DER                                                                     |
| 16                            | Manual Matching for Exceptional Customers (customers of a specific program in Germany that is no longer supported) |
| 18                            | Deutche Bahn-Online from DER                                                                                       |
| 19                            | Acquirer Addenda (only Financials)                                                                                 |

## PDS 0763—VAT Suppression Indicator

PDS 0763 (VAT Suppression Indicator) contains a code indicating that the Value Added Tax was suppressed.

### Attributes

|                                        |
|----------------------------------------|
| ans-2; TAGLL                           |
| Tag Field: 0763                        |
| Length Field: 3 positions, value = 002 |

|                |                           |
|----------------|---------------------------|
| Data Field:    | Fixed length, 2 positions |
| Subfields:     | None                      |
| Justification: | Left                      |

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                | Org | Sys | Dst |
|--------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>  |     |     |     |
| Financial Detail Addendum (Lodged Account Detail)/1644 | O   | •   | C   |

## Values

If present, this PDS must be left-justified, cannot contain all zeros, all spaces, all high values, or all low values. The common values are DR (Deutsches Reisebüro) or ST (ST Art Amadeus).

## PDS 0764—Healthcare Eligible Status Indicator

PDS 0764 (Healthcare Eligible Status Indicator) identifies whether the specific item described in this addendum message represents a qualified healthcare items (qualified in accordance with the IIAS Industry Standard list).

This flag will indicate which transmitted items are qualified healthcare items and which transmitted items are not.

## Attributes

|                |                          |
|----------------|--------------------------|
| n-1; TAGLLL    |                          |
| Tag Field:     | 0764                     |
| Length Field:  | 3 positions, value = 001 |
| Data Field:    | fixed length, 1 position |
| Subfields:     | None                     |
| Justification: | None                     |

## Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Healthcare)/1644           | M   | •   | M   |

## Values

This PDS must contain a valid value from the following table.

| Value | Description                   |
|-------|-------------------------------|
| 0     | Non-qualified healthcare item |
| 1     | Qualified healthcare item     |

## PDS 0765—MoneySend Receiver Data

PDS 0765 (MoneySend Receiver Data) provides the full name and address information of the payee associated with a Payment Transaction.

## Attributes

|                      |                              |
|----------------------|------------------------------|
| Data Representation: | ans...169; TAGLLLVAR         |
| Tag Field:           | 0765                         |
| Length Field:        | 3 positions, value = 070–169 |
| Data Field:          | Variable length, 1–169       |
| Subfields:           | 9                            |
| Justification:       | See “Subfields”              |

## Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                     | Org | Sys | Dst |
|-------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>       |     |     |     |
| Financial Detail Addendum (Payment Transaction Detail)/1644 | C   | •   | C   |

PDS 0765 must be present in a Financial Detail Addendum (Payment Transaction Detail)/1644 message when Payment Transactions (identified by DE 3 [Processing Code], subfield 01 [Cardholder Transaction Type] value of 28) contains PDS 0043 (Program Registration ID) with a value of C07, C52, C53, C54, C55, or C56.

### Values

If present, each PDS 0765 subfield must be left-justified and cannot contain all low values or all high values. Subfields 01, and 02 cannot contain all spaces or all zeros. Subfield 3, 4, 5, 6, 7, 8, and 9 are optional fields.

PDS 0765, subfields 01, and 02 must be present when DE 3 (Processing Code), subfield 1 (Cardholder Transaction Type) contains value 28 and PDS 0043 (Program Registration ID) contains value C07, C52, C53, C54, C55, or C56.

### Subfield 1—Payee First Name

PDS 0765 (MoneySend Receiver Data), subfield 1 (Payee First Name) contains the first name of the payee.

This subfield must be provided in Payment Transactions (identified by DE 3 [Processing Code], subfield 1 [Cardholder Transaction Type], value 28) when the Payment Transaction contains PDS 0043 (Program Registration ID) with a value of C07, C52, C53, C54, C55, or C56.

| Attribute           | Value  |
|---------------------|--------|
| Subfield ID         | n-2    |
| Subfield Length     | 01     |
| Data Representation | 35     |
| Justification       | ans-35 |
| Justification       | Left   |

### Subfield 2—Payee Last Name

PDS 0765 (MoneySend Receiver Data), subfield 2 (Payee Last Name) contains the last name of the payee.

This subfield must be provided in Payment Transactions (identified by DE 3 [Processing Code], subfield 1 [Cardholder Transaction Type], value 28) when the Payment Transaction contains PDS 0043 (Program Registration ID) with a value of C07, C52, C53, C54, C55, or C56.

|                     | <b>Attribute</b> | <b>Value</b> |
|---------------------|------------------|--------------|
| Subfield ID         | n-2              | 02           |
| Subfield Length     | n-2              | 35           |
| Data Representation | ans-35           |              |
| Justification       | Left             |              |

### **Subfield 3—Payee Address**

PDS 0765 (MoneySend Receiver Data), subfield 3 (Payee Address) contains the street address of the payee.

|                     | <b>Attribute</b> | <b>Value</b> |
|---------------------|------------------|--------------|
| Subfield ID         | n-2              | 03           |
| Subfield Length     | n-2              | 30           |
| Data Representation | ans-30           |              |
| Justification       | Left             |              |

### **Subfield 4—Payee City**

PDS 0765 (MoneySend Receiver Data), subfield 4 (Payee City) contains the city of the payee.

|                     | <b>Attribute</b> | <b>Value</b> |
|---------------------|------------------|--------------|
| Subfield ID         | n-2              | 04           |
| Subfield Length     | n-2              | 25           |
| Data Representation | ans-25           |              |
| Justification       | Left             |              |

### **Subfield 5—Payee State/Province Code**

PDS 0765 (MoneySend Receiver Data), subfield 5 (Payee State/Province Code) contains the state/province code of the payee.

|                 | <b>Attribute</b> | <b>Value</b> |
|-----------------|------------------|--------------|
| Subfield ID     | n-2              | 05           |
| Subfield Length | n-2              | 03           |

| <b>Attribute</b>    | <b>Value</b> |
|---------------------|--------------|
| Data Representation | ans-3        |
| Justification       | Left         |

### **Subfield 6—Payee Country Code**

PDS 0765 (MoneySend Receiver Data), subfield 6 (Payee Country Code) contains the valid ISO standards alpha country code of the payee.

| <b>Attribute</b>    | <b>Value</b> |
|---------------------|--------------|
| Subfield ID         | n-2          |
| Subfield Length     | n-2          |
| Data Representation | ans-3        |
| Justification       | Left         |

### **Subfield 7—Payee Postal Code**

PDS 0765 (MoneySend Receiver Data), subfield 7 (Payee Postal Code) contains the postal code of the payee.

| <b>Attribute</b>    | <b>Value</b> |
|---------------------|--------------|
| Subfield ID         | n-2          |
| Subfield Length     | n-2          |
| Data Representation | ans-10       |
| Justification       | Left         |

### **Subfield 8—Payee Date of Birth**

PDS 0765 (MoneySend Receiver Data), subfield 8 (Payee Date of Birth) contains the date of birth of the payee in the format: MMDDYYYY.

| <b>Attribute</b>    | <b>Value</b> |
|---------------------|--------------|
| Subfield ID         | n-2          |
| Subfield Length     | n-2          |
| Data Representation | n-8          |

| Attribute     | Value |
|---------------|-------|
| Justification | Left  |

### **Subfield 9—Payee Phone Number**

PDS 0765 (MoneySend Receiver Data), subfield 9 (Payee Phone Number) contains the phone number of the payee.

| Attribute            | Value  |
|----------------------|--------|
| Subfield ID:         | n-2    |
| Subfield Length:     | n-2    |
| Data Representation: | ans-20 |
| Justification:       | Left   |

## **PDS 0770—Additional Card Acceptor Inquiry Information**

PDS 0770 (Additional Card Acceptor Inquiry Information) provides additional card acceptor contact data for cardholder, acquirer, or issuer use if there are questions or disputes concerning a transaction.

### **Attributes**

|                     |                                  |
|---------------------|----------------------------------|
| ans...73; TAGLLLVAR |                                  |
| Tag Field:          | 0770                             |
| Length Field:       | 3 positions, value = 025–073     |
| Data Field:         | Variable length, 25-73 positions |
| Subfields:          | 4                                |
| Justification:      | See “Subfields”                  |

### **Usage**

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                    | Org | Sys | Dst |
|------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>      |     |     |     |
| Financial Detail Addendum (Private Label Common Data)/1644 | O   | •   | C   |

### Values

If present, PDS 0770 cannot contain all low values, all high values, all spaces, or all zeros and must be a length of 025–073.

### PDS 0770 Subfields

This PDS consists of four subfields.

| Number | Positions | Name                           | Attribute | Justification |
|--------|-----------|--------------------------------|-----------|---------------|
| 1      | 1–25      | Sales Rep Name                 | ans-25    | left          |
| 2      | 26–41     | Sales Rep Phone Number         | ans-16    | left          |
| 3      | 42–57     | Sales Rep Fax Number           | ans-16    | left          |
| 4      | 58–73     | Technical Support Phone Number | ans-16    | left          |

#### Subfield 1: Sales Rep Name

Subfield 1 (Sales Rep Name) contains the name of the card acceptor sales representative. If present, subfield 1 must be left-justified and cannot contain all spaces.

#### Subfield 2: Sales Rep Phone Number

Subfield 2 (Sales Rep Phone Number) contains the primary phone number that the cardholder may use to contact the card acceptor sales representative.

If present, subfield 2 cannot contain all zeros or any of the following.

- 000-000-0000
- (000) 000-0000
- 000 000 0000

For transactions from U.S. or Canadian card acceptors (identified by DE 43 [Card Acceptor Name Location], subfield 6 [Card Acceptor Country Code] containing a value of USA or CAN), subfield 2 (Sales Rep Phone Number), if present, must contain a 10-position phone number and must be left-justified with trailing spaces, and the first three positions must be numeric.

### **Subfield 3: Sales Rep Fax Number**

Subfield 3 (Sales Rep Fax Number) contains the fax number that the cardholder may use to contact the card acceptor sales representative.

If present, subfield 3 cannot contain all zeros or any of the following.

- 000-000-0000
- (000) 000-0000
- 000 000 0000

For transactions from U.S. or Canadian card acceptors (identified by DE 43 [Card Acceptor Name Location], subfield 6 [Card Acceptor Country Code] containing a value of USA or CAN), subfield 3 (Sales Rep Fax Number), if present, must contain a 10-position phone number and must be left-justified with trailing spaces, and the first three positions must be numeric.

### **Subfield 4: Technical Support Phone Number**

Subfield 4 (Technical Support Phone Number) contains the phone number that the cardholder may use to contact the card acceptor for technical assistance.

If present, subfield 4 cannot contain all zeros or any of the following.

- 000-000-0000
- (000) 000-0000
- 000 000 0000

For transactions from U.S. or Canadian card acceptors (identified by DE 43 [Card Acceptor Name Location], subfield 6 [Card Acceptor Country Code] containing a value of USA or CAN), subfield 4 (Technical Support Phone Number), if present, must contain a 10-position phone number and must be left-justified with trailing spaces and the first three positions must be numeric.

## **PDS 0771—Cost Center Information**

---

PDS 0771 (Cost Center Information) provides information to identify the card acceptor business unit that is financially affected by the transaction.

### **Attributes**

---

|                      |                                  |
|----------------------|----------------------------------|
| Data Representation: | ans...36; TAGLLLVAR              |
| Tag Field:           | 0771                             |
| Length Field:        | 3 positions, value = 018–036     |
| Data Field:          | Variable length, 18–36 positions |
| Subfields:           | 2                                |

---

---

Justification: See "Subfields"

---

## Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                         | Org | Sys | Dst |
|-----------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>           |     |     |     |
| Financial Detail Addendum (Private Label Common Data)/1644      | O   | •   | C   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644 | O   | •   | C   |

## Values

If present, PDS 0771 must be a length of 18–36.

## PDS 0771 Subfields

This PDS consists of two subfields as defined in the following table.

| Number | Positions | Name                    | Attribute | Justification |
|--------|-----------|-------------------------|-----------|---------------|
| 1      | 1–18      | Cost Center Number      | ans-18    | left          |
| 2      | 19–36     | Cost Center Description | ans-18    | left          |

### Subfield 1: Cost Center Number

Subfield 1 (Cost Center Number) is used to identify the card acceptor business unit which is financially impacted by the transaction.

If present, subfield 1 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

### Subfield 2: Cost Center Description

Subfield 2 (Cost Center Description) contains a free-form text description of the information provided in subfield 1.

If present, subfield 2 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## PDS 0772—Driver License/State Issued ID Information

PDS 0772 (Driver License/State Issued ID Information) contains the cardholder's driver license or state-issued ID number and the state, province, or region code by which it was issued, and is used for cardholder identity validation.

### Attributes

|                      |                                 |
|----------------------|---------------------------------|
| Data Representation: | ans...18; TAGLLLVAR             |
| Tag Field:           | 0772                            |
| Length Field:        | 3 positions, value = 015-018    |
| Data Field:          | Variable length, 15–18 position |
| Subfields:           | 2                               |
| Justification:       | See "Subfields"                 |

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                    | Org | Sys | Dst |
|------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>      |     |     |     |
| Financial Detail Addendum (Private Label Common Data)/1644 | O   | •   | C   |

### Values

If present, PDS 0772 must be a length of 15–18.

### PDS 0772 Subfields

This PDS consists of two subfields.

| Number | Positions | Name                                  | Attribute | Justification |
|--------|-----------|---------------------------------------|-----------|---------------|
| 1      | 1–15      | Driver License/State Issued ID Number | ans-15    | left          |

| Number | Positions | Name                                                           | Attribute | Justification |
|--------|-----------|----------------------------------------------------------------|-----------|---------------|
| 2      | 16-18     | Driver License/State Issued ID State, Province, or Region Code | ans-3     | left          |

### **Subfield 1: Driver License/State Issued ID Number**

Subfield 1 (Driver License/State Issued ID Number) contains the driver license or state-issued ID number of the cardholder.

If present, subfield 1 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

### **Subfield 2: Driver License/State Issued ID State, Province, or Region Code**

Subfield 2 (Driver License/State Issued ID State, Province, or Region Code) contains the state, province, or region code by which the cardholder's driver license or state issued ID is issued.

If present, subfield 2 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## **PDS 0773—Payment Method Information**

PDS 0773 (Payment Method Information) provides a means to identify one or multiple payment methods and associated amounts for the transaction.

### **Attributes**

|                      |                                                  |
|----------------------|--------------------------------------------------|
| Data Representation: | an...140; TAGLLLVAR                              |
| Tag Field:           | 0773                                             |
| Length Field:        | 3 positions, value = 014–140 in increments of 14 |
| Data Field:          | Variable length, 014–140 positions               |
| Subfields:           | 2 fixed-length subfields for each occurrence     |
| Occurrences          | 1–10                                             |
| Justification:       | See "Subfields"                                  |

### **Usage**

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                               | Org | Sys | Dst |
|-------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b> |     |     |     |
| Financial Detail Addendum (Private Label Common Data) | O   | •   | C   |

### Values

If present, PDS 0772 must be a length of 14–140, and divisible by a minimum occurrence length of 14.

### PDS 0773 Subfields

This PDS may contain 1 to 10 occurrences of payment method information.

Each payment method consists of two subfields as defined in the following table. Each occurrence requires 14 positions; the length of this PDS must be a multiple of 14, with a maximum length of 140 positions.

| Number | Positions | Name            | Attribute | Justification |
|--------|-----------|-----------------|-----------|---------------|
| 1      | 1–2       | Payment Method  | an-2      | n/a           |
| 2      | 3–14      | Amount, Payment | n-12      | right         |

### Subfield 1: Payment Method

Subfield 1 (Payment Method) contains the payment method used by the cardholder. The valid values for subfield 1 are in the following table.

| Value | Description |
|-------|-------------|
| 01    | Credit Card |
| 02    | Debit Card  |
| 03    | Gift Card   |
| 04    | Cash        |
| 05    | Check       |
| 06    | Coupon      |
| 07    | Other       |

### **Subfield 2: Amount, Payment**

Subfield 2 (Amount, Payment) contains the amount associated with the value provided in subfield 1.

If present, subfield 2 must be numeric and greater than zero and in the same currency as the First Presentment/1240 Transaction Currency.

All currency amounts are expressed in the minor unit of currency without a decimal separator, in accordance with ISO standards for currency notation. For example, a payment amount of USD 212.50 is expressed as 000000021250.

## **PDS 0774—Stock Keeping Unit (SKU) Description**

PDS 0774 (Stock Keeping Unit [SKU] Description) provides the item description for the associated SKU number.

### **Attributes**

---

ans...200; TAGLLLVAR

---

Tag Field: 0774

---

Length Field: 3 positions, value = 001–200

---

Data Field: Variable length, 001–200 positions

---

Subfields: None

---

Justification: Left

---

### **Usage**

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                         | Org | Sys | Dst |
|-----------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>           |     |     |     |
| Financial Detail Addendum (Private Label Line Item Detail)/1644 | O   | •   | C   |

### **Values**

If present, PDS 0774 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros and must be a length of 1–200.

## PDS 0775—Department Code

PDS 0775 (Department Code) provides a means to identify the card acceptor department from which the goods or services were obtained.

### Attributes

|                    |                                    |
|--------------------|------------------------------------|
| ans...8; TAGLLLVAR |                                    |
| Tag Field:         | 0775                               |
| Length Field:      | 3 positions, value = 001–008       |
| Data Field:        | Variable length, 001–008 positions |
| Subfields:         | None                               |
| Justification:     | Left                               |

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                         | Org | Sys | Dst |
|-----------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>           |     |     |     |
| Financial Detail Addendum (Private Label Common Data)/1644      | O   | •   | C   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644 | O   | •   | C   |

### Values

If present, PDS 0775 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros and must be a length of 1–8.

## PDS 0776—Alternate Custom Identifier

PDS 0776 (Alternate Custom Identifier) enables customers to provide custom information pertinent to the transaction.

### Attributes

|                      |                                                  |
|----------------------|--------------------------------------------------|
| ans...410; TAGLLLVAR |                                                  |
| Tag Field:           | 0776                                             |
| Length Field:        | 3 positions, value = 082–410 in increments of 82 |
| Data Field:          | Variable length, 082–410 positions               |
| Subfields:           | 2 fixed-length subfields for each occurrence     |
| Occurrences:         | 1-5                                              |
| Justification:       | See “Subfields”                                  |

### Usage

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                         | Org | Sys | Dst |
|-----------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>           |     |     |     |
| Financial Detail Addendum (Private Label Common Data)/1644      | O   | •   | C   |
| Financial Detail Addendum (Private Label Line Item Detail)/1644 | O   | •   | C   |

### Values

If PDS 0776 is present, both subfield 1 and subfield 2 must be present in each occurrence of Alternate Custom Identifier, and the PDS must be a length of 82–410 and divisible by a minimum occurrence length of 82.

## PDS 0776 Subfields

This PDS may contain 1 to 5 occurrences of alternate custom identifier information.

Each alternate custom identifier consists of two subfields as defined in the following table. Each occurrence requires 82 positions; the length of this PDS must be a multiple of 82, with a maximum length of 410 positions.

| Number | Positions | Name                               | Attribute | Justification |
|--------|-----------|------------------------------------|-----------|---------------|
| 1      | 1–6       | Alternate Custom Identifier Type   | ans-06    | n/a           |
| 2      | 7–82      | Alternate Custom Identifier Detail | ans-76    | left          |

### Subfield 1: Alternate Custom Identifier Type

Subfield 1 (Alternate Custom Identifier Type) identifies the type of custom information that is contained in subfield 2 as free-form text. The valid values for subfield 1 are in the following table.

| Value  | Description               |
|--------|---------------------------|
| CUSORD | Customer Order            |
| CUSTPO | Customer Purchase Order   |
| FOLNUM | Folio Number              |
| INVACT | Invoice or Account Number |
| OTHER1 | Other                     |
| OTHER2 | Other                     |
| PRCHID | Purchase Identification   |
| RECLOC | Record Locator            |
| RESNUM | Reservation Number        |
| RNTAGR | Rental Agreement          |
| SUPINV | Supplier Invoice          |
| SUPORD | Supplier Order            |
| TKTNUM | Ticket Number             |

| Value  | Description                |
|--------|----------------------------|
| TRANID | Transaction Identification |
| TRKNUM | Tracking Number            |

### **Subfield 2: Alternate Custom Identifier Detail**

Subfield 2 (Alternate Custom Identifier Detail) is a free-form text field for certain information pertinent to the transaction. The information provided should relate to the value provided in subfield 1.

If present, subfield 2 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

## **PDS 0777—Promotion Code**

PDS 0777 provides a means to identify the promotion code associated with the goods or services being purchased.

### **Attributes**

|                      |                                    |
|----------------------|------------------------------------|
| Data Representation: | ans...6; TAGLLLVAR                 |
| Tag Field:           | 0777                               |
| Length Field:        | 3 positions, value = 001–006       |
| Data Field:          | Variable length, 001–006 positions |
| Subfields:           | None                               |
| Justification:       | Left                               |

### **Usage**

The following table shows the usage of this data element (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                         | Org | Sys | Dst |
|-----------------------------------------------------------------|-----|-----|-----|
| <b>Presentment, Addendum, and Chargeback Messages</b>           |     |     |     |
| Financial Detail Addendum (Private Label Line Item Detail)/1644 | O   | •   | C   |

## Values

If present, PDS 0777 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros and must be a length of 1–6.

| Values | Description                                                                                                                     |
|--------|---------------------------------------------------------------------------------------------------------------------------------|
| ARGCTA | Installment payment transaction within Argentina                                                                                |
| AGROF1 | Mastercard Agro Card                                                                                                            |
| BNDES1 | Brazil intracountry transactions using the Mastercard BNDES Card                                                                |
| COLCTA | Installment payment transaction within Colombia                                                                                 |
| GREECE | Installment payment transaction within Greece                                                                                   |
| HGMINS | Installment payment transaction for Croatia, Czech Republic, Georgia, Hungary, Romania, Serbia, Slovakia, Slovenia, and Ukraine |
| MCGARS | Identifies Global Automated Service (GARS) Stand-In activity                                                                    |
| MCINST | Mastercard Installment Payment                                                                                                  |
| MEXCTA | Installment payment transaction within Mexico                                                                                   |
| PARCEL | Installment payment transaction within Brazil                                                                                   |
| PERCTA | Installment payment transaction within Peru                                                                                     |
| PHINST | Installment payment transaction within Philippines                                                                              |
| PRYCTA | Installment payment transaction within Paraguay                                                                                 |
| URYCTA | Installment payment transaction within Uruguay                                                                                  |

## PDS 0799—Test Case Traceability Identifiers

PDS 0799 (Test Case Traceability Identifiers) provides an audit trail for various messages within a specified test transaction.

This PDS is used for internal Mastercard testing and customer testing.

## Attributes

|                      |                                                  |
|----------------------|--------------------------------------------------|
| ans...165; TAGLLLVAR |                                                  |
| Tag Field:           | 0799                                             |
| Length Field:        | 3 positions, value = 033–165 in increments of 33 |
| Data Field:          | Variable length, 33–165 positions                |

---

|              |                                           |
|--------------|-------------------------------------------|
| Subfields:   | 2 subfields for each Test Case occurrence |
| Occurrences: | 1–5                                       |

---

## Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

| Message Type Identifier                                                                | Org | Sys | Dst |
|----------------------------------------------------------------------------------------|-----|-----|-----|
| <b>File Header and Trailer Messages</b>                                                |     |     |     |
| File Header (Customer-generated)/1644                                                  | O   | •   | •   |
| File Trailer (Customer-generated)/1644                                                 | O   | •   | •   |
| <b>Presentment, Addendum, and Chargeback Messages</b>                                  |     |     |     |
| First Presentment/1240                                                                 | O   | •   | C   |
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | O   | •   | C   |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | O   | •   | C   |
| Financial Detail Addendum (Vehicle Rental Detail)/1644                                 | O   | •   | C   |
| Financial Detail Addendum (Lodging Summary)/1644                                       | O   | •   | C   |
| Financial Detail Addendum (Payment Transaction Detail)/1644                            | O   | •   | C   |
| Financial Detail Addendum (Telephony Billing—Summary)/1644                             | O   | •   | C   |
| Financial Detail Addendum (Telephony Billing—Detail)/1644                              | O   | •   | C   |
| Financial Detail Addendum (Electronic Invoice—Transaction Data)/1644                   | O   | •   | C   |
| Financial Detail Addendum (Electronic Invoice—Party Information)/1644                  | O   | •   | C   |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644               | O   | •   | C   |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644               | O   | •   | C   |
| Financial Detail Addendum (Corporate Line Item Detail)/1644                            | O   | •   | C   |

| <b>Message Type Identifier</b>                         | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|--------------------------------------------------------|------------|------------|------------|
| Financial Detail Addendum (Generic Detail)/1644        | O          | •          | C          |
| First Chargeback/1442 and Arbitration Chargeback/1442  | O          | •          | C          |
| Second Presentment/1240                                | O          | •          | C          |
| <b>Retrieval and Fee Collection Messages</b>           |            |            |            |
| Retrieval Request/1644                                 | O          | •          | C          |
| Retrieval Request Acknowledgement/1644                 | O          | •          | C          |
| Fee Collection (Retrieval Fee Billing)/1740            | O          | •          | C          |
| Fee Collection (Other than Retrieval Fee Billing)/1740 | O          | •          | C          |

This PDS contains 1–5 test case numbers. The transaction originator optionally may provide it. Its purpose is to trace the associated message to 1 to 5 internal Mastercard or customer test cases. This may assist the transaction originator in evaluating test results. The IPM Pre-edit application retains this PDS throughout its processing. GCMS removes this PDS from the message before sending the message to the receiving customer.

### Values

The transaction originator assigns PDS 0799 values.

If present, PDS 0799 must be left-justified and cannot contain all low values, all high values, all spaces, or all zeros.

### PDS 0799 Subfields

This PDS may contain one to five test case traceability identifiers.

Each traceability identifier consists of two subfields as defined in the following table. Each traceability identifier requires 33 positions; the maximum length of this PDS is 165 positions. None of these subfields is optional; that is, all 33 positions must be provided for each occurrence.

| <b>Number</b> | <b>Positions</b> | <b>Name</b>                                                                                               | <b>Attribute</b> | <b>Justification</b> |
|---------------|------------------|-----------------------------------------------------------------------------------------------------------|------------------|----------------------|
| 1             | 1–8              | Auxiliary Field 1<br><br><i>An identifier for internal<br/>Mastercard testing or customer<br/>testing</i> | ans–8            | left                 |

---

| <b>Number</b> | <b>Positions</b> | <b>Name</b>                                                                                               | <b>Attribute</b> | <b>Justification</b> |
|---------------|------------------|-----------------------------------------------------------------------------------------------------------|------------------|----------------------|
| 2             | 9–33             | Auxiliary Field 2<br><br><i>An identifier for internal<br/>Mastercard testing or customer<br/>testing</i> | ans–25           | left                 |

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## PDS 1000–1099—Member-to-Member Proprietary Data

PDS 10XX (Member-to-Member Proprietary Data) contains 100 private data subelements (1000–1099) used exclusively for reporting member-to-member proprietary data.

Customers can use these PDSs to exchange with other participating customers information that is not defined and captured in other elements.

These PDSs are reserved for member-to-member proprietary data. Customers that want to exchange data that is not defined in another data element or PDS may agree to define the data between themselves and present it in one or multiple PDSs in the 1000–1099 range.

### Attributes

---

|                      |                                  |
|----------------------|----------------------------------|
| Data Representation: | ans...992; TAGLLLVAR             |
| Tag Field:           | 10XX (1000-1099)                 |
| Length Field:        | 3 positions, value = 001–992     |
| Data Field:          | Variable length, 1–992 positions |
| Subfields:           | None                             |
| Justification:       | None                             |

---

### Usage

The following table shows the usage of this PDS (whether it is mandatory, conditional, optional, system-provided, or not required) in applicable messages.

---

| <b>Message Type Identifier</b>                        | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|-------------------------------------------------------|------------|------------|------------|
| <b>Presentment, Addendum, and Chargeback Messages</b> |            |            |            |
| First Presentment/1240                                | O          | •          | C          |

---

| <b>Message Type Identifier</b>                                                         | <b>Org</b> | <b>Sys</b> | <b>Dst</b> |
|----------------------------------------------------------------------------------------|------------|------------|------------|
| Financial Detail Addendum (Passenger Transport Detail—General Ticket Information)/1644 | O          | •          | C          |
| Financial Detail Addendum (Passenger Transport Detail—Trip Leg Data)/1644              | O          | •          | C          |
| Financial Detail Addendum (Vehicle Rental Detail)/1644                                 | O          | •          | C          |
| Financial Detail Addendum (Lodging Summary)/1644                                       | O          | •          | C          |
| Financial Detail Addendum (Temporary Services)/1644                                    | O          | •          | C          |
| Financial Detail Addendum (Shipping/Courier Services)/1644                             | O          | •          | C          |
| Financial Detail Addendum (Payment Transaction Detail)/1644                            | O          | •          | C          |
| Financial Detail Addendum (Generic Detail)/1644                                        | O          | •          | C          |
| Financial Detail Addendum (Corporate Card Common Data Requirements)/1644               | O          | •          | C          |
| Financial Detail Addendum (Corporate Fleet Transaction Information)/1644               | O          | •          | C          |
| Financial Detail Addendum (Corporate Line Item Detail)/1644                            | O          | •          | C          |
| Financial Detail Addendum (Healthcare)/1644                                            | O          | •          | C          |
| Financial Detail Addendum (Private Label Common Data)/1644                             | O          | •          | C          |
| Financial Detail Addendum (Private Label Line Item Detail)/1644                        | O          | •          | C          |
| First Chargeback/1442 and Arbitration Chargeback/1442                                  | O          | •          | C          |
| Second Presentment/1240                                                                | O          | •          | C          |
| <b>Retrieval and Fee Collection Messages</b>                                           |            |            |            |
| Retrieval Request/1644                                                                 | O          | •          | C          |
| Retrieval Request Acknowledgement/1644                                                 | O          | •          | C          |
| Fee Collection (Retrieval Fee Billing)/1740                                            | O          | •          | C          |
| Fee Collection (Other than Retrieval Fee Billing)/1740                                 | O          | •          | C          |
| Fee Collection (Handling Fees)/1740                                                    | O          | •          | C          |

## **Values**

Customers may choose one of two options in presenting member-to-member proprietary data in their messages.

- Customers that want to send or receive proprietary data, but would rather use their own parsing routines to parse their data, may opt to use a single PDS within the range of 1000 to 1099 and provide one string of up to 992 characters of data. With this option, customers would provide a single PDS tag (ID) and one length definition, followed by the data string. The clearing system parsers will leave this customer data intact.
- Customers that want to send or receive proprietary data, but would like Mastercard to parse the data, may opt to use up to 100 individual PDSs within the range of 1000 to 1099 to define their data. Under this option, customers will need to use the normal “tag-length-data” PDS encoding structure to define as many PDSs as they choose to use. This will provide the clearing system parsers with the appropriate information to parse the data for inbound and outbound messages. Customers may provide up to an overall total of 999 positions (including tags, lengths, and data for all PDSs assigned within the range) per message.

Member-to-Member data in PDSs 1000 through 1099 may be presented in all messages originated by customers and may be included in any of the “Additional Data” data elements (DE 48, DE 62, DE 123, DE 124, and DE 125).

The contents of a single or of multiple PDSs in the 1000–1099 range must be in display format. The clearing system does not accommodate binary data in these subelements.

PDS 1000–1099 Member-to-Member Proprietary Data cannot be all low values or all high values.

PDS 1000 (Member-to-Member Proprietary Data) designates new commercial product type MLF issued in Brazil only. The following values are used with the Brazil Agro Program.

| <b>Values</b>                            |              |             |                                                                                                                     |
|------------------------------------------|--------------|-------------|---------------------------------------------------------------------------------------------------------------------|
| <b>Field Name/Positions</b>              | <b>Type</b>  | <b>Size</b> | <b>Comments</b>                                                                                                     |
| Financing Type(Positions 1–20)           | Alpha        | 20          | Type of loan operation, agreed between Merchant and issuer. Examples: AGRO-CUSTEIO, AGRO-INVEST, FINAME, CBN.       |
| Buyer ID Type(Position 21)               | Alpha        | 1           | Possible values: F or J.                                                                                            |
| Buyer ID(Positions 22–35)                | Numeric      | 14          | Merchant to fill in with cardholder's CPF or company's CNPJ number or issuers to supply with company's CNPJ number. |
| Buyer Phone Number(Positions 36–46)      | Numeric      | 11          | Merchant to fill in with buyer phone number.                                                                        |
| Purchase Identification(Positions 47–66) | Alphanumeric | 20          | Invoice Data or Purchase Request Data, depending on the agreement between the merchant and issuer.                  |
| Installments Cycle(Positions 67–68)      | Numeric      | 2           | Different amortization types than monthly. For future use, it does not affect transaction clearing and settlement.  |

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|                                               |              |           |                                                                                                                                                 |
|-----------------------------------------------|--------------|-----------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| Interest Rate(Positions 69–86)                | Numeric      | 18 (12.6) | Interest rate on loan. For future use.                                                                                                          |
| Grace Period(Positions 87–89)                 | Numeric      | 3         | Number of amortization cycles to wait before charging the installments. For future use, it does not affect transaction clearing and settlement. |
| Grace Period Cycle(Positions 90–92)           | Numeric      | 3         | Allow different grace period types than monthly. For future use, it does not affect transaction clearing and settlement.                        |
| Grace Period Interest Rate (Positions 93–110) | Numeric      | 18 (12.6) | Interest rate on grace period. For future use, it does not affect transaction clearing and settlement.                                          |
| Reference Field 1(Positions 111–130)          | Alpha        | 20        | Acquirer to populate with merchant's CNPJ number.                                                                                               |
| Reference Field 2(Positions 131–150)          | Alpha        | 20        | Data exchange between merchant and issuer, to identify the transaction.                                                                         |
| Reference Field 3(Positions 151–170)          | Alpha        | 20        | Data exchange between merchant and issuer, to identify the transaction.                                                                         |
| Filler Data(Postions 171–227)                 | Alphanumeric | 56        | Reserved for future Brazil domestic enhancements.                                                                                               |

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<sup>31</sup> For 12.6, the 12 represents numeric values in front of the decimal point and the 6 represents values behind the decimal point.

<sup>32</sup> For 12.6, the 12 represents numeric values in front of the decimal point and the 6 represents values behind the decimal point.

## Appendix A Institution ID Data Elements and PDSs

*Multiple institution ID data elements (DE) and private data subelements (PDS) are defined in IPM messages, and each has a specific function. They are classified into financial or business institutions and technical institutions. This appendix describes the relationship of these data elements and PDSs.*

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|                                                           |      |
|-----------------------------------------------------------|------|
| Financial or Business Institutions.....                   | 1179 |
| Technical Institutions.....                               | 1180 |
| Same Values in Institution ID Data Elements and PDSs..... | 1181 |

## Financial or Business Institutions

These institutions have a financial relationship, business relationship, or both with the card acceptor, cardholder, or with Mastercard.

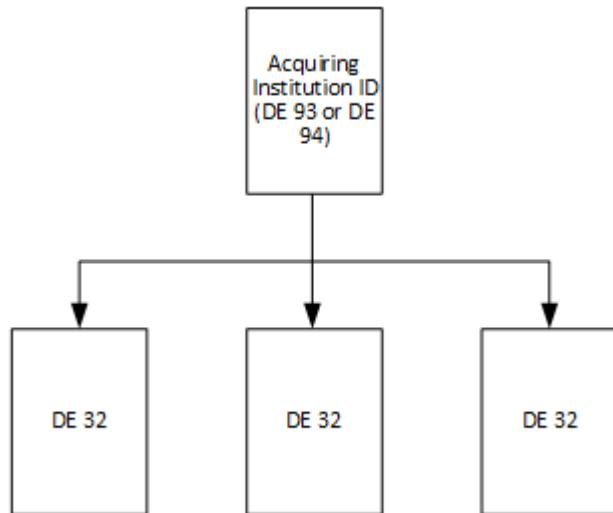
These institutions do not necessarily send and receive data. They consist of Data Element (DE) 32 (Acquiring Institution ID Code), DE 94 (Transaction Originator Institution ID Code), and DE 93 (Transaction Destination Institution ID Code).

- **DE 32**—Acquirers assign DE 32 contents and the contents are not validated against the clearing system customer ID database. DE 32 is optional.
- An acquirer may use DE 32 to subdivide its portfolio within its customer ID number. For example, one acquirer may assign a different DE 32 value to each of its affiliate or agent institutions. Another acquirer may assign DE 32 values according to geographic location.
- **DE 94**—This institution has financial responsibility as the transaction originator. It must be a principal member. DE 94 must contain a valid customer ID, such as an ICA number.
- **DE 93**—This institution has financial responsibility as the transaction receiver. It must be a principal member. DE 93 must contain a valid customer ID, such as an ICA number.

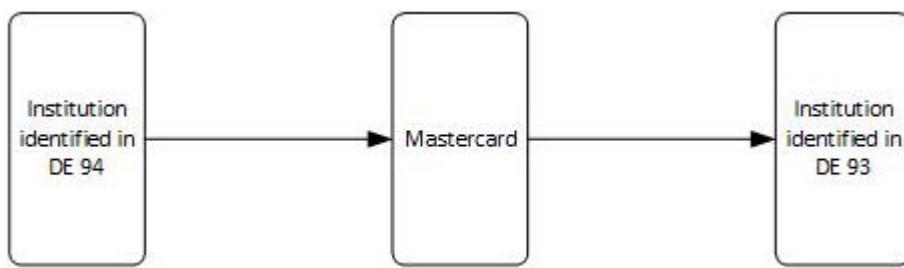
**NOTE:**

If submitted, DE 93 and DE 94 must be a minimum of 6 positions long and a maximum of 11 positions long. GCMS will reject clearing messages submitted with a customer ID less than six positions long.

The following diagram illustrates the relationship between the acquirer and DE 32.



The following diagram depicts the roles of institutions identified in DE 93 and DE 94.



## Technical Institutions

These institutions are physically connected to the card acceptor, cardholder data center, or with Mastercard.

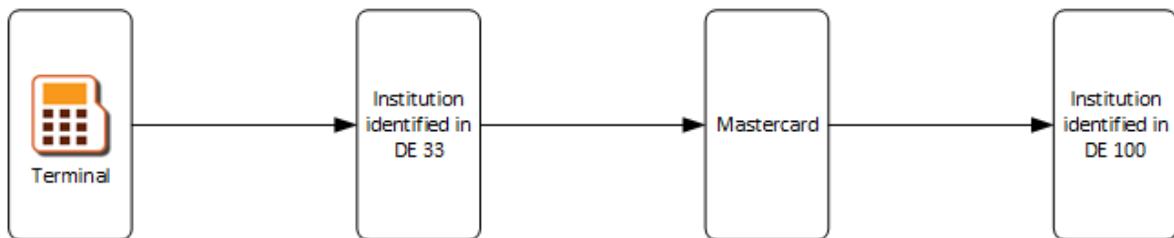
Their primary function is to send data, receive data, or both. They do not necessarily have financial responsibility for a transaction. They consist of DE 33 (Forwarding Institution ID Code) and DE 100 (Receiving Institution ID Code).

- **DE 33**—This institution is physically connected to the clearing system. It is usually a processor. The message originator populates DE 33 with the customer ID assigned to the customer or processor that is physically connected to the clearing system.
- **DE 100**—This institution is also physically connected to the clearing system. Like DE 33, it is usually a processor. The clearing system populates DE 100. It contains either the customer ID of the institution that receives transactions on the acquirer's behalf (as the account range in positions 3–7 of the acquirer reference data [ARD] identifies), or the issuer's behalf (as the account range in the card account number identifies), whichever is appropriate to the transaction.

### NOTE:

If submitted, DE 33 and DE 100 must be a minimum of 6 positions long and a maximum of 11 positions long. GCMS will reject clearing messages submitted with a customer ID less than six positions long.

The following diagram further illustrates the technical relationship among these data elements and PDSs.



## Same Values in Institution ID Data Elements and PDSs

Several of these data elements and PDSs may contain the same value.

For example, an acquirer that submits transactions directly to the clearing system (as opposed to submitting them through a processor) may place the same identifier in DE 32, DE 94, and DE 33.

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