



# **BASE II Clearing Interchange Formats, TC 01 to TC 48**

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**BASE II CLEARING**

Effective: 16 Apr 2011



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## About This Manual

The *BASE II Clearing Interchange Formats* manuals—which consist of two volumes, *TC 01 to TC 48* and *TC 50 to TC 92*—describe transaction records and the edit criteria applied to each field of a record. The manuals are intended for programmers, system analysts, and technical managers responsible for member or processor pre- and post-edit programs and the BASE II Edit Package.

### ORGANIZATION OF THIS MANUAL

This manual is organized as follows:

**Chapter 1, Interchange Files and Transaction Formats** describes the CTF and ITF as they relate to Edit Package and BASE II processing. It also describes how to read and interpret the information provided in the field edit criteria for each record.

A chapter for each BASE II transaction code (TC) provides the record layout and field edit criteria for each transaction component record (TCR) in that transaction. Each chapter is labeled with the TC number.

The **Glossary** provides definitions for BASE II and Visa terms and acronyms.

The **Field Index** provides page references to all field names within the BASE II transactions.

This documentation set also includes a **Quick Reference Card** that lists all the BASE II transactions.

### REFERENCE DOCUMENTATION

The *BASE II Clearing Interchange Formats* manual is part of the BASE II Clearing System documentation series. Refer to the documents listed below for more information on BASE II and VisaNet.

#### NOTE

*Edit Package Release 4.0 software and manuals are available effective August 2010. All acquirers, issuers and processors must convert to Edit Package, Release 4.0, by April 2012. During the migration period from Release 3.0 to Release 4.0, manuals for both releases are supported.*

- *BASE II Clearing Data Codes*
- *BASE II Clearing Edit Package (Release 3) Messages*
- *BASE II Clearing Edit Package (Release 4.0) Messages*
- *BASE II Clearing Edit Package (Release 3) Reports*
- *BASE II Clearing Edit Package (Release 4.0) Reports*
- *BASE II Clearing PC Edit Package for Windows (Release 3.04) User's Guide*
- *BASE II Clearing PC Edit Package for Windows (Release 4.0) User's Guide*
- *BASE II Clearing PC Edit Package (Release 3) Operations Guide*
- *BASE II Clearing PC Edit Package (Release 4.0) Operations Guide*
- *BASE II Clearing Reports*

- *BASE II Clearing VML Developer's Handbook*
- *BASE II Clearing VML Formats*
- *Card Recovery Bulletin User's Guide*
- *VCRFS Processing Manual*
- *Fraud Reporting System User's Manual*
- *Issuer's Clearinghouse Service User's Manual*
- *Merchant Performance Reporting User's Guide*
- *National Merchant Alert Service User's Guide*
- *Visa U.S.A. Merchant Data Manual*
- *Visa International Operating Regulations*
- *Operating Regulations of the six Visa regions*

# Interchange Files and Transaction Formats

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### 1.1 INTERCHANGE FILES

The BASE II Edit Package uses Center Transaction Files (CTFs) and Interchange Transaction Files (ITFs) to process interchange messages.

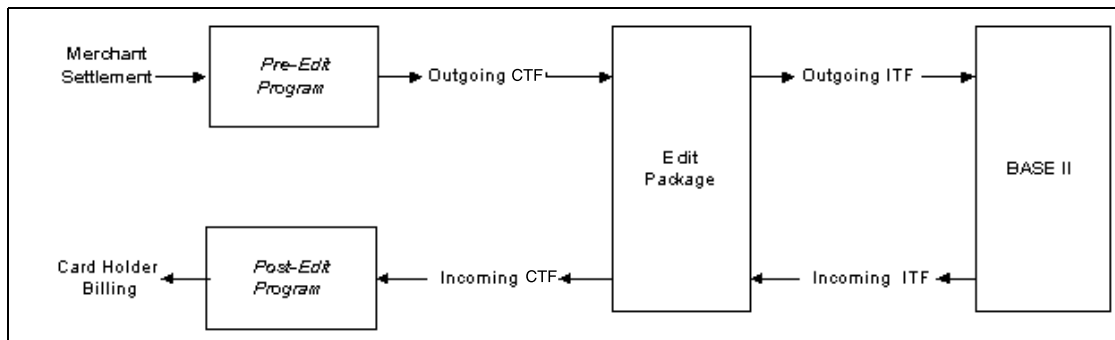
CTFs are used as the interface between the member's own pre- and post-edit programs and the Edit Package.

- Outgoing CTFs contain interchange generated by the member's pre-edit program and validated by the Edit Package before submission to the VisaNet Interchange Center (VIC).
- Incoming CTFs contain interchange from the VIC that has been processed by the Edit Package for the member's post-edit program. The incoming transactions will then be processed by the member's post-edit program.

ITFs are used in the transmission of interchange between the Edit Package and the VIC.

- Outgoing ITFs are generated by the Edit Package and contain reformatted validated CTF interchange transactions.
- Incoming ITFs are generated by the VIC for the Edit Package; they contain incoming interchange, BASE II report records, and Center BIN and Center Security Codes.

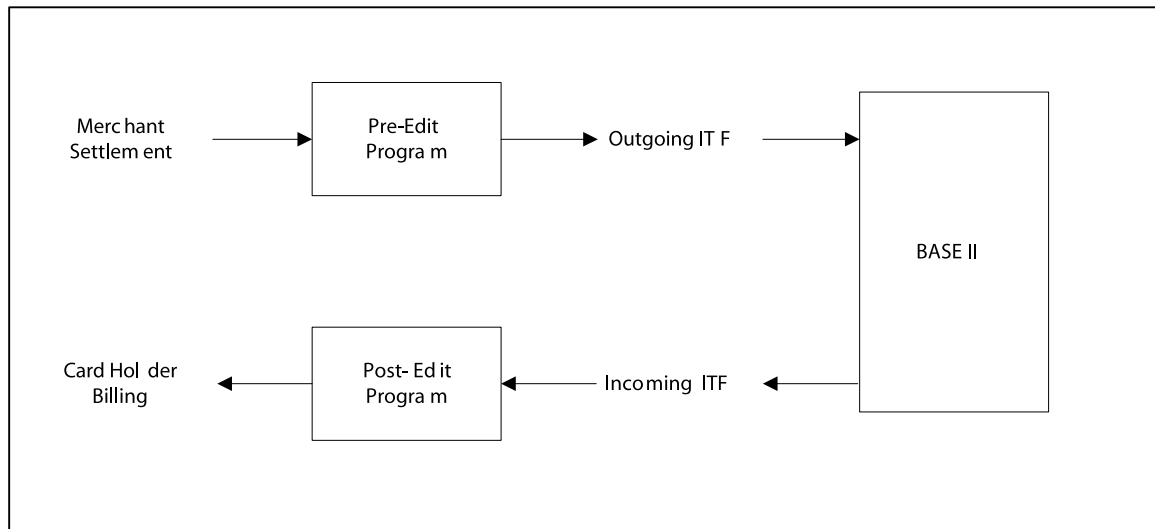
**Figure 1-1 Interchange Processing Flow**



A member also has the option to exchange ITFs directly with BASE II without using the Edit Package application. Refer to the *Centralized Edit Package Alternative Member Implementation Guide* for details.

Figure 1-2 illustrates the alternative processing flow:

- Outgoing ITFs are created and sent directly by the member to the VIC.
- Incoming ITFs are created and sent directly by the VIC to the member.

**Figure 1-2 Interchange Processing Flow Without Edit Package**

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

## 1.2 CENTER TRANSACTION FILES

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

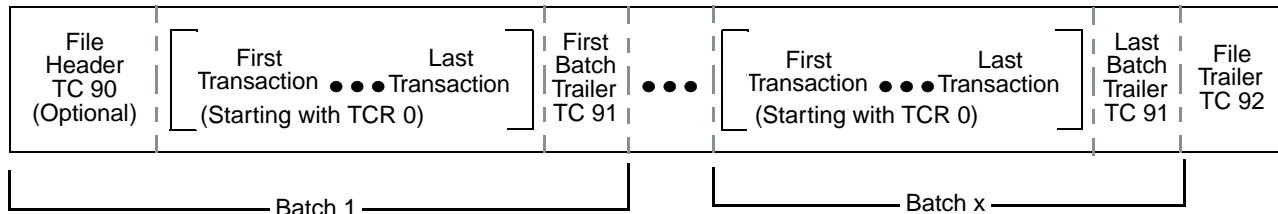
All TCRs in a transaction have the same two-character transaction code (positions 1 and 2). The Transaction Component Sequence Number (position 4) gives the TCR number. TCR numbers are not necessarily consecutive; that is, the TCR sequence may skip a number. For example, the Request for Copy transaction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

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

- The Transaction Code is different from the previous one.
- The Transaction Component Sequence Number (TCR number) is less than the previous one.

The transactions are stored in the CTF in batches. Transactions within each batch do not have to be in any particular order, and a batch may contain multiple source BINs. [Figure 1-3](#) illustrates the CTF structure.

**Figure 1-3 CTF Structure**



The TC 90 Header Record contains the Center BIN and Security Code, VIC Processing and Settlement Dates, Edit Package Release Number, and File Type Subfile ID Number (if separate CTFs are created). For outgoing processing, the Edit Package uses the Center File ID and pre-edit processing date for duplicate file checking. For incoming processing, processing centers can elect to receive an incoming CTF Header Record by using the WRITEHEADER Edit Package run control option.

#### 1.2.1 Outgoing CTF

The outgoing Edit Package CTF has a batch record capacity of 999; however, centers can modify this to allow for up to 3,300 records in a batch if their VAPs permit.

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

#### 1.2.2 Incoming CTF

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

### 1.3 INTERCHANGE TRANSACTION FILES

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

#### 1.3.1 Outgoing ITF

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

If a member chooses not to use the Edit Package application, an ITF will be sent directly from the member to the VIC without Edit Package processing. This option requires members to modify their pre- and post-Edit Package processing programs. TC 00 short block filler

records are not required for outgoing ITFs. Refer to the *Centralized Edit Package Alternative Member Implementation Guide* for details.

### 1.3.2 Incoming ITF

Incoming ITF record batches each contain approximately 1,000 TCRs, although there is no upper limit. Within the Edit Package the processing center has the option of splitting the incoming ITF into a maximum of 25 separate CTFs. Depending on Edit Package run control options, the incoming ITF can be split by ARDEF range, Destination BIN, Card Type, and Transaction Code.

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

If a member chooses not to use the Edit Package application, a member will receive an ITF directly from the VIC without Edit Package processing. This processing programs. Refer to the *Centralized Edit Package Alternative Member Implementation Guide* for details.

## 1.4 EDIT PACKAGE RUN CONTROL OPTIONS

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

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

- *BASE II Clearing Edit Package (Release 3) Operations Guide*
- *BASE II Clearing PC Edit Package (Release 3) User's Guide*
- *BASE II Clearing Edit Package (Release 4.0) Operations Guide*
- *BASE II Clearing PC Edit Package (Release 4.0) User's Guide*

## 1.5 BYPASS BUSINESS EDITS OPTION

During an outgoing edit run, the majority of the business edits can be optionally Bypassed. However, all of the edits and processing that are necessary to insure file integrity and correct Edit Package processing, are always performed. Therefore, when the Bypass Business Edits option is used, unless indicated, the Edit Package does not perform the edits documented in this manual during an outgoing edit run. Business edits in this manual that will still be performed when the Bypass Business Edits option is used will have the following note:

"This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run."

### NOTE

*It may be necessary to obtain authorization from your Visa regional representative to use this run control option.*

For release 3, refer to the EXTENSIONS run control option in the *BASE II Clearing Edit Package (Release 3) Operations Guide* for more information on this and other run control options.

For release 4.0, refer to the VALIDATE run control option in the *BASE II Clearing Edit Package (Release 4.0) Operations Guide* for more information on this and other run control options.

Refer to the *BASE II Clearing Edit Package (Release 3) Messages* or *BASE II Clearing Edit Package (Release 4.0) Messages* for the error message that can still be received when the Bypass Business Edits option is used.

## 1.6 TRANSACTION CODES PRINT/PASS SUMMARY

Table 1-1 lists the BASE II transaction codes with their Edit Package print/pass run control option defaults. Where print or pass options do not apply, n/a (not applicable) is entered.

The print/pass run control options determine which incoming transactions are to be written (passed) to the Center Transaction File (CTF) and which outgoing and incoming transactions are to be printed. The system defaults shown in Table 1-1 can be overridden through the use of Edit Package run control options. For outgoing runs, the print options are:

Edit Package Release 3:

- TCOUTPRT: Prints reports on outgoing transactions.
- TCNOOUTPRT: Prevents printing reports on outgoing transactions.

For incoming runs, the print options are:

- TCINPRT: Prints reports on selected incoming transactions.
- TCNOINPRT: Prevents printing reports on incoming transactions.

For incoming runs, the pass options are:

- TCPASS: Writes specific transaction codes to the incoming CTF.
- TCNOPASS: Prevents specific transaction codes from being written to the incoming CTF.

Refer to the *BASE II Clearing Edit Package (Release 3) Operations Guide* for more information on these and other run control options.

Edit Package Release 4.0:

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

For incoming runs, the print options are:

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

For incoming runs, the pass options are:

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

Refer to the *BASE II Clearing Edit Package (Release 4.0) Operations Guide* for more information on these and other run control options.

**Table 1-1 BASE II Transaction Codes With Edit Package Option Defaults**

Transaction Code and Type	Financial Transaction	Incoming/ Outgoing	Outgoing Print Default	Incoming	
				Print Default	Pass Default
00: Short Block	No	I	n/a	No Print	No Pass
01: Returned Credit	Yes	I	n/a	Print	No Pass

**Table 1-1 BASE II Transaction Codes With Edit Package Option Defaults (continued)**

Transaction Code and Type	Financial Transaction	Incoming/ Outgoing	Outgoing Print Default	Incoming	
				Print Default	Pass Default
02: Returned Debit	Yes	I	n/a	Print	No Pass
03: Returned Nonfinancial	No	I	n/a	Print	No Pass
04: Reclassification Advice Transaction	No	I	n/a	Print	No Pass
05: Sales Draft or Re-presentment	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
06: Credit Voucher	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
07: Cash Disbursement	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
09: Money Transfer	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
10: Fee Collection	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
15: Sales Draft Chargeback	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
16: Credit Voucher Chargeback	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
17: Cash Disbursement Chargeback	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
19: Money Transfer	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
20: Funds Disbursement	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
25: Sales Draft Reversal	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
26: Credit Voucher Reversal	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
27: Cash Disbursement Reversal	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
30: ICS Input	No	O	No Print	n/a	n/a
31: ICS Response Transaction File	No	I	n/a	No Print	Pass
32: NMAS Requests and Responses	No	I/O	No Print	No Print	Pass
33: Multipurpose Message Transactions	No	I	n/a	Print	No Pass
35: Sales Draft Chargeback Reversal	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
36: Credit Voucher Chargeback Reversal	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
37: Cash Disbursement Chargeback Reversal	Yes	I/O	No Print	No Print	Pass <sup>1</sup>
38: Copy Request Service/ Chargeback Documentation Automation Service Message	No	I/O	No Print	No Print	Pass
39: Automated Copy Fulfillment	No	I/O	No Print	No Print	Pass
40: Fraud Advice	No	I/O	No Print	n/a	n/a
42: Merchant File Update	No	O	No Print	n/a	n/a
43: Merchant File Update	No	O	No Print	n/a	n/a
44: Collection Batch Acknowledgment	No	I	n/a	No Print <sup>1</sup>	No Pass <sup>1</sup>
45: General Delivery Report	No	I	n/a	n/a <sup>2</sup>	No Pass
46: Member Settlement Data	No	I	n/a	No Print	Pass

**Table 1-1 BASE II Transaction Codes With Edit Package Option Defaults (continued)**

Transaction Code and Type	Financial Transaction	Incoming/ Outgoing	Outgoing Print Default	Incoming	
				Print Default	Pass Default
47: Report Generation	No	I	n/a	n/a <sup>2</sup>	No Pass
48: BASE I Advice	No	I	n/a	Print	No Pass
50: Free Text Message	No	I/O	No Print	Print	No Pass
51: Request for Original Paper	No	I/O	No Print	Print	No Pass
52: Request for Photocopy or Substitute Draft	No	I/O	No Print	Print	No Pass
53: Photocopy/Original Mailing Confirmation	No	I/O	No Print	Print	No Pass
54: Table Update Data	No	I	n/a	Print	No Pass <sup>1</sup>
55: RCRF Update	No	I	n/a	Print	No Pass
56: Currency Conversion Rate Update	No	I	n/a	Print	No Pass
57: Data Capture Transaction Advice	No	I/O	No Print	No Print	Pass
58: National Settlement Advice	No	I/O	Print	Print	Pass
59: Interface Transaction Advice	No	I/O	No Print	No Print	Pass
90: File Header	No	I/O	No Print	No Print	n/a <sup>3</sup>
91: Batch Trailer	No	I/O	No Print	No Print <sup>1</sup>	Pass <sup>1</sup>
92: File Trailer	No	I/O	No Print	No Print <sup>1</sup>	Pass <sup>1</sup>

1. The default value cannot be changed.
2. These reports are produced automatically and are not applicable for the TCINPRT and TCNOINPRT run control options.
3. These transactions are controlled by the WRITEHEADR run control option and are not applicable for the TCPASS and TCNOPASS run control options.

## 1.7 TRANSACTION FORMATS

Each section of this manual starts with a summary of the transaction's purpose as well as any requirements for specific TCRs. This is followed by a one-page summary of the transaction's TCR O layout, then the field descriptions and edit criteria. The edit criteria include the field title, byte position, field length, and format of each field. Any other TCRs for that transaction follow the TCR O.

### 1.7.1 Data Content Information

The following are general guidelines for information in BASE II transactions:

- Negative values (for example, -1) in any record field cause transactions to be rejected.
- Reserved numeric fields should contain zeros. Reserved alphanumeric fields should contain spaces unless otherwise specified.
- The default entry for any numeric field is zero and the default entry for any alphanumeric field is a space unless otherwise indicated.
- Alphabetic characters should always be uppercase (for example, A, not a).
- Unless specifically stated for a particular field, special characters should not be entered. Special characters include such language-specific ones as accent grave (') or umlaut (").
- Numeric fields should be unpacked numeric (UN).

### 1.7.2 How To Read the Edit Criteria

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

- **Universal edits** apply to all transactions and are always listed first. There may be separate outgoing and incoming universal edits. Unless an edit criterion is identified by a subheading as one of the following categories, assume it to be universally applicable.
- **Regional edits** apply only to transactions between members within a region. Applicable regions are identified.
- **National edits** apply only to transactions within the specified country. Applicable countries are identified.
- **Visa Interchange Center-specific edits** are performed only at the VIC and not by the Edit Package. VIC edits may also be applicable to only a specific nation or region.
- **Notes** provide information such as descriptions, value definitions, or when an optional field should be used. No edits are applied to the information provided in Notes.

An example of a field edit accompanied by explanatory notes is shown in [Figure 1-4](#).

**Figure 1-4** Field Edit Criteria Example

<p><b>POS Terminal Capability</b> Position: 158 Length: 1 Format: alphanumeric</p> <p>Universal edit applicable to all transactions</p> <p>Note applicable universally</p> <p>Edit applicable only to CPS participating countries</p> <p>National edit applicable only to the U.S.</p> <p>VIC Edit applicable only to the U.S.</p> <p>Universal edits and notes applying only to representments, chargebacks</p>	<p><b>Description:</b> Indicates the capability of the Point-of-Sale (POS) terminal (for example, terminal was not used, terminal can read magnetic stripe, terminal can read chip, etc.) The field must contain a space, 0 through 5, 8, or 9. Refer to the <i>BASE II Clearing Data Codes</i> manual for a list of valid codes.</p> <p><b>Note:</b> Please refer to the <i>BASE II Clearing Data Codes</i> manual for a list of valid codes.</p> <p><b>For CPS Participating Countries:</b> If ACI = M, P, R, or V, this field may contain any valid value. Otherwise, CPS originals and their reversals, except CPS/ATM, must contain a 2 through 5 or 9. CPS vouchers may contain a space.</p> <p><b>National—U.S.:</b> EIRF originals and their reversals must contain 0 through 5, 8, or 9. EIRF credit vouchers may contain a space. Contactless original transactions must contain 8.</p> <p><b>VIC Edit, National—U.S.:</b> EPS and Supermarket originals and reversals must contain 2 through 5, 8, or 9.</p> <hr/> <p><b>Representments, Chargebacks</b> The entry is not required, but if it is present it must be a valid value.</p>
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TC 01, 02, 03

**01.1 TC 01, 02, 03—RETURNED ITEM TRANSACTIONS**

TCR 0–8, 9

CTF – Incoming Interchange

The Returned Item Transaction is used for the following:

- Returned Credit (TC 01)—A credit transaction that failed the edits at the VIC.
- Returned Debit (TC 02)—A debit transaction that failed the edits at the VIC.
- Returned Nonfinancial (TC 03)—A nonfinancial transaction that failed the edits at the VIC.

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

## TC 01, 02, 03

## TCR 0-8

## CTF – Incoming Interchange

## Returned Item Record Layout

Position	Field Length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-168	164	AN	Contents of Returned TCR
Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric			

## TC 01, 02, 03

## TCR 0-8

## CTF – Incoming Interchange

## Returned Item Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field will contain 01, 02, or 03.  01 = Returned Credit  02 = Returned Debit  03 = Returned Nonfinancial
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a number from 0 through 8.
<b>Contents of Returned TCR</b> Positions: 5–168 Length: 164 Format: alphanumeric	<b>Description:</b> This field contains data from the transaction being returned.

## TC 01, 02, 03

## TCR 9

## CTF – Incoming Interchange

## Returned Item Record Layout

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

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

## TC 01, 02, 03

## TCR 9

## CTF – Incoming Interchange

## Returned Item Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field will contain 01, 02, or 03.  01 = Returned Credit  02 = Returned Debit  03 = Returned Nonfinancial transaction
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> The field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field will contain a nine.
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which this transaction message is sent. This field will contain a valid BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this transaction message is sent. This field must contain the member's BIN.
<b>Original Transaction Code</b> Positions: 17–18 Length: 2 Format: alphanumeric	<b>Description:</b> The Transaction Code of the item being returned.
<b>Original Transaction Code Qualifier</b> Positions: 19 Length: 1 Format: alphanumeric	<b>Description:</b> The Transaction Code Qualifier of the item being returned.
<b>Original Transaction Component Sequence Number</b> Positions: 20 Length: 1 Format: alphanumeric	<b>Description:</b> The Transaction Component Sequence Number of the item being returned.

## Returned Item Edit Criteria (continued)

<b>Source Batch Date</b> Positions: 21–25 Length: 5 Format: unpacked numeric	<b>Description:</b> The date of the original batch that contained the item being returned. The format is YYDDD (year and Julian day).
<b>Source Batch Number</b> Positions: 26–31 Length: 6 Format: unpacked numeric	<b>Description:</b> The number of the original batch that contained the item being returned.
<b>Item Sequence Number</b> Positions: 32–35 Length: 4 Format: unpacked numeric	<b>Description:</b> Sequence number of the transaction being returned as it appears in the batch.
<b>Return Reason Code 1</b> Positions: 36–38 Length: 3 Format: alphanumeric	<b>Description:</b> The return reason code from BASE II or the first of five possible return reason codes from the CRS. Refer to <i>BASE II Clearing Data Codes</i> for specific Returned Item Reason Codes.
<b>Original Source Amount</b> Positions: 39–50 Length: 12 Format: unpacked numeric	<b>Description:</b> Amount of the transaction. This field contains numerics. Two decimal positions are implied. If the Original Source Currency code is 392 (Japanese Yen), any value other than zero after the decimal produces an Invalid Amount error.
<b>Original Source Currency</b> Positions: 51–53 Length: 3 Format: unpacked numeric	<b>Description:</b> Currency code indicating the source currency. This field will contain a valid ISO numeric code. Refer to <i>BASE II Clearing Data Codes</i> for Currency Codes.
<b>Original Settlement Flag</b> Positions: 54 Length: 1 Format: alphanumeric	<b>Description:</b> Flag indicating interchange system used for settlement. The valid entries are 0, 6, 7, or 8:  0 = Visa-settled transaction  6 = National Bilateral Interchange  7 = International Bilateral Interchange (valid only for Latin America and Caribbean)  8 = National Net Interchange
<b>CRS Return Flag</b> Positions: 55 Length: 1 Format: alphanumeric	<b>Description:</b> Flag indicating the transaction was returned by either BASE II or the Chargeback Reduction Service (CRS). Valid values are: Space = Transaction has been returned by BASE II.  C = Transaction has been returned by the Chargeback Reduction Service.
<b>Return Reason Code 2</b> Positions: 56–58 Length: 3 Format: alphanumeric	<b>Description:</b> The second of five possible return reason codes from the CRS. Refer to <i>BASE II Clearing Data Codes</i> for Returned Item Reason Codes.
<b>Return Reason Code 3</b> Positions: 59–61 Length: 3 Format: alphanumeric	<b>Description:</b> The third of five possible reason codes from the CRS. Refer to <i>BASE II Clearing Data Codes</i> for Returned Item Reason Codes.



**Returned Item Edit Criteria (continued)**

<b>Return Reason Code 4</b> Positions: 62–64 Length: 3 Format: alphanumeric	<b>Description:</b> The fourth of five possible return reason codes from the CRS. Refer to <i>BASE II Clearing Data Codes</i> for Returned Item Reason Codes.
<b>Return Reason Code 5</b> Positions: 65–67 Length: 3 Format: alphanumeric	<b>Description:</b> The fifth of five possible return reason codes from the CRS. Refer to <i>BASE II Clearing Data Codes</i> for Returned Item Reason Codes.
<b>Reserved</b> Positions: 68–168 Length: 101 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

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TC 01, 02, 03

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**CTF – Incoming Interchange**

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## Reclassification Advice Transaction

### 04.1 TC 04—RECLASSIFICATION ADVICE TRANSACTION

TCR 0–7, 9

CTF – Incoming Interchange

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

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

Members may choose to have original transactions returned by the BASE II System for correction, rather than having them reclassified. To have transactions returned, members must contact their regional representative.

## TC 04

## TCR 0-7

## CTF – Incoming Interchange

## Reclassification Advice Record Layout

Position	Field Length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-168	164	AN	Contents of Reclassified TCR
Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric			

## TC 04

## TCR 0-7

## CTF – Incoming Interchange

## Reclassification Advice Edit Criteria

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

## TC 04

## TCR 9

## CTF – Incoming Interchange

## Reclassification Advice Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17–18	2	AN	Original Transaction Code
19	1	AN	Original Transaction Code Qualifier
20	1	AN	Original Transaction Component Sequence Number
21–25	5	UN	Source Batch Date (YYDDD)
26–31	6	UN	Source Batch Number
32–35	4	UN	Item Sequence Number
36–67	32	AN	Reserved
68	1	AN	Settled International Fee Indicator (IFI)
69	1	AN	Settled Authorization Characteristics Indicator
70	1	AN	Settled Requested Payment Service
71	1	AN	Settled Reimbursement Attribute
72–87	16	AN	Derived IRF Descriptor
88–103	16	AN	Settled IRF Descriptor
104–106	3	AN	Payment Service Reclassification Reason
107–109	3	AN	Fee Reclassification Reason
110–112	3	AN	Merchant Volume Reclassification Reason
113–115	3	AN	Submitted Fee Program Indicator
116–118	3	AN	Assessed Fee Program Indicator
119–121	3	AN	Fee Program Indicator Reclassification Reason
122–124	3	AN	MOTO/ECI Reclassification Reason
125–139	15	UN	Interchange Fee Amount
140	1	AN	Interchange Fee Sign
141–168	28	n/a	Reserved

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



## TC 04

## TCR 9

## CTF – Incoming Interchange

## Reclassification Advice Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field will contain 04.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> The field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field will contain a 9.
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which this transaction message is sent.  This field will contain a valid BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this transaction message is sent.  The field will contain the BIN of the VIC.
<b>Original Transaction Code</b> Positions: 17–18 Length: 2 Format: alphanumeric	<b>Description:</b> The Transaction Code of the item being reclassified.
<b>Original Transaction Code Qualifier</b> Positions: 19 Length: 1 Format: alphanumeric	<b>Description:</b> The Transaction Code Qualifier of the item being reclassified.
<b>Original Transaction Component Sequence Number</b> Positions: 20 Length: 1 Format: alphanumeric	<b>Description:</b> The Transaction Component Sequence Number of the item being reclassified.

## Reclassification Advice Edit Criteria (continued)

<b>Source Batch Date</b> Positions: 21–25 Length: 5 Format: unpacked numeric	<b>Description:</b> The date of the original batch that contained the item being reclassified.  The format is YYDDD (year and Julian day).
<b>Source Batch Number</b> Positions: 26–31 Length: 6 Format: unpacked numeric	<b>Description:</b> The number of the original batch that contained the item being reclassified.
<b>Item Sequence Number</b> Positions: 32–35 Length: 4 Format: unpacked numeric	<b>Description:</b> Sequence number of the transaction being reclassified as it appears in the batch.
<b>Reserved</b> Positions: 36–67 Length: 32 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Settled International Fee Indicator (IFI)</b> Positions: 68 Length: 1 Format: alphanumeric	<b>Description:</b> The International Fee Indicator assigned by the VIC and cleared to the issuer.
<b>Settled Authorization Characteristics Indicator</b> Positions: 69 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates the authorization characteristics (card present, card not present, etc.) the transaction was settled at and cleared to the issuer. It may be assigned by the VIC. Refer to <i>BASE II Clearing Data Codes</i> for Authorization Characteristics Indicator values.
<b>Settled Requested Payment Service</b> Positions: 70 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates the requested payment service (CPS/ATM, CPS/Retail Service Station, not a payment service transaction, etc.) the transaction was settled at and cleared to the issuer. It may be assigned by the VIC. Refer to <i>BASE II Clearing Data Codes</i> for Requested Payment Service values.
<b>Settled Reimbursement Attribute</b> Positions: 71 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates the interchange reimbursement fees that the transaction was settled at and cleared to the issuer. It may be assigned by the VIC. Refer to <i>BASE II Clearing Data Codes</i> for Reimbursement Attributes.
<b>Derived IRF Descriptor</b> Positions: 72–87 Length: 16 Format: alphanumeric	<b>Description:</b> The descriptor for the Interchange Reimbursement Fee (IRF) that was derived from the fields that were submitted in the transaction.
<b>Settled IRF Descriptor</b> Positions: 88–103 Length: 16 Format: alphanumeric	<b>Description:</b> The descriptor for the IRF at which the transaction was settled.

## Reclassification Advice Edit Criteria (continued)

<b>Payment Service Reclassification Reason</b>  Positions: 104–106 Length: 3 Format: alphanumeric	<b>Description:</b> The code identifying the reason the payment service was changed. The codes are the same as the return item codes. Refer to <i>BASE II Clearing Data Codes</i> for a listing of these codes. If there was no payment service change, the field will contain zeros. This field is left-justified and space-filled.
<b>Fee Reclassification Reason</b>  Positions: 107–109 Length: 3 Format: alphanumeric	<b>Description:</b> The code identifying the reason the fee was changed. The codes are the same as the return item codes. Refer to <i>BASE II Clearing Data Codes</i> for a listing of these codes. This field will contain zeros if the fee was not changed. This field is left-justified and zero-filled.
<b>Merchant Volume Reclassification Reason</b>  Positions: 110–112 Length: 3 Format: alphanumeric	<b>Description:</b> The code identifying the reason the merchant volume indicator was changed. This field will contain zeros if the indicator was not changed. This field is left-justified and zero-filled.
<b>Submitted Fee Program Indicator</b>  Positions: 113–115 Length: 3 Format: alphanumeric	<b>Description:</b> Indicates the requested Fee Program (Standard-Credit, Electron Card, Business Card Electronic, etc.) if it was present in the transaction. Refer to <i>BASE II Clearing Data Codes</i> for a listing of these indicators. If no indicator was submitted, the field will contain zeros. This field is left-justified and space-filled.
<b>Assessed Fee Program Indicator</b>  Positions: 116–118 Length: 3 Format: alphanumeric	<b>Description:</b> Indicates the assessed the Fee Program (Standard-Credit, Electron Card, Business Card Electronic, etc.) for which the transaction qualified if the Fee Program Indicator was submitted in the transaction. Refer to <i>BASE II Clearing Data Codes</i> for a listing of these indicators. If no indicator was submitted, the field will contain zeros. This field is left-justified and space-filled.
<b>Fee Program Indicator Reclassification Reason</b>  Positions: 119–121 Length: 3 Format: alphanumeric	<b>Description:</b> Code identifying the reason the Fee Program Indicator was changed. Refer to <i>BASE II Clearing Data Codes</i> for a listing of these indicators. This field will contain zeros if the indicator was not changed. This field is left-justified and zero-filled.
<b>MOTO/ECI Reclassification Reason</b>  Positions: 122–124 Length: 3 Format: alphanumeric	<b>Description:</b> This field contains the Reclassification Reason code 29 to indicate that the MOTO or ECI value was invalid and changed to 7.
<b>Interchange Fee Amount</b>  Positions: 125–139 Length: 15 Format: UN	<b>Description:</b> Specifies the Interchange Fee Amount (in the settlement currency of the member) calculated by Visa for this transaction. The field is right-justified, with six decimals implied.
<b>Interchange Fee Sign</b>  Positions: 140 Length: 1 Format: AN	<b>Description:</b> Indicates if the interchange fee amount is a credit or a debit for the receiving member. Valid values are: C = Credit D = Debit The field must contain spaces. The VIC will insert the valid value.
<b>Reserved</b>  Positions: 141–168 Length: 28 Format: n/a	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

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TC 04

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## **CTF – Outgoing and Incoming Interchange**

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## 05.1 DELIVERY OF TCRS IN SALES DRAFTS

For Sales Drafts, there are situations where BASE II will either add or drop a TCR, based on the service that is being used within a transaction. This section describes these conditions.

### NOTE

*A Sales Draft is defined as a transaction with one of the following Transaction Codes: 05, 06, 07, 15, 16, 17, 25, 26, 27, 35, 36, or 37.*

### 05.1.1 TCR 5 in Sales Drafts

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

## 05.2 UNDELIVERED TCRS

TCRs will not be delivered to recipients under the following conditions.

### 05.2.1 TCR 2 (National Data)

The TCR 2 is not delivered under the following conditions:

- If the country of origin is **not** Japan, Hong Kong, Mexico, South Korea, Brazil, or Sweden

### 05.2.2 TCR 3 (Industry-Specific Data)

The TCR 3 is not delivered under the following conditions:

- If Business Format Code = Original Credit (CR) **and** Transaction Code = 07, 17, 27, or 37
- If Business Format Code = Airline, Passenger Itinerary (AI) **and** Transaction Code = 07, 17, 27, or 37
- If Business Format Code = Lodging (LG) **and** Transaction Code = 07, 17, 27, or 37
- If Business Format Code = Car Rental (CA) **and** Transaction Code = 07, 17, 27, or 37
- If Business Format Code = Fleet (FL) **and** Transaction Code = 07, 17, 27, or 37
- If Business Format Code = Business To Business (BB) **and** Transaction Code = 07, 17, 27, or 37

### 05.2.3 TCR 4

The TCR 4 is not delivered under the following conditions:

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

### 05.2.4 TCR 5 (Payment Service Data)

The TCR 5 is not delivered under the following conditions:

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

**05.2.5 TCRD (Visa Commerce Data) and TCRE (Visa Commerce Overflow Data)**

The TCRD and TCRE are not delivered under the following conditions:

- If Business Format Code = Business To Business (BB) **and** Transaction Code = 07, 17, 27, or 37
- If Business Format Code not = Business to Business (BB) **and** Transaction Code = 05, 06, 15, 16, 25, 26, 35, or 36



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

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

CTF – Outgoing and Incoming Interchange

Draft data transactions are the most frequently used type of transaction in BASE II processing. They are organized into four categories:

- Draft data transactions
  - Sales Draft (TC 05)—Original purchase or re-presentment
  - Credit Voucher (TC 06)—Original credit voucher or re-presentment; or original credit or re-presentment
  - Cash Disbursement (TC 07)—Original cash disbursement/withdrawal or re-presentment
- Chargebacks
  - Chargeback, Sales Draft (TC 15)—Purchase transaction chargeback
  - Chargeback, Credit Voucher (TC 16)—Credit voucher transaction chargeback; or original credit chargeback
  - Chargeback, Cash Disbursement (TC 17)—Cash disbursement/withdrawal transaction chargeback
- Reversals
  - Reversal, Sales Draft (TC 25)—Reversal of an original purchase or re-presentment transaction
  - Reversal, Credit Voucher (TC 26)—Reversal of an original credit voucher or re-presentment transaction; or original credit or re-presentment transaction.
  - Reversal, Cash Disbursement (TC 27)—Reversal of an original cash disbursement/withdrawal transaction
- Chargeback Reversals
  - Chargeback Reversal of Sales Draft (TC 35)—Reversal of a duplicate sales draft chargeback
  - Chargeback Reversal of Credit Voucher (TC 36)—Reversal of a duplicate credit voucher chargeback; or Reversal of a duplicate original credit chargeback.
  - Chargeback Reversal of Cash Disbursement (TC 37)—Reversal of a cash disbursement/withdrawal chargeback

**05.3.1 Transaction Code Record Formats**

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

TCR 1 is required for all transactions involving the following:

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

TCR 2 is used for National Settlement data in some countries.

TCR 3 is used for industry-specific data for passenger transport, lodging, and car rental merchants:

- In the U.S., TCR 3 is required for passenger transport transactions in EIRF and Custom Payment Service (CPS) programs.
- In the U.S., TCR 3 is also required for originals requesting PSIRF for:
  - CPS/Passenger Transport.
  - CPS/Hotel (Card Present).
  - CPS/Hotel (Card Not Present).
  - CPS/Car Rental (Card Present).
  - CPS/Car Rental (Card Not Present).
  - CPS/Retail when a Passenger Transport Merchant Category Code is used.
- For intraregional EU and domestic EU transactions, TCR 3 is required in order to qualify for the EU Airline Interchange Reimbursement Fee (IRF).

Members who subscribe to the Single Message System can send or receive TCR 4s. TCR 4 is used for all transactions routed to and from the Single Message System. TCR 4 is required for U.S. Plus chargebacks and re-presentments and is optional for all other transactions.

TCR 5 is used by Payment Service 2000 and CPS/ATM participants to provide payment service data. TCR5 fields are also being shared for VSDC, IRF program and the TID transmission.

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

TCR 7 is used by VSDC participants to provide audit trail data for full data VSDC transactions.

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Draft Data

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

## TCR 0

## CTF – Outgoing and Incoming Interchange

## Draft Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–20	16	UN	Account Number
21–23	3	UN	Account Number Extension
24	1	AN	Floor Limit Indicator
25	1	AN	CRB/Exception File Indicator
26	1	AN	Positive Cardholder Authorization Service (PCAS) Indicator
27–49	23	UN	Acquirer Reference Number
50–57	8	UN	Acquirer's Business ID
58–61	4	UN	Purchase Date (MMDD)
62–73	12	UN	Destination Amount
74–76	3	AN	Destination Currency Code
77–88	12	UN	Source Amount
89–91	3	AN	Source Currency Code
92–116	25	AN	Merchant Name
117–129	13	AN	Merchant City
130–132	3	AN	Merchant Country Code
133–136	4	UN	Merchant Category Code
137–141	5	UN	Merchant ZIP Code
142–144	3	AN	Merchant State/Province Code
145	1	AN	Requested Payment Service
146	1	AN	Reserved
147	1	AN	Usage Code
148–149	2	UN	Reason Code
150	1	UN	Settlement Flag
151	1	AN	Authorization Characteristics Indicator
152–157	6	AN	Authorization Code
158	1	AN	POS Terminal Capability
159	1	AN	International Fee Indicator

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

Draft Data

**Draft Data Record Layout (continued)**

Position	Field Length	Format	Contents
160	1	AN	Cardholder ID Method
161	1	AN	Collection-Only Flag
162–163	2	AN	POS Entry Mode
164–167	4	UN	Central Processing Date (YDDD)
168	1	AN	Reimbursement Attribute

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

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

## TCR 0

### CTF – Outgoing and Incoming Interchange

#### Draft Data Edit Criteria

<b>Transaction Code</b>  Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field must contain the appropriate transaction code.  05 = Sales draft 06 = Credit voucher 07 = Cash disbursement 15 = Sales draft chargeback 16 = Credit voucher chargeback 17 = Cash disbursement chargeback 25 = Sales draft reversal 26 = Credit voucher reversal 27 = Cash disbursement reversal 35 = Sales draft chargeback reversal 36 = Credit voucher chargeback reversal 37 = Cash disbursement chargeback reversal  Re-presentment transactions must have the original transaction code.
<b>Transaction Code Qualifier</b>  Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain one of the following values:  0 = Default 1 = Account Funding 2 = Original Credit  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b>  Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 0 (zero).

Draft Data

## Draft Data Edit Criteria (continued)

<p><b>Account Number</b></p> <p>Positions: 5–20 Length: 16 Format: unpacked numeric</p>	<p><b>Description:</b> An issuer-assigned number that identifies a cardholder's account. The entry must be a 16-digit numeric. The first nine characters must be numeric. This field must contain a valid number from the BASE II ARDEF. The entire number must belong to an issuer BIN and pass the modulus-10 check digit algorithm as specified by the check-digit indicator in the ARDEF Table. The check-digit must be in the final position according to the account number length in the ARDEF entry. The field must be zero-filled to the right of an account number less than 16 digits in length.</p> <p><b>Edit Package Edit:</b> For Plus International System account numbers (BIN 400087) and other accounts where the ARDEF card type is A (ATM only), this must be an ATM transaction (TC 07 or 27) and Merchant Category Code 6011.</p> <p><b>VIC Edit:</b> The Account Number must be the same as in the Authorization Response (V.I.P. Field 2 converted to unpacked numeric) in the following transactions:</p> <ul style="list-style-type: none"> <li>• Custom payment service original purchase transactions and their reversals</li> <li>• CPS/ATM original ATM cash disbursement transactions and their reversals</li> </ul> <p><b>VIC Edit:</b> If multiple authorizations and/or an authorization reversal were submitted, this field must contain the Account Number from the first authorization response.</p> <p><b>Re-Presentments, Reversals, Chargebacks, Chargeback Reversals for CPS Participating Countries</b></p> <p>This field must contain the same account number as the original transaction.</p>
<p><b>Account Number Extension</b></p> <p>Positions: 21–23 Length: 3 Format: unpacked numeric</p>	<p><b>Description:</b> A three-digit extension of the account number that allows account numbers up to 19 digits. If the account number exceeds 16 digits, the extension field entry must be numeric, left-justified, and any remaining positions zero-filled.</p> <p><b>Outgoing:</b> The Edit Package inserts zeros in the field if the Account Number is 16 digits or less (per the ARDEF Table).</p>
<p><b>Floor Limit Indicator</b></p> <p>Positions: 24 Length: 1 Format: alphanumeric</p>	<p><b>Description:</b> Indicates if the transaction was above or below the merchant's floor limit for the date of the purchase.</p> <p>When the transaction is validated at the VIC, the VIC inserts the appropriate code in this field. Valid values are:</p> <p>Space = Floor limit validation not performed I = Insufficient information to determine floor limit Z = Zero floor limit A = Above floor limit by more than 20% B = Below floor limit by more than 20% C = Above floor limit by 20% or less D = Below floor limit by 20% or less, or at the floor limit</p> <p>This edit applies to all presentments except credit vouchers. It applies to only those chargebacks with Reason Code 20, 28, 47, 70, or 72.</p> <p><b>Chargebacks</b></p> <p><b>VIC Edit:</b> The VIC returns chargebacks with the following conditions: Floor Limit Indicator = A or Z, and the Reason Code = 28 or 70 Floor Limit Indicator = B, and the Reason Code = 20, 47, or 72</p>

## Draft Data Edit Criteria (continued)

<b>CRB/Exception File Indicator</b>  Positions: 25 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates that the account number on the card used in the transaction was listed in the Card Recovery Bulletin (for international transactions) or Exception File (for U.S. transactions) for the merchant's region on the date of the transaction. CRS evaluates the following transaction elements to determine the account status on the Visa card pickup bulletin: <ul style="list-style-type: none"> <li>- Account number</li> <li>- Mail/telephone indicator</li> <li>- Merchant location</li> <li>- Transaction date</li> <li>- Authorization code</li> <li>- Floor limit indicator</li> </ul> <p>The field applies to original sales drafts, cash disbursements, and first chargebacks with reason codes 28 or 70, which were not authorized and have a transaction amount at or below the merchant's floor limit. Refer to the <i>BASE II Clearing Data Codes</i> manual for a listing of valid codes.</p> <p><b>VIC Edit:</b> The VIC returns original sales drafts if the Indicator has been set to Y.</p> <p><b>Chargebacks</b>  <b>VIC Edit:</b> The VIC returns chargebacks with Reason Code 28 or 70 if the Indicator has been set to N.</p>
<b>PCAS Indicator</b>  Positions: 26 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates that the transaction's authorization code was generated during Visa stand-in authorization (STIP-Stand-In Processor) using the Positive Cardholder Authorization Service (PCAS). CRS evaluates the following elements to determine the authorization status: <ul style="list-style-type: none"> <li>- Account number</li> <li>- Authorization code</li> <li>- Transaction date</li> </ul> <p>When the transaction is validated at the VIC, the VIC inserts the appropriate code in TCR 0, field position 26, PCAS Indicator.</p> <p>The VIC inserts the appropriate code:            Space = Unknown; no determination can be made. Does not imply that the authorization was issued by PCAS            N = Authorization was not issued by PCAS</p> <p>This does not apply to credit vouchers, chargebacks of credit vouchers, reversals of sales drafts, and chargeback reversals of credit vouchers.</p>
<b>Acquirer Reference Number</b>  Positions: 27–49 Length: 23 Format: unpacked numeric	<b>Description:</b> A 23-digit identification number assigned by the acquirer and included in a Clearing Record.  <p>The ARN should be unique although duplicate ARNs will not be rejected.</p>



## Draft Data Edit Criteria (continued)

<b>Format Code</b> Positions: 27 Length: 1 Format: unpacked numeric	<b>Description:</b> Code used to ensure a valid Visa Reference Number (see above). The entry must be either a 2 or a 7.  <i>Purchase re-presentments:</i> (TC 05, Usage Code = 2) must contain a 7. <i>Purchase chargebacks and reversals:</i> (TC 15, 25, and 35; Usage Code = 1 or 2) may contain either a 2 or 7. <i>Credit vouchers and cash transactions:</i> (TC 06, 07, 16, 17, 26, 27, 36, and 37; Usage Code = 1 or 2) must contain a 7.  <b>National—CPS Participating Countries:</b> <i>Original purchase transactions:</i> (TC 05; Usage Code = 1) must contain a 2 in this field. <i>Purchase re-presentments:</i> (TC 05, Usage Code = 2) must contain either a 2 or 7.
<b>BIN</b> Positions: 28–33 Length: 6 Format: unpacked numeric	<b>Description:</b> Bank Identification Number (BIN), usually six digits, assigned by Visa to member financial institutions to uniquely identify them, distinguish their card issuing and acquiring programs, and to provide for the proper routing of messages. A BIN may also be assigned to non-member processors for identification purposes.  The entry must be a valid six-digit acquiring BIN per the current BIN Table. May be an issuing BIN for cash disbursements.
<b>Date</b> Positions: 34–37 Length: 4 Format: unpacked numeric	<b>Description:</b> A four-digit numeric in the format YDDD (year and Julian day).  The date should be either the data capture date or the pre-edit program run date.
<b>Film Locator</b> Positions: 38–48 Length: 11 Format: unpacked numeric	<b>Description:</b> A number used to identify film records of the transaction.  Original Draft Transactions: (TC 05, 06, and 07; Usage Code=1) must not be zeros.
<b>Check Digit</b> Positions: 49 Length: 1 Format: unpacked numeric	<b>Description:</b> Digit used to validate the Acquirer Reference Number. The entry must be a valid standard modulus-10 check digit of the preceding 22 digits (positions 27–48).
<b>Re-presentments, Chargebacks, Reversals, Chargeback Reversals</b> Positions: n/a Length: n/a Format: n/a	<b>Description:</b> The field must be the same as in the original transaction unless a correction is required for resolution of a re-presentment or chargeback.
<b>Acquirer's Business ID</b> Positions: 50–57 Length: 8 Format: unpacked numeric	<b>Description:</b> Contains the Visa-assigned business ID of the acquirer that signed the merchant for processing purchase or mail/phone order transactions. In this case, the acquirer is referred to as the Merchant Sponsor. The entry must be numeric.  U.S. acquirers must provide this field on all original presentments.  For chargebacks, re-presentments, retrieval requests, and fraud advices, U.S. issuers must retain and return the Acquirer's Business ID if it was provided by the acquirer.

## Draft Data Edit Criteria (continued)

**Purchase Date**

Positions: 58–61

Length: 4

Format: unpacked numeric

**Description:** Date the purchase transaction was made. For re-presentments, the field must be the same as in the original transaction.

The entry must be a four-digit numeric (which may be zeros) in the format MMDD (month and day). Four zeros (0000) must be used only if the date is unavailable or illegible. (Refer to the *Visa International Operating Regulations*.)

For originals only, the entry may not be greater than the Edit Package run date. The entry may not be older than 11 months from the Edit Package run date. For example, if the run date is May 1, the Purchase Date can be no older than June 2 of the previous year. The Purchase Date must not be zeros for CPS original purchase transactions and their reversals, or for Pre-PS2000 original purchase transactions and their reversals.

For originals only, the entry may not be greater than the Edit Package run date. The entry may not be older than 11 months from the Edit Package run date. For example, if the run date is May 1, the Purchase Date can be no older than June 2 of the previous year.

The Purchase Date must not be zeros for CPS original purchase transactions and their reversals, or for Pre-PS2000 original purchase transactions and their reversals.

**CPS/Retail (including key-entered), CPS/Restaurant, CPS/Passenger Transport, CPS/Automated Fuel Dispenser, and CPS/ATM:** The Purchase Date must be within one calendar day of the authorization date on original purchase transactions and their reversals or original ATM cash disbursement transactions and their reversals.

**CPS/Card Not Present, CPS/Direct Marketing:** The Purchase Date must be within one calendar day before the authorization date and seven calendar days after the authorization date on original purchase transactions and their reversals. ATM originals must not contain zeros in this field.

**VIC Edit:** For original purchase transactions to qualify for the International Pre-PS2000 or CEMEA Electronic IRF, the Purchase Date must not be more than three days before the BASE II Central Processing Date excluding the transaction date, the central processing date, and Sundays.

**VIC Edit, CPS/ATM:** To qualify for Tier II, the Purchase Date on original ATM cash disbursement transactions must not be more than three calendar days before the BASE II Central Processing Date, excluding the transaction date, central processing date, and Sundays.

**National—Mexico National Net Settlement:** Original purchases and their reversals must not contain zeros in this field.

**VIC Edit, National—Germany:** For original purchase transactions to qualify for PSIRF for CPS/Retail, CPS/Restaurant, and CPS/Direct Marketing, the Purchase Date must not be more than two business days before the BASE II Central Processing Date, excluding the transaction date, the central processing date, Sundays, Mondays, and official public holidays within Germany.

**VIC Edit, National—Brazil, Malaysia:** For original purchase transactions to qualify for PSIRF for CPS/Retail, CPS/Restaurant, and CPS/Direct Marketing, the Purchase Date must not be more than two business days before the BASE II Central Processing Date, excluding the transaction date, the Central Processing Date, Sundays, and official public holidays within the participating countries.

**VIC Edit, National—Mexico National Net Settlement:** For original purchase transactions to qualify for the electronic rate, the Purchase Date must not be more than two business days before the BASE II Central Processing Date, excluding the transaction date, the central processing date, Sundays, and Mexican holidays.

**Draft Data Edit Criteria (continued)****Purchase Date (continued)**

Positions: 58–61

Length: 4

Format: unpacked numeric

**VIC Edit, National-UK:**

In order to qualify for the domestic Airline IRF, for U.K. domestic airline transactions, the central processing date (CPD) of the airline transaction must be no more than 10 days from the transaction date, excluding the purchase date, CPD, Sundays, and U.K. holidays.

**VIC Edit, Intraregional EU and Domestic EU:**

- In order to qualify for the EU Airline IRF, for intraregional airline transactions, the central processing date (CPD) of the airline transaction must be no more than 15 days from the transaction date, excluding the purchase date, CPD, and Sundays.
- For original purchase transactions to qualify for Electronic Authorized (EA), Electronic Data Capture (EDC) or Electronic Commerce. The transaction must clear within three days, excluding purchase date, CPD, and Sundays.

**VIC Edit, National—U.S.:**

The following edits exclude the transaction date, the central processing date, Sundays, and U.S. holidays.

- For EIRF original sales drafts, the purchase date must not be more than three business days before the BASE II Central Processing Date.

The following edits exclude Sundays and holidays.

- For EPS original sales drafts, the Purchase Date must not be more than three days before the acquirer's Edit Package processing date, excluding the transaction date. If the third day is a Saturday, the last qualifying processing day is Sunday.

The following edits exclude the transaction date, the central processing date, Sundays, and U.S. holidays.

- For original purchase transactions to qualify for Supermarket IRF or the PSIRF for CPS/Retail, CPS/Hotel (Card Present), CPS/Hotel (Card Not Present), CPS/Car Rental (Card Present), CPS/Car Rental (Card Not Present), CPS/Automated Fuel Dispenser, and CPS/Card Not Present, the Purchase Date must not be more than two business days before the BASE II Central Processing Date.

The following edit excludes the transaction date, the central processing date, Sundays, and Airline Reporting Corporation (ARC) holidays.

- For original purchase transactions to qualify for the CPS/Passenger Transport PSIRF, the Purchase Date must not be more than eight business days before the BASE II Central Processing Date.

**Re-Presentments, Chargebacks, Reversals, Chargeback Reversals**

The entry must be all zeros or a four-digit numeric in the format MMDD (month and day).

**Draft Data Edit Criteria (continued)**

<b>Destination Amount</b> Positions: 62–73 Length: 12 Format: unpacked numeric	<p><b>Description:</b> Identifies the submitted transaction amount in the currency that is appropriate to the destination endpoint. For most transactions (drafts), it is the billing amount. For other transactions (e.g., fee collections, chargebacks), it is the settlement amount of the destination.</p> <p><b>Outgoing:</b> The field must contain zeros. The VIC converts the Source Amount to the Destination Amount. Two decimals are implied.</p> <p><b>Incoming:</b> The field will contain a numeric value greater than zero. For presentments and reversals, the field will contain the Billing Amount in the issuer's billing currency. For National Settlement, it contains the same value as the Source Amount.</p> <p><b>Chargebacks</b>  <b>Incoming:</b> The field will contain a numeric value greater than zero. The field will contain the Source Amount converted, if necessary, to the acquirer's settlement currency. For National Settlement, it will contain the same value as the Source Amount.</p>
<b>Destination Currency Code</b> Positions: 74–76 Length: 3 Format: alphanumeric	<p><b>Description:</b> The currency type presented to the member on incoming transactions. For most transactions (that is, drafts), it is the billing currency. For other transactions (for example, fee collection, chargeback), it is the settlement currency of the destination.</p> <p><b>Outgoing:</b> The field must contain spaces. The VIC inserts the Destination Currency Code.</p> <p><b>Incoming:</b> The field will contain the ISO numeric code for the destination amount. For presentments, the field will contain the issuer's Billing Currency Code. For National Settlements, it will contain the same value as the Source Currency Code.</p> <p><b>Chargebacks</b>  <b>Incoming:</b> The field will contain the acquirer's center Settlement Currency Code. For National Settlement, it will contain the same value as the Source Currency Code.</p>

## Draft Data Edit Criteria (continued)

<p><b>Source Amount</b></p> <p>Positions: 77–88 Length: 12 Format: unpacked numeric</p>	<p><b>Description:</b> The purchase value in transaction currency; two decimal places are implied. The entry must be a numeric greater than zero.</p> <p><b>VIC Edit:</b> The value of member-originated financial transactions must be greater than or equal to U.S.\$0.005 and less than or equal to U.S. \$499,999.99 or equivalent in non-U.S. currency. The value of Visa-originated financial transactions must be less than or equal to U.S.\$9,999,999.99.</p> <p>If the Source Currency Code is an ISO currency defined with zero minor units (example 392 Japanese Yen), then the Source Amount must contain zeros in the last two positions, otherwise the draft data transaction will be returned with an Invalid Source Amount message.</p> <p><b>VIC Edit, National—U.S.:</b> For U.S. Government Purchasing card transactions, and non-government Corporate and Purchasing large-ticket transactions, the value must be less than or equal to U.S.\$10,000,000.00. This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.</p> <p><b>Chargebacks, Chargeback Reversals</b> For chargebacks and chargeback reversals (unless it is a National Interchange transaction), this field must be in the billing currency presented to the issuer by BASE II. The minimum chargeback amount applies to Chargeback Reason Codes. Refer to <i>BASE II Clearing Data Codes</i> manual for the Chargeback Reason Codes.</p> <p>If the Source Currency is U.S. Dollars, the Edit Package rejects the transaction if the Source Amount is less than the minimum amount valid for the chargeback reason code. If the Source Currency is in any other currency, the VIC converts the Source Amount to U.S. Dollars and returns the transaction if the converted amount is less than the minimum amount for the chargeback reason code.</p>
<p><b>Source Currency Code</b></p> <p>Positions: 89–91 Length: 3 Format: alphanumeric</p>	<p><b>Description:</b> Currency code used in the transaction.</p> <p><b>Outgoing:</b> The field must contain spaces or a valid currency ISO numeric code. If the field contains spaces, the Edit Package inserts the Currency Code associated with the Merchant Country Code. If the Settlement Flag is 6, 7 (valid only for Latin America and Caribbean, not valid for original presentments after June 1, 1996), or 8 (National Interchange), the Source Currency Code must equal that of the merchant's local currency, except for national settlement services that involve multiple currencies. The Source Currency Code must be the same as the currency code in the draft transaction, or in the case of an ATM transaction, the same as the currency dispensed. This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.</p> <p><b>Chargebacks</b> The field must contain a valid issuer's billing currency code.</p>

## Draft Data Edit Criteria (continued)

<p><b>Merchant Name</b></p> <p>Positions: 92–116 Length: 25 Format: alphanumeric</p>	<p><b>Description:</b> Name of the merchant in the original transaction. The first position in this field cannot be a space.</p> <p><b>VIC Edit:</b> Entries must not exceed 25 characters. For entries less than 25, space-fill after the last character. Refer to the <i>Visa International Operating Regulations</i> or the Operating Regulations of the six Visa regions for any special requirements regarding the use of the Merchant Name field.</p> <p><b>VIC Edit:</b> To qualify for the CPS/Passenger Transport PSIRF, the original ticket number (ticket identifier) must be included on the original sales drafts in positions 13 through 25. Note that the original ticket number may be included on credit vouchers (TC 06 and TC 26).</p> <p><b>VIC Edit, Intraregional EU and Domestic EU:</b> In order to qualify for domestic Airline IRF, the ticket number is required in positions 104–116 (except for a miscellaneous charge).</p> <p><b>NOTE:</b></p> <p><i>VisaPhone transactions (MCC 4815) must be in the following format:</i></p> <p><b>Re-Presentments</b></p> <p><i>The field must be the same as in the original transaction unless a correction is required to resolve a chargeback.</i></p> <p><b>Chargebacks, Reversals</b></p> <p><i>The entry must be the same as in the original transaction.</i></p>
<p><b>Merchant City</b></p> <p>Positions: 117–129 Length: 13 Format: alphanumeric</p>	<p><b>Description:</b> Merchant city, telephone number, email address, or URL (see specifics below). The first position in this field cannot be a space. The field must be space-filled to the right.</p> <ul style="list-style-type: none"> <li>• <b>National—U.S.:</b> The telephone number must be left-justified and contain three numeric values followed by a hyphen and at least seven more nonblank characters. To qualify for the CPS/Card Not Present PSIRF, this field must contain a merchant's customer service telephone number. Or, if the MOTO/ECI value is 5, 6, or 7, this field must contain a URL or an email address. If the MCC is 4816, this field must contain a URL or an email address and the MOTO/ECI can be any value except 8 or 9.</li> <li>• <b>National—Brazil, Germany, Malaysia:</b> The telephone number must be left-justified and contain a numeric value in the first position.</li> </ul> <p><b>Re-Presentments</b></p> <p>The field must be the same as in the original transaction unless a correction is required to resolve a chargeback issue.</p> <p><b>Chargebacks, Reversals</b></p> <p>The field must be the same as in the original transaction.</p>
<p><b>Merchant Country Code</b></p> <p>Positions: 130–132 Length: 3 Format: alphanumeric</p>	<p><b>Description:</b> Code indicating country where the Visa transaction occurred, regardless of the location of entry to the system. The field is critical for the proper processing of all transactions. It is one of the criteria for definition of an international transaction, which affects editing of other fields, reimbursement fee calculations, and BASE II processing charges.</p> <p>The entry must be a valid BASE II code. The first two characters must be the country code; the third character must be a space. Refer to <i>BASE II Clearing Data Codes</i> for the valid Country Codes.</p> <p>This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.</p> <p><b>Re-Presentments, Chargebacks, Reversals</b></p> <p>This field must contain the Merchant Country Code from the original presentment unless a new code has been assigned for that country or a correction is required to resolve a chargeback issue.</p>

## Draft Data Edit Criteria (continued)

<b>Merchant Category Code</b> Positions: 133–136 Length: 4 Format: unpacked numeric	<p><b>Description:</b> Indicates merchant's type of business product or service. The field must contain a valid four-digit numeric Merchant Category Code (MCC). For Reimbursement Attribute 1, 2, G, or H, the entry must be 6011.</p> <p><b>National—U.S.:</b></p> <ul style="list-style-type: none"> <li>• MCCs 5962, 5966, and 5967 cannot be submitted with Reimbursement Attribute A, J, or K.</li> <li>• MCCs 5962 or 5964 – 5969 cannot be submitted with a Requested Payment Service (RPS) of A, an Authorization Characteristic Indicator (ACI) of A or E, and a POS Entry Mode of 01.</li> <li>• Only MCC 5411 is valid on Supermarket transactions (Reimbursement Attribute 4).</li> <li>• Only developing market MCCs (4899, 5960, 6300, 8211, 8220, 8299, 9211, 9222, and 9399) can request CPS/Retail 2 (Reimbursement Attribute K) for original purchase or credits.</li> </ul> <p><b>VIC Edits:</b></p> <ul style="list-style-type: none"> <li>• MCC 6010 and 6011 are invalid for original sales drafts and credit vouchers and their reversals.</li> <li>• For custom payment service original purchase transactions and their reversals, this field must have the same contents as in the Authorization Request (V.I.P. Field 18 converted to unpacked numeric). If multiple authorizations and/or an authorization reversal were submitted, this field must contain the Merchant Category Code from the <i>first</i> authorization response.</li> <li>• For the CPS/Automated Fuel Dispenser custom payment service, the MCC must be 5542.</li> <li>• For the CPS/ATM custom payment service, the MCC must be 6011.</li> </ul> <p><b>VIC Edit, National—Brazil, Germany, Malaysia:</b></p> <ul style="list-style-type: none"> <li>• To qualify for the CPS/Retail-Petrol PSIRF, the MCC must be 5541.</li> <li>• To qualify for the CPS/Restaurant PSIRF, the MCC must be 5812 or 5814.</li> </ul> <p><b>VIC Edit, National—U.S.:</b> Only MCCs 7523, and 7832 are valid on EPS transactions (Reimbursement Attribute 3).</p> <p><b>VIC Edit, National—Malaysia and Macau:</b> Only MCCs 5814, 4784 and 7832 are valid on EPS transactions (Reimbursement Attribute 3).</p> <p><b>VIC Edit, National—Hong Kong*, Australia, New Zealand, Thailand, India and Indonesia:</b> Only MCCs 4784, 5813, 7523, and 7832 are valid on EPS transactions (Reimbursement Attribute 3). *MCC 8062 is also valid for EPS transactions as of August 17, 2002.</p> <p><b>VIC Edit, Intraregional AP:</b> Only MCCs 4784, 5814, 7523 and 7832 are valid on EPS transactions (Reimbursement Attribute 3).</p> <p><b>NOTE:</b></p> <p>See the Visa International Operating Regulations or the Visa U.S.A. Merchant Data Manual for valid codes.</p> <p><b>Chargebacks, Chargeback Reversals</b></p> <p>The field must be the same as in the original transaction. Return Reason Codes 60, 79, 84 and 86 are not valid for EPS transactions.</p>
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## Draft Data Edit Criteria (continued)

<b>Merchant ZIP Code</b> Positions: 137–141 Length: 5 Format: unpacked numeric	<p><b>Description:</b> Postal code of the merchant where the transaction took place. The entry must be numeric; may be zeros.</p> <p><b>National—U.S.:</b> The entry may not be zeros for originals or reversals of CPS or EIRF draft (TC 05, 25).</p> <p><b>VIC Edit, National—U.S.:</b> The entry may not be zeros for original or reversal EPS or Supermarket sales drafts.</p> <p><b>Re-Presentments, Chargebacks</b>            The field should be the same as in the original transaction.</p>
<b>Merchant State/Province Code</b> Positions: 142–144 Length: 3 Format: alphanumeric	<p><b>Description:</b> If the Merchant Country Code is US or CA, this field must contain a valid U.S. State Code or Canadian Province Code, respectively. Otherwise, it must contain spaces.</p> <p><b>Re-Presentments, Chargebacks</b>            The field should be the same as in the original transaction.</p>
<b>Requested Payment Service</b> Positions: 145 Length: 1 Format: alphanumeric	<p><b>Description:</b> Codes for dual-message acquirers that define their choice of a specific custom payment service in the deferred clearing transaction. The requested payment service indicates that the acquirer complied with the selected CPS authorization and clearing rules.</p> <p><b>Originals and Reversals of Originals</b></p> <p>Original purchases and credit vouchers and their reversals from acquirers in CPS participating countries must contain a valid value. Refer to the <i>BASE II Clearing Data Codes</i> for a list of valid codes.</p> <p>Original ATM cash disbursements and their reversals should contain one of the following values:</p> <p>Space = not a CPS transaction            9 = CPS/ATM</p> <p><b>VIC Edit:</b> For purchase transactions occurring at merchants in non-CPS participating countries, BASE II will insert a space in this field.</p> <p><b>VIC Edit, ATM:</b> If the Authorization Characteristics Indicator does not contain a value of E, BASE II will insert a space in this field and an N in the Authorization Characteristics Indicator field.</p> <p><b>VIC Edit:</b> For manual cash transactions, BASE II will insert a space in this field.</p> <p>For valid combinations of the Requested Payment Service and Authorization Characteristics indicator fields please refer to <i>BASE II Clearing Data Codes</i>.</p> <p>Not all Requested Payment Service options are available in some CPS participating countries.</p> <p><b>Re-Presentments, Chargebacks</b>            This field must be the same as in the original transaction.</p> <p>For valid combinations of the Requested Payment Service and Authorization Characteristics indicator fields, refer to <i>BASE II Clearing Data Codes</i>.</p> <p>Not all Requested Payment Service options are available in some CPS participating countries.</p>



## Draft Data Edit Criteria (continued)

<b>Reserved</b> Positions: 146 Length: 1 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Usage Code</b> Positions: 147 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates whether this is the first presentment or second. The entry will be 1 on original transactions. Valid values are:  1 = First presentment 2 = Second presentment  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.  <b>Chargebacks and Chargeback Reversals</b> <b>VIC Edit, National—U.S.:</b> The field must contain 1 for ATM transactions.  1 = First chargeback 2 = Second chargeback (no longer allowed as of October 1, 2004)
<b>Reason Code</b> Positions: 148–149 Length: 2 Format: unpacked numeric	<b>Description:</b> Used on chargebacks and re-presentments to indicate reason for them (for example, defective merchandise, counterfeit transaction, late presentment, etc.).  For originals and reversals of originals, the field must contain 00.  <b>Chargeback, Chargeback Reversals</b> The field must contain a valid two-digit numeric chargeback reason code that corresponds to the chargeback right. Refer to the <i>BASE II Clearing Data Codes manual</i> for valid chargeback reason codes.  The reason code will be validated against the Merchant Category Code as defined in the <i>Visa International Operating Regulations</i> .  <b>Re-Presentments, Re-Presentation Reversals</b> This field must contain a two-digit numeric. Re-presentments must contain the same code as the chargeback.  <b>VIC Edit:</b> Transactions in the non-T&E service categories (other than ATM) must not have T&E reason codes.

## Draft Data Edit Criteria (continued)

**Settlement Flag**

Positions: 150

Length: 1

Format: unpacked numeric

**Description:** Indicates the service used for settlement. The field must contain 0, 3, 8, or 9 per the permitted entries shown below. If the entry is 8, the Source Currency Code must be the currency of the national settlement service.

**National—U.S.:** The field must contain a 0, 3, or 9.

**National—Japan:** This field must contain a 0, 8, or 9. If this field contains an 8 on purchase and credit transactions, a TCR 2 must be present.

**National—Mexico:** This field must contain a 0, 8, or 9. If this field contains an 8 on purchase and credit transactions, a TCR 2 must be present.

**National—Sweden:** The field must contain a 3 or 8 and a TCR 2 must be present.

**NOTE:**

*This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.*

*0 = International settlement service*

*3 = Clearing-only (valid only for countries with defined service)*

*8 = National Net settlement service (valid only for countries with defined service)*

*9 = BASE II selects the appropriate settlement service based on routing and country-defined default*

SF 9 may be used by all EU regional members regardless of participation in an ANSS or NNSS. VisaNet will default to the International Settlement Service where participation in an ANSS or NNSS is not established. VisaNet will default to the International Settlement Service where participation in an ANSS or NNSS is not established.

A 9 will be replaced by the VIC with the value indicating the selected settlement service.

An entry of 3 indicates that this is a clearing-only transaction. Clearing-only transactions are nonfinancial transactions and are not settled. If the value in this field is 3, the following edits apply:

- The card (ARDEF) range for this account must be designated as clearing-only and reside in the same country as the source BIN.
- Entries for the Source and Destination BINS and account number fields will be edited the same as for non-clearing-only transactions.
- Source Currency code must be valid.
- Merchant Country Code must be valid.
- Source Amount must be numeric.
- Account Number must be valid.
- Account Number Extension must be numeric.
- Acquirer Reference Number must be valid.
- Usage Code must be valid.
- Central Processing Date must be valid.

**Draft Data Edit Criteria (continued)**

<b>Authorization Characteristics Indicator</b>  Positions: 151 Length: 1 Format: alphanumeric	<p><b>Description:</b> Code used by the acquirer to request CPS qualification.</p> <p><b>Originals and Reversals of Originals</b>          Purchases and credit vouchers from CPS participating countries must contain a valid value. Refer to the <i>BASE II Clearing Data Codes</i> manual for a list of valid codes.</p> <p>Original ATM cash disbursements and their reversals should contain one of the following values:          T, N or space = Not a payment service transaction          E = Card present with merchant name and location data          X = Disqualified custom payment service transaction (inserted by BASE II)</p> <p><b>VIC Edit, ATM:</b> If the Authorization Characteristics Indicator does not contain a value of E, BASE II will insert an N in this field and a space in the Requested Payment Service field.</p> <p><b>VIC Edits:</b></p> <ul style="list-style-type: none"> <li>• For manual cash transactions, BASE II will insert an N in this field.</li> <li>• For purchase transactions and credit vouchers occurring at non-CPS participating countries, BASE II will insert N in this field.</li> <li>• The Authorization Characteristics Indicator must be the same as in the Authorization Response (V.I.P. Field 62.1) in custom payment service original purchase transactions and their reversals and CPS/ATM original ATM cash disbursement transactions and their reversals.</li> <li>• If multiple authorizations and/or an authorization reversal were submitted, this field must contain the Authorization Characteristics Indicator from the first authorization response.</li> </ul> <p><b>Chargebacks and Re-Presentments</b>          Must be a valid value or a space. For valid combinations of the Requested Payment Service and Authorization Characteristics Indicator, refer to the <i>BASE II Clearing Data Codes</i> manual.</p>
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## Draft Data Edit Criteria (continued)

**Authorization Code**

Positions: 152–157

Length: 6

Format: alphanumeric

**Description:** A code that an issuer, its authorizing processor, or Stand-In Processing (STIP) provides to indicate approval of a transaction. The code is returned in the Authorization Response and is usually recorded on the Transaction Receipt.

The field must contain a six-position Authorization Code. Allowed entries are:

- Spaces
- A through Z
- 0 through 9

Failure to pass this edit will result in the transaction being returned.

**NOTE:**

*In addition to the edit for the allowed entries that determines the validity of a transaction, the following entries indicate that the transaction is considered unauthorized by the issuer (as defined in the Visa International Operating Regulations and regional operating regulations):*

*SVCxxx (where xxx is the service code from the magnetic stripe)*

*00000 (in the last five positions of the field)*

*^ ^ ^ ^ ^ (in the last five positions of the field)*

*0000N (in the last five positions of the field)*

*0000 ^ (in the last five positions of the field)*

*0000P (in the last five positions of the field)*

*0000N (in the last five positions of the field)*

*An X (in the last position of the field)*

*(^ = space)*

**National—U.S.:** 0000Y is invalid in the last five positions for EIRF, EPS, and Supermarket original sales drafts and their reversals.

**VIC Edit:** For custom payment service original purchase transactions and their reversals, the Authorization Code must be the same as in the Authorization Response (V.I.P. Field 38). If multiple authorizations and/or an authorization reversal were submitted, this field must contain the Authorization Code from the *first* authorization response.

**VIC Edit, National—Germany:** In order to qualify for Airline IRF, the last 5 digits must not be 0000N, 0000Y, 00000, 0000 ^, or ^ ^ ^ ^ ^.

**VIC Edit, Intraregional EU and Domestic EU:** In order to qualify for Airline IRF, the last 5 digits must not be 0000N, 0000Y, 00000, 0000 ^, ^ ^ ^ ^ ^, SVCXXX, 0000P, or X in the last position.

**NOTE:**

**National—U.K.:** Only authorized transactions may qualify for the CNP '94 IRF rates.

**International Pre-PS2000 or Hungary Domestic:** A transaction will be returned or reclassified if this field contains any of the following values:

*^ ^ ^ ^ ^ (in the last five positions of the field)*

*00000 (in the last five positions of the field)*

*0000 ^ (in the last five positions of the field)*

*0000N (in the last five positions of the field)*

*(^ = space)*

## Draft Data Edit Criteria (continued)

<b>POS Terminal Capability</b>  Positions: 158 Length: 1 Format: alphanumeric	<p><b>Description:</b> Indicates the capability of the point-of-sale (POS) terminal (for example, terminal was not used, terminal can read magnetic stripe, terminal can read chip, etc.) The field must contain a space, 0 through 5, 8, or 9. Refer to the BASE II Clearing Data Codes manual for a list of valid codes.</p> <p><b>For CPS Participating Countries:</b> If ACI = M, P, R, or V, this field may contain any valid value. Otherwise, CPS originals and their reversals, except CPS/ATM, must contain a 2 through 5 or 9. CPS credit vouchers may contain a space.</p> <p><b>For CPS/ATM transactions:</b> CPS/ATM may contain any valid value.</p> <p><b>National—U.S.:</b> EIRF originals and their reversals must contain 0 through 5, 8, or 9. EIRF credit vouchers may contain a space. Contactless original transactions must contain 8.</p> <p><b>VIC Edit, National—U.S.:</b> EPS and Supermarket originals and reversals must contain 2 through 5, 8, or 9.</p> <p><b>Re-Presentments, Chargebacks</b> The entry is not required, but if it is present it must be a valid value.</p>
<b>International Fee Indicator</b>  Positions: 159 Length: 1 Format: alphanumeric	<p><b>Description:</b> The value is populated by the VIC. Indicates whether a transaction has been settled under the Visa International Interchange Reimbursement Fee (IRF) schedule, or instead was subject to a regional or national program. See <i>Base II Clearing Data Codes</i> manual for valid values.</p> <p><b>NOTE:</b> <i>Members should return this field in chargebacks and re-presentments to ensure that the correct IRF is assessed.</i></p>
<b>Cardholder ID Method</b>  Positions: 160 Length: 1 Format: alphanumeric	<p><b>Description:</b> Indicates method used to identify cardholder (e.g., signature, Personal Identification Number (PIN), etc.). The field must contain a space or 1 through 4. Refer to the <i>BASE II Clearing Data Codes</i> manual for a list of valid codes.</p> <p><b>National—Brazil, Germany, Malaysia:</b></p> <ul style="list-style-type: none"> <li>• CPS/Retail and CPS/Restaurant originals and their reversals must contain a 1.</li> <li>• CPS/Direct Marketing originals and their reversals must contain a 4.</li> </ul> <p><b>National—U.S.:</b></p> <ul style="list-style-type: none"> <li>• EIRF originals and their reversals (except those reclassified CPS/Auto Rental (Card Not Present), CPS/Hotel (Card Not Present), and CPS/Passenger Transport) must contain 1 through 4.</li> <li>• CPS/Retail (including CPS/Retail 2), CPS/Hotel (Card Present), CPS/Car Rental (Card Present) originals and their reversals must contain a 1 through 3.</li> <li>• CPS/Card Not Present originals and their reversals must contain a 4.</li> <li>• CPS/Automated Fuel Dispenser originals and their reversals must contain a 3.</li> <li>• CPS/Hotel (Card Not Present), CPS/Car Rental (Card Not Present) originals and their reversals must contain a space or a 1.</li> <li>• CPS/Passenger Transport originals and their reversals must contain a space or 1 through 4.</li> <li>• Custom payment service and EIRF credit vouchers may contain a space.</li> </ul> <p><b>VIC Edit, National—U.S.:</b> EPS and Supermarket originals and reversals must contain 1 through 3.</p> <p><b>Re-Presentments, Chargebacks</b> The entry is not required, but if it is present it must be a space or one of the permitted values.</p>

## Draft Data Edit Criteria (continued)

<b>Collection-Only Flag</b> Positions: 161 Length: 1 Format: alphanumeric	<p><b>Description:</b> Flag indicating if this transaction is being submitted for collection only. The field must contain a space or C. An entry of C indicates that this is an intraprocessor transaction being submitted for collection only. Such transactions are not interchanged or settled.</p> <p>If a C is entered, the following edit criteria apply:</p> <ul style="list-style-type: none"> <li>• Entries for Source and Destination BINs, and account number fields must be the same as for non-collection-only transactions.</li> <li>• The Source Currency Code must be spaces or a valid currency. If spaces are entered, the Merchant Country Code must be valid.</li> <li>• The Destination Amount must be zero.</li> <li>• The Destination Currency Code must be spaces.</li> <li>• The following fields must be numeric:               <ul style="list-style-type: none"> <li>- Acquirer Reference Number</li> <li>- Acquirer's Business ID</li> <li>- Purchase Date</li> <li>- Merchant Category Code</li> <li>- Reason Code</li> <li>- Central Processing Date</li> <li>- Settlement Flag</li> <li>- Source Amount</li> </ul> </li> </ul>
<b>POS Entry Mode</b> Positions: 162–163 Length: 2 Format: alphanumeric	<p><b>Description:</b> A V.I.P. System field indicating the method by which a point-of-transaction terminal obtains and transmits the cardholder information necessary to complete a Transaction.</p> <p>This entry must be spaces, 00 through 07, 90, 91 or 95.</p> <p><b>VIC Edits:</b> For custom payment service original purchase transactions and their reversals, this field must have the same contents as in the Authorization Request (V.I.P. Field 22.1, converted to unpacked numeric). If multiple authorizations and/or an authorization reversal were submitted, this field must contain the POS Entry Mode from the <i>first</i> authorization response.</p> <p><b>VIC Edit, Asia Pacific Region:</b> For transactions submitted requesting the EIRF rate this field must contain a value of 90.</p> <p><b>VIC Edit, National—Mexico National Net Settlement:</b> For transactions submitted at the electronic rate, this field must contain a value of 02 or 90.</p> <p><b>VIC Edit, National—U.S.:</b> EIRF originals and reversals must contain a space, 00 through 06, or 90. EPS transactions must contain 01 through 06 or 90.</p> <p>This field must contain a 90 if custom payment service original transactions and their reversals meet the following criteria:</p> <ul style="list-style-type: none"> <li>• The Requested Payment Service (RPS) = A, C, D, 1, 2 (not valid for original transactions), 4, 6, or 8.</li> <li>• The Authorization Characteristic Indicator (ACI) is A or E.</li> <li>• The Reimbursement Attribute (RA) = A or 4, POS EM must be 90.</li> </ul> <p><b>VIC Edit, National—U.K.:</b> CNP '94 original sales drafts must contain 01.</p> <p>Please refer to the <i>BASE II Clearing Data Codes</i> manual for a list of valid codes.</p> <p><b>Re-Presentments, Chargebacks</b>            The entry must be a valid value.</p>

**Draft Data Edit Criteria (continued)**

<b>Central Processing Date</b> Positions: 164-167 Length: 4 Format: unpacked numeric	<p><b>Description:</b> The date that BASE II processes this transaction or item. This field is used to ensure that the correct currency conversion rates are used.</p> <p><b>Outgoing:</b> The VIC inserts the Central Processing Date.</p> <p><b>Incoming:</b> The field contains the date format YDDD (year and day).</p> <p><b>Originals, Re-Presentments, Chargebacks</b> <b>VIC Edit:</b> The entry must be numeric. The VIC will insert the Central Processing Date in the YDDD format.</p> <p><b>Reversals, Chargeback Reversals</b> <b>VIC Edit:</b> The entry must be numeric. The entry cannot be a future date. The field must contain the Central Processing Date (in the YDDD format) of the transaction being reversed.</p>
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## Draft Data Edit Criteria (continued)

**Reimbursement Attribute**

Positions: 168  
 Length: 1  
 Format: alphanumeric

**Description:** This field must contain A through Z or O through 9.

If 1, 2, G, or H is entered, the Merchant Category Code must be 6011 and the transaction must be a cash disbursement (TC 07, 17, 27, 37).

If a 6, 7, J, or K is entered, the transaction cannot be a cash disbursement (TC 07, 17, 27, and 37).

If a 7 is entered, the transaction cannot be an original purchased or credit voucher except in the EU region.

If 8, 9, A, B, C, J, or K is entered, the transaction must be a sales draft (TC 05, 15, 25, 35) or a credit voucher (TC 06, 16, 26, 36).

If A or K is entered, the transaction must be participating in a custom payment service (that is, the Authorization Characteristics Indicator cannot equal N).

**Regional—CEMEA:** If C is entered, the MCC must be classified as an International Airline.

**VIC Edit, Intraregional EU and Domestic EU:** C is valid for all airline MCCs for domestic and intraregional airline transactions.

**National—U.S.:**

- If 4 is entered, the Merchant Category Code must be 5411.
- If 6 is entered, the transaction cannot be an original purchase or credit voucher.
- If K is entered, the POS Entry Mode must be 01 or 90 and the Requested Payment Service must be A.
- If K is entered, the purchase or credit must be from a U.S. acquirer and contain MCC 4899, 5960, 6300, 8211, 8220, 8299, 9211, 9222, or 9399.
- MCCs 5962, 5966, and 5967 cannot be submitted with a Reimbursement Attribute of A or K.
- Transactions from U.S. acquirers for nonsecured electronic commerce (Moto/EC Indicator 8) must contain Reimbursement Attribute O.

**VIC Edit:** If A or K is entered, the transaction must meet all qualification criteria for the PSIRF rate.

**VIC Edit, National—U.S.:** If 3 is entered, the Merchant Category Code must be valid for EPS transactions.

**VIC Edit, Regional—Asia Pacific:**

- A 7 is not valid on original transactions (TC 05, 06, 25, 26; usage code 1).
- If 3 is entered, the Merchant Category Code must be valid for EPS transactions.

**VIC Edit, National—Malaysia, Hong Kong, Macau, Australia, New Zealand, Thailand, India, and Indonesia:** If 3 is entered, the Merchant Category Code must be valid for EPS transactions.

**NOTE:**

*Refer to BASE II Clearing Data Codes for Reimbursement Attribute definitions.*



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Draft Data

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

## TCR 1 — ADDITIONAL DATA

## CTF – Outgoing and Incoming Interchange

## Draft Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	AN	Issuer Workstation BIN
11–16	6	AN	Acquirer Workstation BIN
17–22	6	UN	Chargeback Reference Number
23	1	AN	Documentation Indicator
24–73	50	AN	Member Message Text
74–75	2	AN	Special Condition Indicators
76–78	3	AN	Fee Program Indicator
79	1	AN	Issuer Charge
80	1	AN	Reserved
81–95	15	AN	Card Acceptor ID
96–103	8	AN	Terminal ID
104–115	12	UN	National Reimbursement Fee
116	1	AN	Mail/Phone/Electronic Commerce and Payment Indicator
117	1	AN	Special Chargeback Indicator
118–123	6	AN	Interface Trace Number
124	1	AN	Unattended Acceptance Terminal Indicator
125	1	AN	Prepaid Card Indicator
126	1	AN	Service Development Field
127	1	AN	AVS Response Code
128	1	AN	Authorization Source Code
129	1	AN	Purchase Identifier Format
130	1	AN	Account Selection
131–132	2	AN	Installment Payment Count
133–157	25	AN	Purchase Identifier
158–166	9	UN	Cashback
167	1	AN	Chip Condition Code

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

Draft Data

**Draft Data Record Layout (continued)**

Position	Field Length	Format	Contents
168	1	AN	POS Environment

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

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

## TCR 1 — ADDITIONAL DATA

## CTF – Outgoing and Incoming Interchange

## Draft Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field must contain the appropriate transaction code. It must be the same as the transaction code in the TCR 0.  Re-presentment transactions must have the original transaction code.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain one of the following values:  0 = Default 1 = Account Funding 2 = Original Credit  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 1.
<b>Issuer Workstation BIN</b> Positions: 5–10 Length: 6 Format: alphanumeric	<b>Description:</b> BIN that identifies the issuer workstation that date is sent to. The field must contain spaces or, for VDAS participants, a valid Visa Image Exchange Workstation (VIEW) BIN.
<b>Acquirer Workstation BIN</b> Positions: 11–16 Length: 6 Format: alphanumeric	<b>Description:</b> BIN that identifies the acquirer workstation that fee resolution data is sent to. The field must contain spaces or, for VDAS participants, a valid workstation BIN.
<b>Chargeback Reference Number</b> Positions: 17–22 Length: 6 Format: unpacked numeric	<b>Description:</b> Unique identifier assigned by issuers to chargebacks. Acquirers that submit Visa re-presentments must include the number in the re-presentment message.  For original sales drafts, the entry must be zeros.  <b>Chargebacks</b>  <b>NOTE:</b> <i>This field is assigned by issuers for internal routing purposes.</i>  <b>Re-Presentments</b>  <b>NOTE:</b> <i>An entry must be present if the issuer included it in the chargeback.</i>

## Draft Data Edit Criteria (continued)

<b>Documentation Indicator</b>  Positions: 23 Length: 1 Format: alphanumeric	<b>Description:</b> This is a 1-position code identifying the status of supporting documentation.  For originals, the entry must be a space.  <b>NOTE:</b> <i>This field is required for international transactions.</i>  <b>Re-Presentments, Chargebacks</b> The field must contain a space, or 0 through 4.  <b>NOTE:</b> <i>Space = No support documentation required</i> <i>0 = No support documentation provided</i> <i>1 = Support documentation to follow</i> <i>2 = Invalid Acquirer Reference Number and no supporting documentation required or received</i> <i>3 = Invalid Acquirer Reference Number and supporting documentation was received</i> <i>4 = No supporting documentation received</i> <i>Refer to Visa International Operating Regulations and the Operating Regulations of the six Visa regions.</i>  <b>Reversals</b> The entry must be the same as the transaction being reversed.
<b>Member Message Text</b>  Positions: 24–73 Length: 50 Format: alphanumeric	<b>Description:</b> This field is used to send text messages. All members must be able to receive and process this field. If used, the entry must be left-justified. Characters must be EBCDIC.  <b>NOTE:</b> <i>Refer to BASE II Clearing Data Codes for Chargeback Reason Codes and Visa International Operating Regulations for further information.</i>
<b>Special Condition Indicators</b>  Positions: 74–75 Length: 2 Format: alphanumeric	<b>Description:</b> This subfield supplies extra information regarding chargebacks (validation reject advices).  The entry must begin with a space or 1, 2, or 3. The field's second position must be a space, B, D, F, H, L, S, 8 or 9.  <b>National—U.S.:</b> The above edit applies, but the second position cannot be an H.  <b>VIC Edit, National—U.S.:</b> If the second position is B, D, or S, this must be a Lodging or Cruise Ship transaction.  <b>NOTE:</b> <i>Refer to BASE II Clearing Data Codes for Special Condition Indicators.</i>

## Draft Data Edit Criteria (continued)

<p><b>Fee Program Indicator</b></p> <p>Positions: 76–78 Length: 3 Format: alphanumeric</p>	<p><b>Description:</b> This field contains an interchange reimbursement fee program indicator (FPI). This field is left-justified and space-filled.</p> <p><b>National—U.S.:</b> This field contains the indicator for the requested Fee Program. If the transaction does not qualify for that program, or if the field is blank in the outgoing transaction, the indicator of the program for which the transaction qualified will be placed in this field. Please refer to <i>BASE II Clearing Data Codes</i> for a listing of these indicators.</p> <p><b>National—Canada:</b> This field contains the indicator for the requested Fee Program. If the transaction does not qualify for that program, or if the field is blank in the outgoing transaction, the indicator of the program for which the transaction qualified will be placed in this field. Please refer to <i>BASE II Clearing Data Codes</i> for a listing of these indicators.</p> <p><b>Intraregional AP and Domestic AP:</b> This field contains the indicator for the requested Fee Program. Even if the transaction does not qualify for that program, the field value will not be changed. Please refer to <i>Base II Clearing Data Codes</i> manual for a listing of these indicators.</p> <p><b>Edit Package Edit, Non-U.S., Non-Canada, and Non-AP Region:</b> Spaces will be moved to this field for Non-U.S., Non-Canada, and Non-AP original and reversal transactions.</p> <p><b>Edit Package Edit, National—U.S., Canada, and AP Region:</b> If present, this field will be edited for valid alphanumeric values.</p> <p><b>VIC Edit, National—U.S.:</b> If this field in the outgoing transaction is blank, the VIC will move the indicator of the fee program for which the transaction qualifies to this field. If the indicator in this field in the outgoing transaction does not match the indicator for which the transaction qualifies, the VIC will replace the contents of this field with the assessed Fee Program Indicator.</p> <p><b>Incoming, National—U.S.:</b> This field will contain the indicator for the fee program for which the transaction qualifies.</p> <p><b>Incoming, Intraregional AP and Domestic AP:</b> This field contains the indicator for the requested fee program. Even if the transaction does not qualify for the requested fee program, the field value will not be changed.</p> <p><b>Incoming, Non-U.S. and Non-AP:</b> This field will contain spaces.</p> <p><b>Chargebacks, Re-Presentments and their Reversals</b></p> <p><b>National—U.S.:</b> This field must be the same as in the previous transaction.</p> <p><b>National—Canada:</b> This field must be the same as in the previous transaction.</p>
<p><b>Issuer Charge</b></p> <p>Positions: 79 Length: 1 Format: alphanumeric</p>	<p><b>Description:</b> This field is populated when International Service Assessment (ISA) has been assessed on the transaction. Valid values are:</p> <p><u>Non-US Issuer</u></p> <p>R = ISA assessed and rebated S = ISA assessed Spaces = no charge assessed</p> <p><u>US Issuer</u></p> <p>R = ISA assessed and rebated S = ISA assessed on multicurrency transaction C = ISA assessed on single-currency transaction Spaces = no charge assessed</p>

## Draft Data Edit Criteria (continued)

<b>Reserved</b> Positions: 80 Length: 1 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Card Acceptor ID</b> Positions: 81–95 Length: 15 Format: alphanumeric	<b>Description:</b> Code that identifies the card acceptor operating the POS terminal.  This field must contain an acquirer-assigned alphanumeric code that identifies the Card Acceptor. Unless provided by different entities, the Card Acceptor Identification code must be the same alphanumeric code in both the Authorization and Clearing messages. This field must not be all zeros or spaces.  <b>Chargebacks</b> This field must be retained and returned when it was provided in the original transaction.  <b>Re-Presentments</b> This field must be retained and returned when it was provided in the chargeback transaction.
<b>Terminal ID</b> Positions: 96–103 Length: 8 Format: alphanumeric	<b>Description:</b> Code that identifies the card acceptor terminal or ATM. For electronic point-of-sale or point-of-service (POS) terminals, when the ID is not unique to a specific terminal, Card Acceptor Identification Code can be used along with this field. ATM terminal IDs must be unique within the acquirer's network. An identification code of fewer than 8 positions must be left-justified and the remainder of the field space-filled.  <b>National—U.S.:</b> This field is required if the Card Acceptor ID in a EIRF original does not fully identify the terminal.  <b>National—CPS Participating:</b> This field is required and must identify a specific terminal if the card acceptor identified by the Card Acceptor ID in a custom payment service original has multiple terminals.
<b>National Reimbursement Fee</b> Positions: 104–115 Length: 12 Format: unpacked numeric	<b>Description:</b> Numeric entry indicating a fee for a National Settlement transaction. It must be zeros unless the transaction is a National Settlement transaction for a country using this capability. Two decimal positions are implied.  Implementation of this capability requires pre-notification to the Visa Regional office.
<b>Mail/Phone/Electronic Commerce and Payment Indicator</b> Positions: 116 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates transaction performed by mail order, telephone, or electronic commerce.  The field must contain a space or 1 through 9. If the Merchant Category Code on an original transaction is 5960, 5962, or 5964 through 5969, the entry cannot be a space, unless "R" is present in the POS Environment code (TCR1, position 168). Refer to <i>BASE II Clearing Data Codes</i> for a list of valid codes.  <b>VIC Edit:</b> This field must contain 1, 2, 3, 5, 6, 7, or 8 to qualify for CPS/Card Not Present or CPS/Direct Marketing PSIRF.  <b>National—U.S.:</b> This field must contain 1, 2, 3, 5, 6, or 7 to qualify for CPS/Card Not Present rate.  <b>National—U.S.:</b> If Requested Payment Service is A and POS Entry Mode is 01, this field must contain a space.  <b>Europe:</b> This field must contain 8 or 9 to qualify for the secure MOTO fees.

## Draft Data Edit Criteria (continued)

<b>Special Chargeback Indicator</b>  Positions: 117 Length: 1 Format: alphanumeric	<b>Description:</b> This subfield supplies extra information regarding chargebacks (validation requests and advices).  <b>Originals, Reversals of Originals</b> The field must contain a space.  <b>Chargebacks, Chargeback Reversals, Re-Presentments, Re-Presentation Reversals</b>  <b>NOTE:</b> <i>Valid values are:</i> Space = Field not applicable P = Partial amount chargeback – valid for US only.
<b>Interface Trace Number</b>  Positions: 118–123 Length: 6 Format: alphanumeric	<b>Description:</b> Reserved field.  <b>Outgoing:</b> The field is reserved and should be zero-filled.  <b>Incoming:</b> The field is reserved; it may be non-zeros.
<b>Unattended Acceptance Terminal Indicator</b>  Positions: 124 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates type of unattended terminal. The field must contain a space, or 1 through 4. Valid values are:  Space = Not applicable to this transaction 1 = Type A UAT (Limited amount terminal) 2 = Type C UAT (Automated Dispensing machine) 3 = Type B UAT (Self-service terminal) 4 = Remote Indicator (Remote Terminal)  <b>VIC Edit:</b> The field must contain 3 to qualify for CPS/Automated Fuel Dispenser.
<b>Prepaid Card Indicator</b>  Positions: 125 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates type of prepaid card. Valid values are:  Space = Not applicable P = Prepaid card L = Prepaid Load  <b>NOTE:</b> <i>For chargebacks and re-presentments, the entry for this field should be the same as the original transaction.</i>
<b>Service Development Field</b>  Positions: 126 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates type of commerce. This field should be numeric. Valid values are:  0 = Not used 1 = Electronic Commerce 2 = In-Flight Commerce 5 = Transponder-Initiated 6 = Relationship Participant 7 = Deferred Billing Indicator  <b>NOTE:</b> <i>Effective 14 April 2007, Canadian Acquirers participating in the Address Verification Service populated the Address Verification Service results code received in the Base I Authorization Response message in a Transaction's corresponding Base II Clearing Record.</i>



## Draft Data Edit Criteria (continued)

<b>AVS Response Code</b> Positions: 127 Length: 1 Format: alphanumeric	<p><b>Description:</b> Contains the response to an Address Verification Service (AVS) request, indicating matches or discrepancies between addresses and ZIP codes. The entry must contain a valid value. Refer to <i>BASE II Clearing Data Codes</i> for a listing of AVS Response Codes.</p> <p><b>NOTE:</b>  <i>Effective 14 April 2007, Canadian Acquirers participating in the Address Verification Service populated the Address Verification Service results code received in the Base I Authorization Response message in a Transaction's corresponding Base II Clearing Record.</i></p>
<b>Authorization Source Code</b> Positions: 128 Length: 1 Format: alphanumeric	<p><b>Description:</b> Indicates whether or not card present at authorization and type of commerce or service requested. The allowable entries are a space, A through Z, or 0 through 9. Refer to <i>BASE II Clearing Data Codes</i> for the list of codes that are defined for use by the members.</p> <p><b>National—U.S.:</b> EIRF originals and reversals, the entry may not be a space. The entry may be a space for credit vouchers and credit reversals.</p> <p><b>National—CPS Participating:</b> For CPS originals and their reversals, the entry must not be a space. The entry may be a space for credit vouchers and their reversals.</p> <p><b>VIC Edit, National—U.S:</b> For EPS and Supermarket originals and their reversals, the entry may not be a space.</p>
<b>Purchase Identifier Format</b> Positions: 129 Length: 1 Format: alphanumeric	<p><b>Description:</b> Indicates the format of additional identifying information for purchases, such as order number or invoice number, etc. Format can include free text or type of number.</p> <p>This field must be a space or 0, 1, 3, 4 or 5. If this field contains a value of 1, 3, 4 or 5, the Purchase Identifier field must not be all spaces. The Purchase Identifier Format value of '2' for exception items of original transactions clearing prior to CPD September 27, 1997 will continue to be allowed. Refer to <i>BASE II Clearing Data Codes</i> for a listing of the Purchase Identifier Format codes.</p> <p><b>VIC Edit National—U.S.:</b> For original purchase transactions and their reversals:</p> <ul style="list-style-type: none"> <li>• To qualify for CPS/Car Rental (Card Not Present), CPS/Car Rental (Card Present), CPS/Retail, or CPS/Retail Debit Card PSIRF, this field must contain a 3.</li> <li>• To qualify for CPS/Hotel (Card Not Present), CPS/Hotel (Card Present), CPS/Retail, or CPS/Retail Debit Card PSIRF, this field must contain a 4.</li> <li>• To qualify for CPS/Card Not Present PSIRF, this field must contain a 1.</li> </ul> <p><b>VIC Edit, National—Brazil, Germany, Malaysia:</b> To qualify for CPS/Direct Marketing PSIRF, this field must contain a 1 for original purchase transactions and their reversals.</p>

## Draft Data Edit Criteria (continued)

<b>Account Selection</b>  Positions: 130 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates type of account (savings, checking, etc.).  For TC07 with MCC = 6011 this field must be:  0 = Unavailable 1 = Savings Account 2 = Checking Account 3 = Credit Card Account  “Plus” issuers must retain and return this field in subsequent U.S. national chargebacks.  For POS draft transactions, this field must contain:  Space = Not Applicable 0 = Unavailable 1 = Savings Account 2 = Checking Account 3 = Credit Card Account
<b>Installment Payment Count</b>  Positions: 131–132 Length: 2 Format: alphanumeric	<b>Description:</b> If installment purchase, indicates the number of installments. This edit applies only to the Latin American and Caribbean Region.  <b>VIC Edit:</b> For National Bilateral and National Net transactions (Settlement Flag 6 or 8), the entry must be 00 through 99, or spaces.
<b>Purchase Identifier</b>  Positions: 133–157 Length: 25 Format: alphanumeric	<b>Description:</b> Used to send information identifying the purchase to the issuer and cardholder. Indicates the type of identifying information (order number, invoice number, text description, etc.). If this field is not used, it should contain spaces. The entry must be left-justified. Unused positions of the field should be space-filled.  If the Purchase Identifier Format field contains a value of 1, 3, 4, or 5, this field must not be all spaces.  <b>VIC Edit, National—U.S.:</b> If the Purchase Identifier Format of a U.S. original is spaces or 0, the Purchase Identifier can be spaces or nonblank.  For original purchase transactions and their reversals: <ul style="list-style-type: none"> <li>• To qualify for CPS/Car Rental (Card Not Present) or CPS/Car Rental (Card Present) this field must contain the rental agreement number.</li> <li>• To qualify for CPS/Hotel (Card Not Present) or CPS/Hotel (Card Present), this field must contain the hotel folio number.</li> <li>• To qualify for CPS/Card Not Present PSIRF, this field must contain the order number.</li> </ul> <b>VIC Edit, National—Brazil, Germany, Malaysia:</b> To qualify for CPS/Direct Marketing PSIRF, this field must contain the order number on original purchase transactions and their reversals.
<b>Cashback</b>  Positions: 158–166 Length: 9 Format: unpacked numeric	<b>Description:</b> Cashback amount. This entry must be numeric and equal to or less than the Source Amount. Two decimals are implied. For cashback originals and their reversals this field must contain the cashback amount submitted in the authorization request. For all other transactions, this field must contain zeros.  <b>VIC Edit:</b> For custom payment service original purchase transactions and their reversals, this field must have the same contents as that in the Authorization Response (V.I.P. field 61.1 converted to unpacked numeric). If multiple authorizations were submitted, this field must contain the Cashback from the <i>first</i> authorization response.

**Draft Data Edit Criteria (continued)**

<b>Chip Condition Code</b> Positions: 167 Length: 1 Format: alphanumeric	<b>Description:</b> Provides information about magnetic stripe-read transactions of VSDC cards at VSDC ATMs (“fallback” transactions). It does not apply to VSDC transactions where the chip is read.  Valid values include:  space or 0 = unknown/not applicable 1 = magnetic stripe service code begins with 2 or 6, last transaction at the chip-capable terminal was a successful chip read, or was not a chip transaction. 2 = magnetic stripe service code begins with 2 or 6, last transaction at the chip-capable terminal was an unsuccessful chip read.
<b>POS Environment</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> A recurring transaction indicator, indicating that the cardholder and merchant have agreed to periodic billing for goods and services, such as utility bills, internet connection, and magazine subscriptions.  Valid values are:  Space = default R = Recurring Payment Transaction I = Installment Payment  <b>Recurring Payment:</b> This field must contain code “R” for recurring payment transactions that are acquired outside the U.S. region. U.S. acquired recurring payment transaction position 116, Mail/Phone/Electronic Commerce and Payment Indicator, code “2” should be used to indicate a recurring payment transaction.

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

## TCR 2 — BRAZIL

## CTF – Outgoing and Incoming Interchange

## Brazil National Settlement Draft Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–16	12	AN	Reserved
17–19	3	AN	Country Code
20–22	3	AN	Reserved
23–25	3	UN	Settlement Type
26–35	10	AN	National Reimbursement Fee
36–39	4	UN	Central Processing Date (YDDD)
40–41	2	AN	Installment Payment Count
42–46	5	AN	Special Merchant Identifier
47	1	AN	Special Purchase Identifier
48–168	121	AN	Reserved

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

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

## TCR 2 — BRAZIL

## CTF – Outgoing and Incoming Interchange

## Brazil National Settlement Draft Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain one of the following values:  0 = Default 1 = Account Funding 2 = Original Credit  <b>NOTE:</b> <i>This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.</i>
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 2.
<b>Reserved</b> Positions: 5–16 Length: 12 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Country Code</b> Positions: 17–19 Length: 3 Format: alphanumeric	<b>Description:</b> Code that represents the country involved. The field must contain BR (Brazil) left-justified and followed by a space.
<b>Reserved</b> Positions: 20–22 Length: 3 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Settlement Type</b> Positions: 23–25 Length: 3 Format: unpacked numeric	<b>Description:</b> Indicates if settlement is deferred and by how many days. The field must be numeric and contain a valid entry. The entry must be zero-filled to the left (for example, Settlement Type of 2 is entered as 002). Refer to <i>BASE II Clearing Data Codes</i> for valid Settlement Type codes.
<b>National Reimbursement Fee</b> Positions: 26–35 Length: 10 Format: unpacked numeric	<b>Description:</b> Indicates fee form national reimbursement fee. The field must be zero.  <b>VIC Edit:</b> This field will be set to zeros.

**Brazil National Settlement Draft Data Edit Criteria (continued)**

<b>Central Processing Date</b> Positions: 36–39 Length: 4 Format: unpacked numeric	<b>Description:</b> The date BASE II processed this transaction or item. This field is not required for original transactions. If it is, it must be zeros.  <b>Re-Presentments, Reversals, Chargebacks</b> The entry must be the Central Processing Date of the original transaction in the format YDDD.
<b>Installment Payment Count</b> Positions: 40–41 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates the number of installment payments. The field must contain a numeric entry from 00 through 99, or spaces.
<b>Special Merchant Identifier</b> Positions: 42–46 Length: 5 Format: alphanumeric	<b>Description:</b> Contains the Special Merchant Identifier. It is not edited by the Edit Package or BASE II.
<b>Special Purchase Identifier</b> Positions: 47 Length: 1 Format: alphanumeric	<b>Description:</b> This field must contain one of the following values:  1 = Commissioned Purchase 2 = COBAN 3 = Came 4 = Commissioned Purchase 2 Space = Unspecified
<b>Reserved</b> Positions: 48–168 Length: 121 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

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Draft Data

TC 05, 06, 07, 25, 26, 27

## TCR 2 — JAPAN

## CTF – Outgoing and Incoming Interchange

## Japan National Settlement Draft Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5	1	UN	Number of Bonus Payments
6	1	AN	Bonus Month Sign
7–10	4	UN	Bonus Amount
11–16	6	AN	Reserved
17–19	3	AN	Country Code
20–22	3	UN	Number of Installment Payments
23–24	2	UN	Payment Mode
25	1	AN	Reserved
26–33	8	UN	Net Sales Amount
34–41	8	UN	Tax and Mailing Charge
42–58	17	UN	Sales Draft Reference Number
59–73	15	AN	Acquiring Bank/Merchant Number
74–96	23	AN	Merchant Name—Katakana
97–98	2	AN	National Chargeback Reason Code
99–138	40	AN	Merchant Name—Kanji
139	1	UN	Net/Gross Flag
140–159	20	AN	Text Message
160–167	8	UN	Acquirer's Invoice Amount
168	1	UN	Bonus Code

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

Draft Data



TC 05, 06, 07, 25, 26, 27

## TCR 2 — JAPAN

## CTF – Outgoing and Incoming Interchange

## Japan National Settlement Draft Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain one of the following values:  0 = Default 1 = Account Funding 2 = Original Credit  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 2.
<b>Number of Bonus Payments</b> Positions: 5 Length: 1 Format: unpacked numeric	<b>Description:</b> The number of lump sum bonus payments that the cardholder will make. Valid values are 1 through 9. When not used, the field should be zero-filled. When the Payment Mode field has values 22, 24, 33, and 34, the entry must be numeric.
<b>Bonus Month Sign</b> Positions: 6 Length: 1 Format: alphanumeric	<b>Description:</b> Contains a code that represents the month(s) that the cardholder will make a bonus payment. The code is preset between acquirers and issuers. If this field is not used, the entry should be a space. Refer to <i>BASE II Clearing Data Codes</i> for valid Bonus Month Sign values and definitions.
<b>Bonus Amount</b> Positions: 7–10 Length: 4 Format: unpacked numeric	<b>Description:</b> Contains the add-on amount the cardholder will pay as a bonus payment in Yen 1000. Valid values are 0001 through 9999. Values must be right-justified and zero-filled. If not used, this field should be zero-filled.  The entry must be numeric when the Payment Mode field has values 32 and 34.
<b>Reserved</b> Positions: 11–16 Length: 6 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Country Code</b> Positions: 17–19 Length: 3 Format: alphanumeric	<b>Description:</b> Code that represents the country involved. The field must contain JP (Japan) left-justified and followed by a space.

## Japan National Settlement Draft Data Edit Criteria (continued)

<b>Number of Installment Payments</b>  Positions: 20–22 Length: 3 Format: unpacked numeric	<b>Description:</b> Indicates the number of installment payments.  The entry must be numeric when the Payment Mode field has values 31, 32, 33, and 34. For Payment Mode 61, the value must not be 001 and the value must be numeric.  The valid values are 000 and 002 for Twice Payments and 003 through 099 for Installment Payments. Values must be right-justified and zero-filled. If not used, this field should be zero-filled.
<b>Payment Mode</b>  Positions: 23–24 Length: 2 Format: unpacked numeric	<b>Description:</b> Indicates type of bonus or installment payment (semi-annual payment, cash transactions, bonus payment with bonus month sign, etc.) The field must contain a valid value.  For TC 05, 06, 25 and 26, the entry cannot be 71.  For TC 07 and 27, the entry must be 71.  Refer to <i>BASE II Clearing Data Codes</i> for valid Payment Mode values and definitions.
<b>Reserved</b>  Positions: 25 Length: 1 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Net Sales Amount</b>  Positions: 26–33 Length: 8 Format: unpacked numeric	<b>Description:</b> If supplied, the field must contain the sales amount of the goods and services before tax and mailing charges. The entry must be numeric and may be zeros.
<b>Tax and Mailing Charge</b>  Positions: 34–41 Length: 8 Format: unpacked numeric	<b>Description:</b> Tax and mailing charge portion of transaction. The entry must be numeric and may be zeros.
<b>Sales Draft Reference Number</b>  Positions: 42–58 Length: 17 Format: unpacked numeric	<b>Description:</b> Reference number of the sales draft. The entry must be numeric and may be zeros.
<b>Acquiring Bank/Merchant Number</b>  Positions: 59–73 Length: 15 Format: alphanumeric	<b>Description:</b> Identifying number of acquiring bank/merchant. If not used, the field should contain spaces.
<b>Merchant Name—Katakana</b>  Positions: 74–96 Length: 23 Format: alphanumeric	<b>Description:</b> The merchant name in Katakana characters. The first character may not be a space.
<b>National Chargeback Reason Code</b>  Positions: 97–98 Length: 2 Format: alphanumeric	<b>Description:</b> Reason for chargeback. The field must not be spaces for a chargeback or chargeback reversal (TC 15, 16, 17, 35, 36, 37).

**Japan National Settlement Draft Data Edit Criteria (continued)**

<b>Merchant Name—Kanji</b> Positions: 99–138 Length: 40 Format: alphanumeric	<b>Description:</b> The merchant name in Kanji characters. If the field is not used, it should be spaces.
<b>Net/Gross Flag</b> Positions: 139 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates net or gross amount. The entry must be numeric.
<b>Text Message</b> Positions: 140–159 Length: 20 Format: alphanumeric	<b>Description:</b> Administrative message used to convey information from a sender to a receiver. If this field is not used, the entry should be spaces.
<b>Acquirer's Invoice Amount</b> Positions: 160–167 Length: 8 Format: unpacked numeric	<b>Description:</b> The net value of the transaction after applying the Interchange Reimbursement Fee. The entry must be numeric.
<b>Bonus Code</b> Positions: 168 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates if bonus payment changed to lump sum payment. The entry must be 0 or 1, and 1 is only valid for Payment Mode 10.  Valid values are: 0 = Not applicable 1 = Bonus payment changed to lump sum payment

TC 05, 06, 07, 25, 26, 27

## TCR 2 — MEXICO

## CTF – Outgoing and Incoming Interchange

## Mexico National Settlement Draft Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–16	12	UN	Interchange Reimbursement Fee (Member Calculated)
17–19	3	AN	Country Code
20–21	2	AN	Account Type
22	1	AN	IRF Type
23–24	2	UN	IRF Category
25–34	10	UNUN	Tax for IRF
35–47	13	AN	Merchant Fiscal Id (RFC)
48	1	AN	Installment Payment Indicator
49–51	3	UN	Number of Installment Payments
52–54	3	UN	Grace Period
55	1	AN	Frequency of Payment
56–67	12	UN	Installment Payment Interest
68–77	10	UN	VAT for Installment Payment Interest
78–80	3	UN	Installment Payment Number
81–168	88	AN	Reserved
Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric			

Draft Data

TC 05, 06, 07, 25, 26, 27

## TCR 2 — MEXICO

## CTF – Outgoing and Incoming Interchange

## Mexico National Settlement Draft Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain one of the following values:  0 = Default 1 = Account Funding 2 = Original Credit  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 2.
<b>Interchange Reimbursement Fee (Member Calculated)</b> Positions: 5–16 Length: 12 Format: unpacked numeric	<b>Description:</b> This field must be numeric and contain the IRF calculated by the member for this transaction. Two decimal positions are implied.
<b>Country Code</b> Positions: 17–19 Length: 3 Format: alphanumeric	<b>Description:</b> Code that represents the country involved.  This field must contain MX left-justified and followed by a space.
<b>Account Type</b> Positions: 20–21 Length: 2 Format: alphanumeric	<b>Description:</b> This field must contain one of the following valid values:  CR = Credit DB = Debit PP = Prepaid CO = Commercial Products PL = Private Label
<b>IRF Type</b> Positions: 22 Length: 1 Format: alphanumeric	<b>Description:</b> This field must contain one of the following valid values:  1 = Fixed 2 = Ad-valorem (%) 3 = Composite (Fixed amount and ad valorem)
<b>IRF Category</b> Positions: 23–24 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain one of the values specified on Mexico NNSS IRF Category Table used locally by members.

## Mexico National Settlement Draft Data Edit Criteria (continued)

<b>Tax for IRF</b> Positions: 25–34 Length: 10 Format: unpacked numeric	<b>Description:</b> This field must contain the TAX calculated by the member for the IRF applicable to this transaction. Two decimal positions are implied.
<b>Merchant Fiscal Id (RFC)</b> Positions: 35–47 Length: 13 Format: alphanumeric	<b>Description:</b> This field must contain the RFC for the merchant in the following format (right-justified filled with blanks): AAAANNNNNNNAAA
<b>Installment Payment Indicator</b> Positions: 48 Length: 1 Format: alphanumeric	<b>Description:</b> This field must contain one of the following valid values:  0 = Regular Payments 1 = Installment Payments without interest 2 = Installment Payments with interest
<b>Number of Installment Payments</b> Positions: 49–51 Length: 3 Format: unpacked numeric	<b>Description:</b> This field must be numeric and contain the number of installment payments. Must be present or greater than zeroes if Installment Payment Indicator = 1 or 2; otherwise, must be filled with zeroes.
<b>Grace Period</b> Positions: 52–54 Length: 3 Format: unpacked numeric	<b>Description:</b> This field must be numeric and contain the number of payments that will not be required. Must be present if Installment Payment Indicator is = 1 or 2. Must be zeroes if Installment Payment Indicator = 0.
<b>Frequency of Payment</b> Positions: 55 Length: 1 Format: alphanumeric	<b>Description:</b> This field must contain one of the following valid values if Installment Payment Indicator = 1 or 2:  W = Weekly Q = Every two weeks M = Monthly B = Bimonthly (every two months) T = Trimester C = Quarterly A = Annual S = Twice a year (Every six months)  Must be blank if Installment Payment Indicator = 0.
<b>Installment Payment Interest</b> Positions: 56–67 Length: 12 Format: unpacked numeric	<b>Description:</b> This field must contain the interest calculated for the installment period. Two decimal positions are implied. Must be greater than zero if Installment Payment Indicator = 1 or 2. Must be zero if Installment Payment Indicator = 0.
<b>VAT for Installment Payment Interest</b> Positions: 68–77 Length: 10 Format: unpacked numeric	<b>Description:</b> This field must contain the VAT calculated by the member for the interest applicable to this transaction. Two decimal positions are implied.  Must be greater than zero if Installment Payment Interest is greater than zero.

**Mexico National Settlement Draft Data Edit Criteria (continued)**

<b>Installment Payment Number</b> Positions: 78–80 Length: 3 Format: unpacked numeric	<b>Description:</b> This field must be numeric and contain the current number of payment. If Installment Payment Indicator = 0, Installment Payment number must be = 1. If Installment Payment Indicator = 1 or 2, Installment Payment number must be greater than zero.
<b>Reserved</b> Positions: 81–168 Length: 88 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

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

## TCR 2 — SOUTH KOREA

## CTF – Outgoing and Incoming Interchange

## South Korea National Settlement Draft Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–16	12	AN	Reserved
17–19	3	AN	Country Code
20–22	3	AN	Reserved
23	1	UN	Payment Code
24–25	2	UN	Number of Payments
26–28	3	UN	Merchant Discount Rate
29–60	32	AN	Merchant Name - Korean
61–72	12	AN	Merchant Location - Korean
73–82	10	AN	Reserved
83–86	4	UN	Merchant Type
87–94	8	UN	Local Authorization Number
95–96	2	AN	Local Chargeback Reason Code
97–98	2	UN	Interchange Reimbursement Fee Multiplier
99–106	8	UN	Purchase Date
107–121	15	UN	Merchant ID
122–123	2	UN	Payment Method
124–125	2	AN	Card Type Local
126–168	43	AN	Reserved

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

Draft Data



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

## TCR 2 — SOUTH KOREA

## CTF – Outgoing and Incoming Interchange

## South Korea National Settlement Draft Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain the appropriate transaction code. The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain one of the following values:  0 = Default 1 = Account Funding 2 = Original Credit  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 2.
<b>Reserved</b> Positions: 5–16 Length: 12 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Country Code</b> Positions: 17–19 Length: 3 Format: alphanumeric	<b>Description:</b> Code that represents the country involved. Country Code must be KR (South Korea), left-justified and followed by a space.
<b>Reserved</b> Positions: 20–22 Length: 3 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Payment Code</b> Positions: 23 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates whether the payments are regular or installment. This field must be numeric and one of the two following values:  0 = Regular payments 1 = Installment payments
<b>Number of Payments</b> Positions: 24–25 Length: 2 Format: unpacked numeric	<b>Description:</b> Indicates number of payments to be made. This field must be numeric and must be in the range of 2 through 60.

## South Korea National Settlement Draft Data Edit Criteria (continued)

<b>Merchant Discount Rate</b> Positions: 26–28 Length: 3 Format: unpacked numeric	<b>Description:</b> Fee that is charged to the merchant. This field must be numeric and greater than zero.
<b>Merchant Name - Korean</b> Positions: 29–60 Length: 32 Format: alphanumeric	<b>Description:</b> The merchant name entered using Korean characters. This field must not be blank.
<b>Merchant Location - Korean</b> Positions: 61–72 Length: 12 Format: alphanumeric	<b>Description:</b> The merchant location entered using Korean characters. If this field is not used, it should be spaces.
<b>Reserved</b> Positions: 73–82 Length: 10 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Merchant Type</b> Positions: 83–86 Length: 4 Format: unpacked numeric	<b>Description:</b> Code describing the merchant's type of business product or service, also known as the merchant category code (MCC). This field must be numeric.
<b>Local Authorization Number</b> Positions: 87–94 Length: 8 Format: unpacked numeric	<b>Description:</b> South Korean authorization ID. This field must be numeric and greater than zero.
<b>Local Chargeback Reason Code</b> Positions: 95–96 Length: 2 Format: unpacked numeric	<b>Description:</b> Code indicating reason for the chargeback. This field is not edited by the Edit Package or BASE II.
<b>Interchange Reimbursement Fee Multiplier</b> Positions: 97–98 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must be numeric in the range 00 to 99. It should be right-justified and zero-filled.
<b>Purchase Date</b> Positions: 99–106 Length: 8 Format: unpacked numeric	<b>Description:</b> The date refers to a member purchase agreement date. This field must be an eight digit numeric in the format YYYYMMDD (Year, Month and Day). YYYY value must be greater than 1999.
<b>Merchant ID</b> Positions: 107–121 Length: 15 Format: unpacked numeric	<b>Description:</b> Code identifying merchant. This field must be numeric and greater than zero. Should also be right-justified and zero-filled.

**South Korea National Settlement Draft Data Edit Criteria (continued)**

<b>Payment Method</b>  Positions: Position: 122–123 Length: Length: 2 Format: Format: unpacked numeric	<b>Description:</b> Code indicating method of payment.  This field must contain a valid numeric value. Refer to <i>BASE II Clearing Data Codes</i> for valid Payment Method codes and definitions.
<b>Card Type Local</b>  Positions: 124–125 Length: 2 Format: alphanumeric	<b>Description:</b> This field is optional and indicates a non-Visa local card issuer. Valid values are:  BC = BC Card KE = KEB Credit Service KM = Kook Min Credit Card
<b>Reserved</b>  Positions: 126–168 Length: 43 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

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

## TCR 2 — SWEDEN

## CTF – Outgoing and Incoming Interchange

## Sweden National Settlement Draft Data Record Layout

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

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

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

## TCR 2 — SWEDEN

## CTF – Outgoing and Incoming Interchange

## Sweden National Settlement Draft Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain one of the following values:  0 = Default 1 = Account Funding 2 = Original Credit  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 2.
<b>Reserved</b> Positions: 5–16 Length: 12 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Country Code</b> Positions: 17–19 Length: 3 Format: alphanumeric	<b>Description:</b> Code that represents the country involved. Country Code must be SE (Sweden), left-justified and followed by a space.
<b>National Tax</b> Positions: 20–31 Length: 12 Format: unpacked numeric	<b>Description:</b> Used by acquirers to indicate the amount of Value Added Tax (VAT) included in the transaction amount. This amount must be expressed in the same currency as the source amount. This field must be numeric. It may contain zeros. The field contains two implied decimal places.
<b>Reserved</b> Positions: 32 Length: 1 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Payment Indicator</b> Positions: 33–34 Length: 2 Format: alphanumeric	<b>Description:</b> Used by acquirers to indicate cardholder account selection (for example, deposit account or credit account) at the point of sale.

**Sweden National Settlement Draft Data Edit Criteria (continued)**

<b>National Merchant ID</b> Positions: 35–49 Length: 15 Format: unpacked numeric	<b>Description:</b> Numeric code used to identify the merchant. This field must be numeric. It may contain zeros.
<b>Merchant Name</b> Positions: 50–74 Length: 25 Format: alphanumeric	<b>Description:</b> Name of merchant. The field may contain Swedish characters.
<b>Merchant City</b> Positions: 75–87 Length: 13 Format: alphanumeric	<b>Description:</b> City in which merchant is located. The field may contain Swedish characters.
<b>Department ID</b> Positions: 88–117 Length: 30 Format: alphanumeric	<b>Description:</b> Member-defined data. This field may contain Swedish characters.
<b>Reserved</b> Positions: 118–168 Length: 51 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

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Draft Data

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

## TCR 2 — TURKEY

## CTF – Outgoing and Incoming Interchange

## Turkey National Settlement Draft Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	AN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–16	12	AN	Reserved
17–19	3	AN	Country Code
20–44	25	AN	Merchant Name – Turkish
45–57	13	AN	Merchant Location – Turkish
58–65	8	UN	Central Merchant Identifier (CMI)
66	1	AN	CMI Valid Indicator
67–70	4	UN	Acquiring Institution Code – EFT
71–168	98	AN	Reserved

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



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

## TCR 2 — TURKEY

## CTF – Outgoing and Incoming Interchange

## Turkey National Settlement Draft Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain the same transaction code as the TCR.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: alphanumeric	<b>Description:</b> This field must contain one of the following values:  0 = Default 1 = Account Funding 2 = Original Credit  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 2.
<b>Reserved</b> Positions: 5–16 Length: 12 Format: alphanumeric	<b>Description:</b> This field is reserved for future use.
<b>Country Code</b> Positions: 17–19 Length: 3 Format: alphanumeric	<b>Description:</b> Code that represents the country involved.
<b>Merchant Name – Turkish</b> Positions: 20–44 Length: 25 Format: alphanumeric	<b>Description:</b> Merchant Name in Turkish language. This field must be present.
<b>Merchant Location – Turkish</b> Positions: 45–57 Length: 13 Format: alphanumeric	<b>Description:</b> Merchant Location in Turkish language. This field must be present.
<b>Central Merchant Identifier (CMI)</b> Positions: 58–65 Length: 8 Format: unpacked numeric	<b>Description:</b> This field will have a numeric value that will have a standard Mod-10 check performed on it. This field must be present.

**Turkey National Settlement Draft Data Edit Criteria (continued)**

<b>CMI Valid Indicator</b> Positions: 66 Length: 1 Format: alphanumeric	<b>Description:</b> This field will contain the Yes/No results from the Mod-10 check on the CMI field.
<b>Acquiring Institution Code – EFT</b> Positions: 67–70 Length: 4 Format: unpacked numeric	<b>Description:</b> Acquiring Institution Code.
<b>Reserved</b> Positions: 71–168 Length: 98 Format: alphanumeric	<b>Description:</b> This field is reserved for future use.

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Draft Data

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

**TCR 3 — INDUSTRY-SPECIFIC DATA****CTF – Outgoing and Incoming Interchange**

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

AI = Passenger transport (included airlines and passenger railway)

LG = Lodging (includes hotels and cruise ships)

CA = Car rental

FL = Fleet Service

BB = Visa Commerce

CR = Original Credit

**Draft Data Record Layout**

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–16	12	AN	Reserved
17–18	2	AN	Business Format Code
19–168	50	AN	Data Content (dependent on Business Format Code)
Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric			

Draft Data

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

## TCR 3 — INDUSTRY-SPECIFIC DATA

## CTF – Outgoing and Incoming Interchange

Positions: Length: Format:	n/a
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# TCR 3 — INDUSTRY-SPECIFIC DATA—PASSENGER ITINERARY DATA

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

## TCR 3 — INDUSTRY-SPECIFIC DATA—PASSENGER ITINERARY DATA

### CTF – Outgoing and Incoming Interchange

#### Draft Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–16	12	AN	Reserved
17–18	2	AN	Business Format Code (AI)
19–26	8	AN	Reserved
27–46	20	AN	Passenger Name
47–52	6	UN	Departure Date (MMDDYY)
53–55	3	AN	Origination City/Airport Code
56–62	7	Group	Trip Leg 1 Information
63–69	7	Group	Trip Leg 2 Information
70–76	7	Group	Trip Leg 3 Information
77–83	7	Group	Trip Leg 4 Information
84–91	8	AN	Travel Agency Code
92–116	25	AN	Travel Agency Name
117	1	AN	Restricted Ticket Indicator
118–123	6	AN	Fare Basis Code - Leg 1
124–129	6	AN	Fare Basis Code - Leg 2
130–135	6	AN	Fare Basis Code - Leg 3
136–141	6	AN	Fare Basis Code - Leg 4
142–145	4	AN	Computerized Reservation System
146–150	5	AN	Flight Number - Leg 1
151–155	5	AN	Flight Number - Leg 2
156–160	5	AN	Flight Number - Leg 3
161–165	5	AN	Flight Number - Leg 4
166–168	3	AN	Reserved

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

Draft Data

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

## TCR 3 — INDUSTRY-SPECIFIC DATA—PASSENGER ITINERARY DATA

## CTF – Outgoing and Incoming Interchange

## Draft Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain one of the following values:  0 = Default 1 = Account Funding 2 = Original Credit  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 3.
<b>Reserved</b> Positions: 5–16 Length: 12 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Business Format Code</b> Positions: 17–18 Length: 2 Format: alphanumeric	<b>Description:</b> Code indicating the type of business that is applicable to this transaction. If the Merchant Category Code on the TCR 0 indicates an airline or a passenger railway, this field must contain AI (Passenger Itinerary) format. This entry is not valid for cash disbursement transactions.
<b>Reserved</b> Positions: 19–26 Length: 8 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Passenger Name</b> Positions: 27–46 Length: 20 Format: alphanumeric	<b>Description:</b> Name of passenger.  <b>National—U.S.:</b> This field cannot begin with a space on originals and their reversals of Passenger Transport transactions requesting EIRF or any custom payment service.  <b>VIC Edit, Intraregional EU and Domestic EU:</b> For Miscellaneous Airline Charges, this field must be present. May be the cardholder name if the passenger name is unavailable. Must be nonblank.  <b>VIC Edit, Intraregional EU and Domestic EU:</b> To qualify for Airline IRF, the first position must not be a space.

# TCR 3 — INDUSTRY-SPECIFIC DATA—PASSENGER ITINERARY DATA

## Draft Data Edit Criteria (continued)

<b>Departure Date</b> Positions: 47–52 Length: 6 Format: unpacked numeric	<b>Description:</b> Date of passenger's departure. The field may contain zeros or a valid date in the format MMDDYY (month, day, year). The date may be a future one.
<b>Origination City/Airport Code</b> Positions: 53–55 Length: 3 Format: alphanumeric	<b>Description:</b> Code indicating the city and/or airport where the trip originates.  <b>National—U.S.:</b> This field may not contain all spaces or all zeros for originals and their reversals of Passenger Transport transactions requesting EIRF or any custom payment service.  <b>VIC Edit, Intraregional EU and Domestic EU:</b> For Miscellaneous Airline Charges, value must be XAA. This field must not contain all spaces or all zeros for transactions requesting the Airline IRF.
<b>Trip Leg 1 Information</b> Positions: 56–62 Length: 7 Format: group	<b>Description:</b> Description of first leg of trip. Up to four groups of data from trip leg data can be entered; one group for each trip leg, up to four legs total, is allowed. Refer to TC 50 format descriptions for the additional Passenger Itinerary Data - Leg-Specific for legs 5 through 32.  The Carrier Code, Service Class, and Destination City/Airport Code are edited only on Leg 1. Only the Stop-Over Code is edited for all four legs in this record. The entry must be in the format shown in the sub-fields below.
<b>Carrier Code</b> Positions: 56–57 Length: 2 Format: alphanumeric	<b>Description:</b> Code indicating name of carrier (United Airlines, Jet Blue, etc.).  <b>National—U.S.:</b> The entry may not contain all spaces or zeros for originals and reversals of Passenger Transport transactions requesting EIRF or any custom payment service.  <b>VIC Edit, Intraregional EU and Domestic EU:</b> For Miscellaneous Airline Charges this field must be present and nonblank. This field must not contain all spaces or all zeros for transactions requesting the Airline IRF.
<b>Service Class</b> Positions: 58 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates service class (first class, business class, etc.).  <b>National—U.S.:</b> The entry may not be a space or zero for originals and reversals of Passenger Transport transactions requesting EIRF or any custom payment service.  <b>VIC Edit, Intraregional EU and Domestic EU:</b> This field may not be a space or zero for transactions requesting Airline IRF.
<b>Stop-Over Code</b> Positions: 59 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether a stopover is allowed on this ticket.  The entry must be a space, O, or X. Values are:  O = Stopover allowed X = Stopover not allowed
<b>Destination City/Airport Code</b> Positions: 60–62 Length: 3 Format: alphanumeric	<b>Description:</b> Indicates destination city's airport code.  <b>National—U.S.:</b> The entry may not contain all spaces or zeros for originals and reversals of Passenger Transport transactions requesting EIRF or any custom payment service.  <b>VIC Edit, Intraregional EU and Domestic EU:</b> For Miscellaneous Airline Charges, must be a valid value. Refer to <i>BASE II Clearing Data Codes</i> for valid values. This field must not contain all spaces or all zeros, for transactions requesting Airline IRF.
<b>Trip Leg 2 Information</b> Positions: 63–69 Length: 7 Format: group	<b>Description:</b> Description of second leg of trip.



# TCR 3 — INDUSTRY-SPECIFIC DATA—PASSENGER ITINERARY DATA

## Draft Data Edit Criteria (continued)

<b>Carrier Code</b> Positions: 63–64 Length: 2 Format: alphanumeric	<b>Description:</b> Code indicating name of carrier (United Airlines, Jet Blue, etc.).  Edited only on Leg 1.
<b>Service Class</b> Positions: 65 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates service class (first class, business class, etc.).  Edited only on Leg 1.
<b>Stop-Over Code</b> Positions: 66 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether a stopover is allowed on this ticket.  The entry must be a space, O, or X. Values are:  O = Stopover allowed X = Stopover not allowed
<b>Destination City/Airport Code</b> Positions: 67–69 Length: 3 Format: alphanumeric	<b>Description:</b> Indicates destination city's airport code.  Edited only on Leg 1.
<b>Trip Leg 3 Information</b> Positions: 70–76 Length: 7 Format: group	<b>Description:</b> Description of third leg of trip.
<b>Carrier Code</b> Positions: 70–71 Length: 2 Format: alphanumeric	<b>Description:</b> Code indicating name of carrier (United Airlines, Jet Blue, etc.).  Edited only on Leg 1.
<b>Service Class</b> Positions: 72 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates service class (first class, business class, etc.).  Edited only on Leg 1.
<b>Stop-Over Code</b> Positions: 73 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether a stopover is allowed on this ticket.  The entry must be a space, O, or X. Values are:  O = Stopover allowed X = Stopover not allowed
<b>Destination City/Airport Code</b> Positions: 74–76 Length: 3 Format: alphanumeric	<b>Description:</b> Indicates destination city's airport code.  Edited only on Leg 1.
<b>Trip Leg 4 Information</b> Positions: 77–83 Length: 7 Format: group	<b>Description:</b> Description of fourth leg of trip.

# TCR 3 — INDUSTRY-SPECIFIC DATA—PASSENGER ITINERARY DATA

## Draft Data Edit Criteria (continued)

<b>Carrier Code</b> Positions: 77–78 Length: 2 Format: alphanumeric	<b>Description:</b> Code indicating name of carrier (United Airlines, Jet Blue, etc.).  Edited only on Leg 1.
<b>Service Class</b> Positions: 79 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates service class (first class, business class, etc.).  Edited only on Leg 1.
<b>Stop-Over Code</b> Positions: 80 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether a stopover is allowed on this ticket.  The entry must be a space, O, or X. Values are:  O = Stopover allowed X = Stopover not allowed
<b>Destination City/Airport Code</b> Positions: 81–83 Length: 3 Format: alphanumeric	<b>Description:</b> Indicates destination city's airport code.  Edited only on Leg 1.
<b>Travel Agency Code</b> Positions: 84–91 Length: 8 Format: alphanumeric	<b>Description:</b> Code identifying travel agency if the ticket was issued by a travel agency.
<b>Travel Agency Name</b> Positions: 92–116 Length: 25 Format: alphanumeric	<b>Description:</b> Name of travel agency if the ticket was issued by a travel agency.
<b>Restricted Ticket Indicator</b> Positions: 117 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether this ticket is non-refundable. This entry should be supplied on CPS/Passenger Transport 1 or 2 transactions if the ticket was purchased as a non-refundable ticket.  The entry must be a space, 0, or 1.  Space or 0 = No restriction 1 = Restricted (nonrefundable) ticket
<b>Fare Basis Code—Leg 1</b> Positions: 118–123 Length: 6 Format: alphanumeric	<b>Description:</b> Fare basis code used for Leg 1 of the trip.  This field may contain spaces.
<b>Fare Basis Code—Leg 2</b> Positions: 124–129 Length: 6 Format: alphanumeric	<b>Description:</b> Fare basis code used for Leg 2 of the trip.  This field may contain spaces.
<b>Fare Basis Code—Leg 3</b> Positions: 130–135 Length: 6 Format: alphanumeric	<b>Description:</b> Fare basis code used for Leg 3 of the trip.  This field may contain spaces.

Draft Data

# TCR 3 — INDUSTRY-SPECIFIC DATA—PASSENGER ITINERARY DATA

## Draft Data Edit Criteria (continued)

<b>Fare Basis Code—Leg 4</b> Positions: 136–141 Length: 6 Format: alphanumeric	<b>Description:</b> Fare basis code used for Leg 4 of the trip.  This field may contain spaces.
<b>Computerized Reservation System</b> Positions: 142–145 Length: 4 Format: alphanumeric	<b>Description:</b> Indicates the computerized reservation system used to make the reservation and purchase the ticket.  <b>National—Germany:</b> This field should contain spaces or one of the following codes: STRT = Start PARS = TWA DATS = Delta SABR = Sabre DALA = Covia-Apollo BLAN = Dr. Blank DERD = DER TUID = TUI
<b>Flight Number—Leg 1</b> Positions: 146–150 Length: 5 Format: alphanumeric	<b>Description:</b> Number of the airline flight to be taken on Leg 1 of the trip.  This field may contain spaces.
<b>Flight Number—Leg 2</b> Positions: 151–155 Length: 5 Format: alphanumeric	<b>Description:</b> Number of the airline flight to be taken on Leg 2 of the trip.  This field may contain spaces.
<b>Flight Number—Leg 3</b> Positions: 156–160 Length: 5 Format: alphanumeric	<b>Description:</b> Number of the airline flight to be taken on Leg 3 of the trip.  This field may contain spaces.
<b>Flight Number—Leg 4</b> Positions: 161–165 Length: 5 Format: alphanumeric	<b>Description:</b> Number of the airline flight to be taken on Leg 4 of the trip.  This field may contain spaces.
<b>Reserved</b> Positions: 166–168 Length: 3 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

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

## TCR 3 — INDUSTRY-SPECIFIC DATA—LODGING

## CTF – Outgoing and Incoming Interchange

## Draft Data Record Layout

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

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

Draft Data

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

## TCR 3 — INDUSTRY-SPECIFIC DATA—LODGING

## CTF – Outgoing and Incoming Interchange

## Draft Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain one of the following values:  0 = Default 1 = Account Funding 2 = Original Credit  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 3.
<b>Reserved</b> Positions: 5–16 Length: 12 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Business Format Code</b> Positions: 17–18 Length: 2 Format: alphanumeric	<b>Description:</b> Code indicating the type of business that is applicable to this transaction. Contains the LG (Lodging) format. This entry is not valid for cash disbursement transactions.
<b>Reserved</b> Positions: 19–26 Length: 8 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Lodging No-Show Indicator</b> Positions: 27 Length: 1 Format: alphanumeric	<b>Description:</b> An indicator that the cardholder is being billed for a reserved room that was not actually rented (AKA a “no-show” charge). The issuer may provide this information on the customer statement or use it to enhance customer service information.  Valid values are:  0 = Not applicable 1 = No-show  To qualify for the CPS/Hotel (Card Not Present) or CPS/Hotel (Card Present) PSIRF, this field must be used if the transaction is due to a no-show charge.

## Draft Data Edit Criteria (continued)

<b>Lodging Extra Charges</b> Positions: 28–33 Length: 6 Format: unpacked numeric	<b>Description:</b> This field may be used to indicate the type of additional charges added to a customer's bill after check-out. Each position in the field can be used to indicate a type of charge. If there are less than six additional charges, they must be left-justified, space-filled or zero-filled to the right.  Lodging Extra Charges codes are: Space = No extra charge 0 = No extra charge 2 = Restaurant 3 = Gift Shop 4 = Mini Bar 5 = Telephone 6 = Other 7 = Laundry If there are no extra charges, this field must be all spaces or all zeros.  To qualify for the CPS/Retail, CPS/Hotel (Card Not Present), or CPS/Hotel (Card Present) PSIRF, this field must be used if there were additional charges.
<b>Reserved</b> Positions: 34–37 Length: 4 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Lodging Check-In Date</b> Positions: 38–43 Length: 6 Format: unpacked numeric	<b>Description:</b> The date the customer checked into the hotel, or in the case of a no-show or an advance lodging, the scheduled arrival date. The entry must be a six-digit numeric, either zeros or a valid date, in the format YYMMDD.  <b>VIC Edit:</b> To qualify for the CPS/Retail, CPS/Hotel (Card Not Present), or CPS/Hotel (Card Present) PSIRF, this entry must be a valid date.  The Chargeback Reduction Service (CRS) will use this date, if present, in performing the CRB/Exception file validation.
<b>Daily Room Rate</b> Positions: 44–55 Length: 12 Format: unpacked numeric	<b>Description:</b> Daily rate being charged for the room.  The entry must be numeric, two decimal positions are implied. If the entry is not numeric, the BASE II VIC will insert zeros.
<b>Total Tax</b> Positions: 56–67 Length: 12 Format: unpacked numeric	<b>Description:</b> Tax portion of the amount being billed.  The entry must be numeric, two decimal positions are implied. If the entry is not numeric, the BASE II VIC will insert zeros.
<b>Prepaid Expenses</b> Positions: 68–79 Length: 12 Format: unpacked numeric	<b>Description:</b> Any prepaid expenses being billed.  The entry must be numeric, two decimal positions are implied. If the entry is not numeric, the BASE II VIC will insert zeros.
<b>Food/Beverage Charges</b> Positions: 80–91 Length: 12 Format: unpacked numeric	<b>Description:</b> All food and beverage charges.  The entry must be numeric, two decimal positions are implied. If the entry is not numeric, the BASE II VIC will insert zeros.

Draft Data

**Draft Data Edit Criteria (continued)**

<b>Folio Cash Advances</b> Positions: 92–103 Length: 12 Format: unpacked numeric	<b>Description:</b> Any Folio cash advances being billed.  The entry must be numeric, two decimal positions are implied. If the entry is not numeric, the BASE II VIC will insert zeros.
<b>Room Nights</b> Positions: 104–105 Length: 2 Format: unpacked numeric	<b>Description:</b> Number of nights being billed.  The entry must be numeric. The entry may contain zeros. If the entry is not numeric, the BASE II VIC will insert zeros.
<b>Total Room Tax</b> Positions: 106–117 Length: 12 Format: unpacked numeric	<b>Description:</b> Total room tax being billed.  The entry must be numeric, two decimal positions are implied. The entry may contain zeros. If the entry is not numeric, the BASE II VIC will insert zeros.
<b>Reserved</b> Positions: 118–168 Length: 51 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

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

## TCR 3 — INDUSTRY-SPECIFIC DATA—CAR RENTAL

## CTF – Outgoing and Incoming Interchange

## Draft Data Record Layout

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

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

Draft Data



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

## TCR 3 — INDUSTRY-SPECIFIC DATA—CAR RENTAL

## CTF – Outgoing and Incoming Interchange

## Draft Data Edit Criteria

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

## Draft Data Edit Criteria (continued)

<b>Car Rental No-Show Indicator</b> Positions: 27 Length: 1 Format: alphanumeric	<b>Description:</b> An indicator that the cardholder is being billed for a reserved vehicle that was not actually rented (that is, a “no-show” charge).  The entry must be zero or 1. 0 = Not applicable 1 = No-show for a Specialized Vehicle  To qualify for the CPS/Car Rental (Card Not Present) or CPS/Car Rental (Card Present) PSIRF, this field must be used if the transaction is due to a no-show for a specialized vehicle.
<b>Car Rental Extra Charges</b> Positions: 28–33 Length: 6 Format: unpacked numeric	<b>Description:</b> Additional charges (gas, late fee, etc.) being billed.  Valid Car Rental Extra Charges codes are: Space = No extra charge 0 = No Extra Charge 1 = Gas 2 = Extra Mileage 3 = Late Return 4 = One Way Service Fee 5 = Parking Violation If there are no extra charges, this field must be all spaces or all zeros.  <b>NOTE:</b> <i>To qualify for the CPS/Retail, CPS/Car Rental (Card Not Present), or CPS/Car Rental (Card Present) PSIRF, this field must be used if there were additional charges.</i>
<b>Reserved</b> Positions: 34–37 Length: 4 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Car Rental Check-Out Date</b> Positions: 38–43 Length: 6 Format: unpacked numeric	<b>Description:</b> Date the customer picked up the car or, in the case of a no-show or pre-pay transaction, the scheduled pick up date. The entry must be a six-digit numeric, either zeros or a valid date, in the format YYMMDD. The Chargeback Reduction Service will use this date, if present, in performing the CRB/Exception file validation.  <b>VIC Edit:</b> To qualify for the CPS/Retail, CPS/Car Rental (Card Not Present), or CPS/Car Rental (Card Present) PSIRF, this entry must be a valid date.
<b>Daily Rental Rate</b> Positions: 44–55 Length: 12 Format: unpacked numeric	<b>Description:</b> Daily rate being charged for the vehicle.  The entry must be numeric, two decimal positions are implied. If the entry is not numeric, the BASE II VIC will insert zeros.
<b>Weekly Rental Rate</b> Positions: 56–67 Length: 12 Format: unpacked numeric	<b>Description:</b> Weekly rate being charged for the vehicle.  The entry must be numeric, two decimal positions are implied. If the entry is not numeric, the BASE II VIC will insert zeros.
<b>Insurance Charges</b> Positions: 68–79 Length: 12 Format: unpacked numeric	<b>Description:</b> Any insurance being charged for the vehicle.  The entry must be numeric, two decimal positions are implied. If the entry is not numeric, the BASE II VIC will insert zeros.

**Draft Data Edit Criteria (continued)**

<b>Fuel Charges</b> Positions: 80–91 Length: 12 Format: unpacked numeric	<b>Description:</b> Fuel charges for the vehicle.  The entry must be numeric, two decimal positions are implied. If the entry is not numeric, the BASE II VIC will insert zeros.
<b>Car Class Code</b> Positions: 92–93 Length: 2 Format: alphanumeric	<b>Description:</b> Code indicating the vehicle's class. The entry may be spaces.
<b>One-Way Drop-Off Charges</b> Positions: 94–105 Length: 12 Format: unpacked numeric	<b>Description:</b> Any charges for one-way drop-off of the vehicle (that is, additional charges for returning the vehicle at a location other than the pickup point).  The entry must be numeric, two decimal positions are implied. If the entry is not numeric, the BASE II VIC will insert zeros.
<b>Renter Name</b> Positions: 106–145 Length: 40 Format: alphanumeric	<b>Description:</b> Name of renter. The entry may be spaces.
<b>Reserved</b> Positions: 146–168 Length: 23 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

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

## TCR 3 — INDUSTRY-SPECIFIC DATA—FLEET SERVICE

## CTF – Outgoing and Incoming Interchange

## Draft Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–16	12	AN	Reserved
17–18	2	AN	Business Format Code (FL)
19–26	8	AN	Reserved
27	1	AN	Type of Purchase
28–29	2	AN	Fuel Type
30	1	AN	Unit of Measure
31–42	12	UN	Quantity
43–54	12	UN	Unit Cost
55–66	12	UN	Gross Fuel Price
67–78	12	UN	Net Fuel Price
79–90	12	UN	Gross Non-Fuel Price
91–102	12	UN	Net Non-Fuel Price
103–109	7	AN	Odometer Reading
110–113	4	UN	VAT/Tax Rate
114–125	12	UN	Miscellaneous Fuel Tax
126–137	12	AN	Reserved
138–149	12	UN	Miscellaneous Non-Fuel Tax
150	1	AN	Service Type
151	1	AN	Miscellaneous Fuel Tax Exemption Status
152	1	AN	Miscellaneous Non-Fuel Tax Exemption Status
153–168	16	AN	Reserved

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

Draft Data

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

## TCR 3 — INDUSTRY-SPECIFIC DATA—FLEET SERVICE

## CTF – Outgoing and Incoming Interchange

## Draft Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain one of the following values:  0 = Default 1 = Account Funding 2 = Original Credit  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 3.
<b>Reserved</b> Positions: 5–16 Length: 12 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Business Format Code</b> Positions: 17–18 Length: 2 Format: alphanumeric	<b>Description:</b> Code indicating the type of business that is applicable to this transaction. This field must contain FL (for Fleet service).
<b>Reserved</b> Positions: 19–26 Length: 8 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Type of Purchase</b> Positions: 27 Length: 1 Format: alphanumeric	<b>Description:</b> Type of purchase (gas, non-fuel item, etc.).  Valid values are: 1 = Fuel Purchase 2 = Non-Fuel Purchase 3 = Fuel and Non-Fuel Purchase
<b>Fuel Type</b> Positions: 28–29 Length: 2 Format: alphanumeric	<b>Description:</b> Type of fuel (unleaded regular, diesel, gasohol, etc.) See <i>BASE II Clearing Data Codes</i> for valid Fuel Type codes.

## Draft Data Edit Criteria (continued)

<b>Unit of Measure</b> Positions: 30 Length: 1 Format: alphanumeric	<b>Description:</b> Unit of measure used for fuel.  Valid values are: L = Liter G = U.S. Gallon I = Imperial Gallon K = Kilo P = Pound
<b>Quantity</b> Positions: 31–42 Length: 12 Format: unpacked numeric	<b>Description:</b> Quantity of fuel being billed. Four decimal places are implied. If the entry is not numeric, the BASE II VIC will insert zeros.
<b>Unit Cost</b> Positions: 43–54 Length: 12 Format: unpacked numeric	<b>Description:</b> Cost of fuel per unit of measure (for example, dollars per gallon). Four decimal places are implied. If the entry is not numeric, the BASE II VIC will insert zeros.
<b>Gross Fuel Price</b> Positions: 55–66 Length: 12 Format: unpacked numeric	<b>Description:</b> Gross fuel price. Four decimal places are implied. If the entry is not numeric, the BASE II VIC will insert zeros.
<b>Net Fuel Price</b> Positions: 67–78 Length: 12 Format: unpacked numeric	<b>Description:</b> Net fuel price. Four decimal places are implied. If the entry is not numeric, the BASE II VIC will insert zeros.
<b>Gross Non-Fuel Price</b> Positions: 79–90 Length: 12 Format: unpacked numeric	<b>Description:</b> Gross price of non-fuel items. Two decimal places are implied. If the entry is not numeric, the BASE II VIC will insert zeros.
<b>Net Non-Fuel Price</b> Positions: 91–102 Length: 12 Format: unpacked numeric	<b>Description:</b> Net price of non-fuel items. Two decimal places are implied. If the entry is not numeric, the BASE II VIC will insert zeros.
<b>Odometer Reading</b> Positions: 103–109 Length: 7 Format: alphanumeric	<b>Description:</b> Reading taken from vehicle's odometer.
<b>VAT/Tax Rate</b> Positions: 110–113 Length: 4 Format: unpacked numeric	<b>Description:</b> Value Added Tax or other tax on amount being charged. Two decimal places are implied. If the entry is not numeric, the BASE II VIC will insert zeros.
<b>Miscellaneous Fuel Tax</b> Positions: 114–125 Length: 12 Format: unpacked numeric	<b>Description:</b> Fuel tax being charged. If the entry is not numeric, the BASE II VIC will insert zeros. This field must be numeric. Two decimal places are implied.

## Draft Data Edit Criteria (continued)

<b>Reserved</b> Positions: 126–137 Length: 12 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Miscellaneous Non-Fuel Tax</b> Positions: 138–149 Length: 12 Format: unpacked numeric	<b>Description:</b> Tax being charged for non-fuel items. If the entry is not numeric, the BASE II VIC will insert zeros. This field must be numeric. Two decimal places are implied.
<b>Service Type</b> Positions: 150 Length: 1 Format: alphanumeric	<b>Description:</b> Identifies type of service at the fuel station.  Valid values are: Space = Non-Fuel Transaction F = Full service S = Self Service
<b>Miscellaneous Fuel Tax Exemption Status</b> Positions: 151 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether the fuel purchase was exempt from fuel tax.  Valid values are: Blank = Default 0 = Non-Exempt 1 = Exempt
<b>Miscellaneous Non-Fuel Tax Exemption Status</b> Positions: 152 Length: 1 Format: alphanumeric	<b>Description:</b> Whether the non-fuel purchase was exempt from tax.  Valid values are: 0 = Non-Exempt 1 = Exempt
<b>Reserved</b> Positions: 153–168 Length: 16 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

TC 06, 16, 26, 36

## TCR 3 — INDUSTRY-SPECIFIC DATA—ORIGINAL CREDIT

## CTF – Outgoing and Incoming Interchange

## Draft Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–16	12	AN	Reserved
17–18	2	AN	Business Format Code
19–20	2	AN	Business Application ID
21	1	AN	Source of Funds
22–23	2	AN	Payment Reversal Reason Code
24–39	16	AN	Sender Reference Number
40–73	34	AN	Sender Account Number
74–103	30	AN	Sender Name
104–138	35	AN	Sender Address
139–163	25	AN	Sender City
164–165	2	AN	Sender State
166–168	3	AN	Sender Country

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

Draft Data



TC 06, 16, 26, 36

## TCR 3 — INDUSTRY-SPECIFIC DATA—ORIGINAL CREDIT

## CTF – Outgoing and Incoming Interchange

## Draft Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain one of the following values:  0 = Default 1 = Account Funding 2 = Original Credit  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 3.
<b>Reserved</b> Positions: 5–16 Length: 12 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Business Format Code</b> Positions: 17–18 Length: 2 Format: alphanumeric	<b>Description:</b> Code indicating the type of business that is applicable to this transaction. This field must contain CR (for Original Credit).

Draft Data

## Draft Data Edit Criteria (continued)

<b>Business Application IDs</b>  Positions: 19–20 Length: 2 Format: alphanumeric	<b>Description:</b> New Business Application IDs for Original Credits:  <table> <tr><td>Business to Business</td><td>BB</td></tr> <tr><td>Bill Payment</td><td>BP</td></tr> <tr><td>Funds Disbursement (General)</td><td>FD</td></tr> <tr><td>Government Disbursement (General)</td><td>GD</td></tr> <tr><td>Merchant Disbursement</td><td>MD</td></tr> <tr><td>Payroll/Pension Disbursement</td><td>PD</td></tr> <tr><td>Online Gambling Payout</td><td>OG</td></tr> <tr><td>Gambling Payout (Other than online gambling)</td><td>GP</td></tr> <tr><td>Money Transfer – Merchant-Initiated</td><td>MI</td></tr> <tr><td>Money Transfer – Bank Initiated</td><td>BI</td></tr> <tr><td>Card Bill Payment</td><td>CP</td></tr> <tr><td>Payment for Goods and Services (General)</td><td>PS</td></tr> <tr><td>Payment to Government</td><td>PG</td></tr> <tr><td>Visa Commerce</td><td>VC</td></tr> <tr><td>Payment Transaction</td><td>PA</td></tr> <tr><td>Visa Money Transfer (Account to Account)</td><td>AA</td></tr> <tr><td>Visa Money Transfer (Person to Person)</td><td>PP</td></tr> </table>	Business to Business	BB	Bill Payment	BP	Funds Disbursement (General)	FD	Government Disbursement (General)	GD	Merchant Disbursement	MD	Payroll/Pension Disbursement	PD	Online Gambling Payout	OG	Gambling Payout (Other than online gambling)	GP	Money Transfer – Merchant-Initiated	MI	Money Transfer – Bank Initiated	BI	Card Bill Payment	CP	Payment for Goods and Services (General)	PS	Payment to Government	PG	Visa Commerce	VC	Payment Transaction	PA	Visa Money Transfer (Account to Account)	AA	Visa Money Transfer (Person to Person)	PP
Business to Business	BB																																		
Bill Payment	BP																																		
Funds Disbursement (General)	FD																																		
Government Disbursement (General)	GD																																		
Merchant Disbursement	MD																																		
Payroll/Pension Disbursement	PD																																		
Online Gambling Payout	OG																																		
Gambling Payout (Other than online gambling)	GP																																		
Money Transfer – Merchant-Initiated	MI																																		
Money Transfer – Bank Initiated	BI																																		
Card Bill Payment	CP																																		
Payment for Goods and Services (General)	PS																																		
Payment to Government	PG																																		
Visa Commerce	VC																																		
Payment Transaction	PA																																		
Visa Money Transfer (Account to Account)	AA																																		
Visa Money Transfer (Person to Person)	PP																																		
<b>Source of Funds</b>  Positions: 21 Length: 1 Format: alphanumeric	<b>Description:</b> This field should contain one of the following values:  1 = Cash 2 = Check 3 = CardSpace																																		
<b>Payment Reversal Reason Code</b>  Positions: 22–23 Length: 2 Format: alphanumeric	<b>Description:</b> This field should contain one of the following values:  01 = Returned check not sufficient funds (NSF) 02 = Returned check stop payment 03 = Returned check account closed 04 = Returned check refer to maker 05 = Returned check – other Spaces = Unspecified																																		

Draft Data

## Draft Data Edit Criteria (continued)

<b>Sender Reference Number</b> Positions: 24–39 Length: 16 Format: alphanumeric	<p><b>Description:</b> This field will contain a reference number for the transaction supplied by the sender.</p> <p><b>Domestic:</b> This field is required if the Business Application ID field (pos. 19–20) of the TCR 3 = “AA” or “PP” AND the Sender Account Number field (pos. 39–66) is spaces. Transactions that fail the edit criteria will be returned with new Return Reason Code = <b>V4 – Visa Money Transfer Data Requirement Not Met - Missing AML Data.</b></p> <p><b>International:</b> This field is required if the Business Application ID field (pos. 19–20) of the TCR 3 = “AA” or “PP” AND the Sender Account Number field (pos. 39–66) is spaces. Transactions that fail the edit criteria will be returned with new Return Reason Code = <b>V4 – Visa Money Transfer Data Requirement Not Met - Missing AML Data.</b></p>
<b>Sender Account Number</b> Positions: 40–73 Length: 34 Format: alphanumeric	<p><b>Description:</b> This field will contain the sender’s card number or bank account number from which the funds are to be taken.</p> <p><b>Domestic:</b> This field is required if the Business Application ID field (pos. 19–20) of the TCR 3 = “AA” or “PP” AND the Sender Account Number field (pos. 24–38) is spaces. Transactions that fail the edit criteria will be returned with new Return Reason Code = <b>V4 – Visa Money Transfer Data Requirement Not Met - Missing AML Data.</b></p> <p><b>International:</b> This field is required if the Business Application ID field (pos. 19–20) of the TCR 3 = “AA” or “PP” AND the Sender Account Number field (pos. 24–38) is spaces. Transactions that fail the edit criteria will be returned with new Return Reason Code = <b>V4 – Visa Money Transfer Data Requirement Not Met - Missing AML Data.</b></p>
<b>Sender Name</b> Positions: 74–103 Length: 30 Format: alphanumeric	<p><b>Description:</b> This field will contain the name of the person or entity for the account from which funds are to be taken.</p>
<b>Sender Address</b> Positions: 104–138 Length: 35 Format: alphanumeric	<p><b>Description:</b> This field will contain the address of the person or entity for the account from which funds are to be taken.</p> <p><b>International:</b> This field is required if the Business Application ID field (pos. 19–20) of the TCR 3 = “AA” or “PP”. Transactions that fail the edit criteria will be returned with new Return Reason Code = <b>V4 – Visa Money Transfer Data Requirement Not Met - Missing AML Data.</b></p>
<b>Sender City</b> Positions: 139–163 Length: 25 Format: alphanumeric	<p><b>Description:</b> This field will contain the city of the person or entity for the account from which funds are to be taken.</p> <p><b>International:</b> This field is required if the Business Application ID field (pos. 19–20) of the TCR 3 = “AA” or “PP”. Transactions that fail the edit criteria will be returned with new Return Reason Code = <b>V4 – Visa Money Transfer Data Requirement Not Met – Missing AML Data.</b></p>
<b>Sender State</b> Positions: 164–165 Length: 2 Format: alphanumeric	<p><b>Description:</b> This field will contain the geographical state or province of the person or entity for the account from which funds are to be taken.</p> <p><b>Interregional/Regional:</b> This field is required if the Business Application ID field (pos. 19–20) of the TCR 3 = “AA” or “PP” and the Sender Country Code is U.S. or CA. Transactions that fail the edit criteria will be returned with new Return Reason Code = <b>V4 – Visa Money Transfer Data Requirement Not Met – Missing AML Data.</b></p>
<b>Sender Country</b> Positions: 166–168 Length: 3 Format: alphanumeric	<p><b>Description:</b> This field will contain the country of the person or entity for the account from which funds are to be taken.</p> <p><b>International:</b> This field is required if the Business Application ID field (pos. 19–20) of the TCR 3 = “AA” or “PP”. Transactions that fail the edit criteria will be returned with new Return Reason Code = <b>V4 – Visa Money Transfer Data Requirement Not Met - Missing AML Data.</b></p>

## TC 05, 25

## TCR 3 — BUSINESS-TO-BUSINESS—VISA COMMERCE

## CTF – Outgoing and Incoming Interchange

## Draft Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–16	12	AN	Reserved
17–18	2	AN	Business Format Code
19	1	AN	Payment Guarantee Option Indicator
20–31	12	UN	Member-Provided Reimbursement Fee
32–34	3	AN	Member-Provided Currency Code
35–168	134	ANS	Additional Data

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

## TC 05, 25

## TCR 3 — BUSINESS-TO-BUSINESS—VISA COMMERCE

## CTF – Outgoing and Incoming Interchange

## Draft Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain one of the following values:  0 = Default 1 = Account Funding 2 = Original Credit  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 3.
<b>Reserved</b> Positions: 5–16 Length: 12 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Business Format Code</b> Positions: 17–18 Length: 2 Format: alphanumeric	<b>Description:</b> Code indicating the type of business that is applicable to this transaction. This field must contain BB (Business-to-Business).
<b>Payment Guarantee Option Indicator</b> Positions: 19 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates if payment guarantee option is in place.  Valid values are: 1 = Reserved for future use 1 = Open Trade 2 = Payment Guarantee Trade 3 = Buyer payment assurance/Supplier bank financed 4 = Buyer bank payment assurance 5 = Buyer bank payment assurance/Supplier bank financed 6 = Buyer bank payment assurance/Buyer bank financed 7 = Reserved for future use 9 = Reserved for future use 8 = Reserved for future use
<b>Member-Provided Reimbursement Fee</b> Positions: 20–31 Length: 12 Format: unpacked numeric	<b>Description:</b> Indicates if a member-provided reimbursement fee option is in place.  This field must be numeric. The field must be all zeros unless the transaction is a Visa Commerce transaction. Two decimal places are implied.

**Draft Data Edit Criteria (continued)**

<b>Member-Provided Currency Code</b>  Positions: 32–34 Length: 3 Format: alphanumeric	<b>Description:</b> Contains a valid ISO currency code for the member-provided reimbursement fee.
<b>Additional Data</b>  Positions: 35–168 Length: 134 Format: alphanumeric	<b>Description:</b> This field contains regional data that is pass-through data only. The contents are defined using Tag Length Value (TLV) formatting. Each data element is preceded by a tag and length attribute. The Tag Length Value combination is repeated until all space is used. This field must be padded with spaces to the right.

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Draft Data

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

## TCR 4 — SINGLE MESSAGE SYSTEM INTERFACE (SMS DATA)

## CTF – Outgoing and Incoming Interchange

## Draft Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–14	10	AN	Reserved
15–16	2	AN	Business Format Code
17–20	4	UN	Debit Product Code
21–45	25	AN	Contact for Information
46	1	AN	Adjustment Processing Indicator
47–50	4	AN	Message Reason Code
51–58	8	UN	Surcharge Amount
59–60	2	AN	Surcharge Credit/Debit Indicator
61–76	16	CL	Visa Internal Use Only
77–103	27	AN	Reserved
104–111	8	UN	Surcharge Amount in Cardholder Billing Currency
112–168	57	AN	Reserved

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

Draft Data



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

## TCR 4 — SINGLE MESSAGE SYSTEM INTERFACE (SMS DATA)

## CTF – Outgoing and Incoming Interchange

## Draft Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain one of the following values:  0 = Default 1 = Account Funding 2 = Original Credit  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 4.
<b>Reserved</b> Positions: 5–14 Length: 10 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Business Format Code</b> Positions: 15–16 Length: 2 Format: alphanumeric	<b>Description:</b> Code indicating the type of business that is applicable to this transaction. This field must contain SD (for SMS data).
<b>Debit Product Code</b> Positions: 17–20 Length: 4 Format: unpacked numeric	<b>Description:</b> Indicates brand of debit product being used (Visa, Plus, Discover, etc.). The entry must be numeric and may be zeros. This field is mapped to the SMS Network ID field and is included in all non-Visa presentments acquired by SMS.  Valid values are: 0002 = Visa (the default if the TCR 4 is not included) 0003 = Interlink 0004 = Plus 0006 = MasterCard 0040 = American Express 0041 = Discover Card 0042 = AFFN 0043 = Diner's Club  <b>Chargebacks</b> <b>Note, National—U.S.:</b> "Plus" issuers are required to retain and return the Debit Product Code in subsequent U.S. national chargebacks and retrieval requests if this field was received in the original.

## Draft Data Edit Criteria (continued)

<b>Contact Information</b>  Positions: 21–45 Length: 25 Format: alphanumeric	<b>Description:</b> Contact information for Plus transactions.  The field must contain spaces if not used. It is used for Plus transactions only. Single Message System will drop the field for non-Plus transactions.
<b>Adjustment Processing Indicator</b>  Positions: 46 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates if adjustment processing occurred.  Valid values are: Space = No adjustment A = Adjustment  <b>National—U.S.:</b> “Plus” issuers are required to retain and return this field when it was provided on the original.
<b>Message Reason Code</b>  Positions: 47–50 Length: 4 Format: alphanumeric	<b>Description:</b> Message reason code explaining the reason for sending a reversal, adjustment, chargeback, chargeback reversal, re-presentment, or fee collection/funds disbursement (Visa only).  This field is mapped to the SMS MIS/CAS Reason Code. The field must contain spaces if not used.
<b>Surcharge Amount</b>  Positions: 51–58 Length: 8 Format: unpacked numeric	<b>Description:</b> Used for ATM transactions, this field contains an acquirer-assessed ATM transaction surcharge for informational purposes only.  The entry is optional, but if the field is used, two decimal positions are implied.  The access fee amount in BASE I and V.I.P. Field 28 must be the same as in the authorization request for CPS/ATM original ATM cash disbursements and their reversals.
<b>Surcharge Credit/Debit Indicator</b>  Positions: 59–60 Length: 2 Format: alphanumeric	<b>Description:</b> If surcharge, indicates if debit or credit.  The entry is optional, but if the field is used, the entry should be CR or DB.
<b>Visa Internal Use Only</b>  Positions: 61–76 Length: 16 Format: alphanumeric	<b>Description:</b> This field is used by Visa.
<b>Reserved</b>  Positions: 77–103 Length: 27 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Surcharge Amount in Cardholder Billing Currency</b>  Positions: 104–111 Length: 8 Format: unpacked numeric	<b>Description:</b> This field will contain the access fee amount in the cardholder billing currency.  <b>NOTE:</b> <i>Two decimal positions are implied.</i>
<b>Reserved</b>  Positions: 112–168 Length: 57 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

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Draft Data

# TCR 4 —SINGLE MESSAGE SYSTEM INTERFACE (SMS AND PROMOTION DATA)

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

## TCR 4 — SINGLE MESSAGE SYSTEM INTERFACE (SMS AND PROMOTION DATA)

### CTF – Outgoing and Incoming Interchange

#### Draft Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–14	10	AN	Reserved
15–16	2	AN	Business Format Code
17–20	4	UN	Debit Product Code
21–45	25	AN	Contact Information
46	1	AN	Adjustment Processing Indicator
47–50	4	AN	Message Reason Code
51–58	8	UN	Surcharge Amount
59–60	2	AN	Surcharge Credit/Debit Indicator
61–76	16	AN	Visa Internal Use Only
77–78	2	AN	Promotion Type
79–103	25	AN	Promotion Code
104–111	8	UN	Surcharge Amount in Cardholder Billing Currency
112–119	8	UN	Money Transfer Foreign Exchange Fee
120–168	49	AN	Reserved

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

## TCR 4 —SINGLE MESSAGE SYSTEM INTERFACE (SMS AND PROMOTION DATA)

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

### TCR 4 — SINGLE MESSAGE SYSTEM INTERFACE (SMS AND PROMOTION DATA)

#### CTF – Outgoing and Incoming Interchange

##### Draft Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain one of the following values:  0 = Default 1 = Account Funding 2 = Original Credit  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 4.
<b>Reserved</b> Positions: 5–14 Length: 10 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Business Format Code</b> Positions: 15–16 Length: 2 Format: alphanumeric	<b>Description:</b> Code indicating the type of business that is applicable to this transaction. This field must contain SP (for SMS and Promotion data).
<b>Debit Product Code</b> Positions: 17–20 Length: 4 Format: unpacked numeric	<b>Description:</b> Indicates brand of debit product being used (Visa, Plus, Discover, etc.). The entry must be numeric and may be zeros. This field is mapped to the SMS Network ID field and is included in all non-Visa presentments acquired by SMS.  Valid values are: 0002 = Visa (the default if the TCR 4 is not included) 0003 = Interlink 0004 = Plus 0006 = MasterCard 0040 = American Express 0041 = Discover Card 0042 = AFFN 0043 = Diner's club
<b>Contact Information</b> Positions: 21–45 Length: 25 Format: alphanumeric	<b>Description:</b> Contact information for Plus transactions.  The field must contain spaces if not used. It is used for Plus transaction only. Single Message System will drop the field for non-Plus transactions.

Draft Data

# TCR 4 —SINGLE MESSAGE SYSTEM INTERFACE (SMS AND PROMOTION DATA)

## Draft Data Edit Criteria (continued)

<b>Adjustment Processing Indicator</b>  Positions: 46 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates if adjustment processing occurred.  Valid values are: Space = No adjustment A = Adjustment
<b>Message Reason Code</b>  Positions: 47–50 Length: 4 Format: alphanumeric	<b>Description:</b> Message reason code explaining the reason for sending a reversal, adjustment, chargeback, chargeback reversal, re-presentment, or fee collection/funds disbursement (Visa only).  This field is mapped to the SMS MIS/CAS Reason Code. The field must contain spaces if not used.
<b>Surcharge Amount</b>  Positions: 51–58 Length: 8 Format: unpacked numeric	<b>Description:</b> Used for ATM transactions, this field contains an acquirer-assessed ATM transaction surcharge for informational purposes only.  The entry is optional, but if the field is used, two decimal positions are implied.  The access fee amount in BASE I and V.I.P. Field 28 must be the same as in the authorization request for CPS/ATM original ATM cash disbursements and their reversals.
<b>Surcharge Credit/Debit Indicator</b>  Positions: 59–60 Length: 2 Format: alphanumeric	<b>Description:</b> If surcharge, indicates if debit or credit.  The entry is optional, but if the field is used, the entry should be CR or DB.
<b>Visa Internal Use Only</b>  Positions: 61–76 Length: 16 Format: alphanumeric	<b>Description:</b> This field is used by Visa.
<b>Promotion Type</b>  Positions: 77–78 Length: 2 Format: alphanumeric	<b>Description:</b> Defines the type of promotion associated with the transaction. Reserved for Visa use only.  Valid values are: Position 77: V–Z Position 78: 1–9 and A–Z
<b>Promotion Code</b>  Positions: 79–103 Length: 25 Format: alphanumeric	<b>Description:</b> Indicates a specific promotional or loyalty program. Reserved for Visa use only.  Valid values are: Position 79: V–Z Position 80-103: 1–9 and A–Z
<b>Surcharge Amount in Cardholder Billing Currency</b>  Positions: 104–111 Length: 8 Format: unpacked numeric	<b>Description:</b> This field will contain the access fee amount in the cardholder billing currency.  <b>NOTE:</b> <i>Two decimal positions are implied.</i>
<b>Money Transfer Foreign Exchange Fee</b>  Positions: 112–119 Length: 8 Format: unpacked numeric	<b>Description:</b> This field contains the Senders Foreign Exchange Fee on Money Transfer transactions.  The entry is optional, but if the field is used, two decimal positions are implied. When present, the amount is included in the source transaction amount by the sending institution.

Draft Data

**TCR 4 —SINGLE MESSAGE SYSTEM INTERFACE  
(SMS AND PROMOTION DATA)****Draft Data Edit Criteria (continued)**

<b>Reserved</b> Positions: 120–168 Length: 49 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
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TC 05, 06, 15, 16, 25, 26, 35, 36

## TCR 4 — PROMOTION DATA

CTF – Outgoing and Incoming Interchange

## Draft Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–14	10	AN	Reserved
15–16	2	AN	Business Format Code
17–18	2	AN	Promotion Type
19–43	25	AN	Promotion Code
44–168	125	AN	Reserved

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



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

## TCR 4 — PROMOTION DATA

## CTF – Outgoing and Incoming Interchange

## Draft Data Edit Criteria Title

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain one of the following values:  0 = Default 1 = Account Funding 2 = Original Credit  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 4.
<b>Reserved</b> Positions: 5–14 Length: 10 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Business Format Code</b> Positions: 15–16 Length: 2 Format: alphanumeric	<b>Description:</b> Code indicating the type of business that is applicable to this transaction. This field must contain PD (for Promotion Data).
<b>Promotion Type</b> Positions: 17–18 Length: 2 Format: alphanumeric	<b>Description:</b> Defines the type of promotion associated with the transaction. Reserved for Visa use only.  Valid values are: Position 17: V–Z Position 18: 1–9 and A–Z
<b>Promotion Code</b> Positions: 19–43 Length: 25 Format: alphanumeric	<b>Description:</b> Indicates a specific promotional or loyalty program. Reserved for Visa use only.  Valid values are: Position 19: V–Z Position 20-103: 1–9 and A–Z
<b>Reserved</b> Positions: 44–168 Length: 125 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

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

## TCR 5 — PAYMENT SERVICE DATA

## CTF – Outgoing and Incoming Interchange

## Draft Data Record Layout

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

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

## Draft Data Record Layout (continued)

Position	Field Length	Format	Contents
145–167	23	N/A	reserved
168	1	N/A	In use

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

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

## TCR 5 — PAYMENT SERVICE DATA

## CTF – Outgoing and Incoming Interchange

## Draft Data Edit Criteria

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

## Draft Data Edit Criteria (continued)

**Transaction Identifier**

Positions: 5–19

Length: 15

Format: unpacked numeric

**Description:** A unique value that Visa assigns to each transaction and returns to the acquirer in the authorization response. Visa uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations, and chargebacks.

The entry must be numeric. It must be either zeros or a valid Transaction Identifier.

**All Transaction Types**

For all transaction types and all payment services, this field may contain the Transaction Identifier.

**Originals and Original Reversals**

For custom payment service purchase transactions and their reversals and CPS/ATM original ATM cash disbursements and their reversals, this field must not be zeros.

**VIC Edit:** The Transaction Identifier must be the same as in the Authorization Response (V.I.P. Field 62.2, converted to unpacked numeric) in the following transactions:

- CPS original purchase transactions and their reversals
- CPS/ATM original ATM cash disbursement transactions and their reversals

If multiple authorizations and/or an authorization reversal were submitted, this field must contain the Transaction Identifier from the first authorization response.

**Incoming, CPS Participating Countries:** A Transaction Identifier is assigned to every original purchase transaction that does not already contain one. This field must be retained and returned in subsequent exception transactions.

**Incoming:** A Transaction Identifier is assigned to every ATM original cash disbursement transaction that does not already contain one. This field must be retained and returned in subsequent exception transactions, if the TCR 5 is received.

**Chargebacks, Re-Presentments, and their Reversals**

**CPS Participating Countries:** The Transaction Identifier must be included for a domestic transaction with an Acquirer Reference Number Format Code of 2. If the Acquirer Reference Number Format Code is a 2, this field may not contain zeros. If the original transaction contained a Transaction Identifier, it must be included on the TCR 5.

**Credit Voucher Reversals and Credit Voucher Chargebacks**

This field may contain a Transaction Identifier.

**NOTE:**

*Positions 1 and 2 contain proprietary information used by Visa; position 3 contains the last digit of the current year; positions 4 through 6 contain the Greenwich mean time (GMT) date (Julian date in the format DDD); positions 7 through 11 contain the GMT in relative seconds since start of day; positions 12 through 15 contain a sequence number.*

## Draft Data Edit Criteria (continued)

<b>Authorized Amount</b> Positions: 20–31 Length: 12 Format: unpacked numeric	<p><b>Description:</b> Amount the issuer originally authorized. The entry must be numeric. For CPS original draft transactions and their reversals, this entry may not be zeros. CPS credit vouchers and their reversals must contain zeros in this field.</p> <p><b>VIC Edit:</b> For custom payment service original draft transactions and their reversals, this field must contain the same amount as in the Authorization Response (V.I.P. Field 4, converted to unpacked numeric). If multiple authorizations and/or an authorization reversal were supplied, this field must contain the Authorized Amount from the <i>first</i> authorization response.</p> <p><b>Outgoing:</b> For originals and reversals that do not participate in a payment service or chip card service, the Edit Package will not initialize this field to zeros. EP will retain the original contents, if the field is numeric.</p> <p><b>Incoming:</b> This field does not contain a fixed implied decimal location. The decimal location is determined by the Authorization Currency Code, as specified in the V.I.P. System Technical Reference manuals.</p> <p><b>NOTE:</b>  <i>Non-CPS transactions may contain this field.</i></p>
<b>Authorization Currency Code</b> Positions: 32–34 Length: 3 Format: alphanumeric	<p><b>Description:</b> Currency code of the authorized source amount. The entry must be spaces or a valid ISO numeric currency code. If the Authorized Amount is not zeros, then the Authorization Currency Code must not be spaces. The source currency and the authorization currency must be the same. CPS credit vouchers and their reversals must contain spaces in this field.</p> <p><b>VIC Edit:</b> The Authorization Currency Code must be the same as in the Authorization Response (V.I.P. Field 49, converted to unpacked numeric) in the following transactions:</p> <ul style="list-style-type: none"> <li>• Custom payment service original purchase transactions and their reversals</li> <li>• CPS/ATM original ATM cash disbursement transactions and their reversals</li> </ul> <p><b>VIC Edit:</b> If multiple authorizations and/or an authorization reversal were supplied, this field must contain the Transaction Currency Code from the <i>first</i> authorization response.</p> <p><b>Outgoing:</b> For originals and reversals that do not participate in a payment service or chip card service, the Edit Package will not initialize this field to spaces. EP will retain the original contents, if the field is a valid currency code.</p> <p><b>NOTE:</b>  <i>Non-CPS transactions may contain this field.</i></p>

## Draft Data Edit Criteria (continued)

<b>Authorization Response Code</b>  Positions: 35–36 Length: 2 Format: alphanumeric	<p><b>Description:</b> The authorization code provided by the issuer when a transaction is approved or a “no reason to decline” code is provided. The entry must be two alphanumeric characters: spaces, A through Z, or 0 through 9. For custom payment service credit vouchers and their reversals, this field must contain spaces.</p> <p><b>VIC Edit:</b> For custom payment service original purchase transactions and their reversals, this field must contain the Response Code received in the Authorization Response (V.I.P. Field 39). If multiple authorizations and/or an authorization reversal were supplied, this field must contain the Authorization Response Code from the <i>first</i> authorization response.</p> <p>The values for this code, and their meanings, are documented in the V.I.P. System SMS POS (Visa &amp; Visa Electron) Technical Specifications (U.S.) manuals.</p> <p>For chip transactions that are processed offline, this field must contain one of the following offline authorization codes:</p> <p>Y1 = Offline Approval            Z1 = Offline Decline            Y3 = Unable to go online, approval            Z3 = Unable to go online, decline</p>
<b>Validation Code</b>  Positions: 37–40 Length: 4 Format: alphanumeric	<p><b>Description:</b> A unique value that Visa includes as part of the Custom Payment Service programs in each authorization response to ensure that key authorization fields are preserved in the clearing record.</p> <p>For CPS original purchase transactions and their reversals, this entry may not be spaces. For CPS/ATM original ATM cash disbursements and their reversals, this entry may not be spaces. CPS credit vouchers and their reversals must contain spaces in this field.</p> <p><b>Outgoing:</b> For originals and reversals that do not participate in a custom payment service (Authorization Characteristics Indicator=N), Edit Package will move spaces to this field.</p> <p><b>Chargebacks, Re-Presentments:</b> This field will be initialized to spaces by the Edit Package.</p> <p><b>VIC Edit:</b> For CPS originals and their reversals, this field must contain the Validation Code received in the Authorization Response, (V.I.P. Field 62.3). If multiple authorizations were supplied, this field must contain the Validation Code from the <i>first</i> authorization response.</p> <p><b>Incoming:</b> This field will be initialized to spaces prior to delivery.</p>
<b>Excluded Transaction Identifier Reason</b>  Positions: 41 Length: 1 Format: alphanumeric	<p><b>Description:</b> Code indicating that a transaction identifier is not included in the transaction. Use of this field ensures that certain transactions that do not have a transaction identifier can be processed successfully through the VisaNet systems. This field must be a space.</p> <p><b>Chargebacks and Re-Presentments</b>            VIC Edit – BASE II will initialize this field to spaces.</p>
<b>CRS Processing Code</b>  Positions: 42 Length: 1 Format: alphanumeric	<p><b>Description:</b> Code set by BASE II when an exception item has been edited by the Chargeback Reduction Service. A transaction not qualified for CRS validations will always contain a space in this field.</p> <p>Valid values are:            Y = Edited by CRS            Space = Not edited</p>

**Draft Data Edit Criteria (continued)**

<b>Chargeback Rights Indicator</b>  Positions: 43–44 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates chargeback rights based on whether card present, not present, etc.  <b>Incoming:</b> BASE II inserts one of the following values in the original sales draft.  (TC 05) transaction: Spaces = Indicator not set 00 = Card present/non-T&E 01 = Card present/T&E 02 = Card not present—AVS or Recurring Payment/non-T&E 03 = Card not present—AVS/T&E 04 = Card not present—Preferred Customer/T&E 05 = Card present—no verifiable cardholder identification/non-T&E 06 = Card not present—no AVS/non-T&E 07 = Card not present—no AVS/T&E 08 = Card present—key-entered/non-T&E 09 = Card present—key-entered/T&E 10 = Card not present—non-3-D secure/T&E 11 = Card not present—non-3-D secure/non-T&E 12 = Card not present—3-D secure/T&E 13 = Card not present—3-D secure/non-T&E 14 = Small-Ticket/Non-T&E or Contactless  <b>Incoming Cash Disbursement:</b> Visa will populate this field and forward the value to the Issuer. The field will contain the following values in ATM transactions: 15 = U.S. ATM rules apply Spaces = U.S. ATM rules not applicable  <b>NOTE:</b> <i>This field will be space-filled by the Edit Package.</i>  <b>Chargebacks and Re-Presentments</b> <b>VIC Edit:</b> BASE II will initialize this field to spaces.
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## Draft Data Edit Criteria (continued)

<p><b>Multiple Clearing Sequence Number</b></p> <p>Positions: 45–46 Length: 2 Format: unpacked numeric</p>	<p><b>Description:</b> A sequence number that distinguishes a specific clearing message among multiple clearing messages being submitted for a single CPS authorization. All BASE II clearing messages linked to a single authorization request must contain a unique clearing sequence number from at least 1 to the total number of clearing records for the authorization.</p> <p>For U.S. transactions, this field must be numeric.</p> <p><b>VIC Edit:</b> To qualify for the Passenger Transport, original purchase transactions and their reversals must contain a value greater than zero.</p> <p><b>NOTE:</b></p> <p><i>All transactions associated with the same Transaction Identifier must be in sequence and in the same batch.</i></p> <p><b>Outgoing:</b> The Edit Package will move zeros to this field for the following situations:</p> <ul style="list-style-type: none"> <li>— All cash disbursement transactions</li> <li>— All original purchase transactions and their reversals (TC 05 and 25, Usage Code 1) that have non-numeric data in this field</li> </ul> <p><b>Re-Presentments, Reversals, Chargebacks, Chargeback Reversals, Retrieval Requests, and Fraud Advices</b></p> <p>This field must contain the same Multiple Clearing Sequence Number as the original purchase transaction.</p> <p><b>NOTE:</b></p> <p><i>Non-CPS transactions may contain this field.</i></p>
<p><b>Multiple Clearing Sequence Count</b></p> <p>Positions: 47–48 Length: 2 Format: unpacked numeric</p>	<p><b>Description:</b> Count of multiple clearing sequence.</p> <p>For U.S. CPS transactions, this field must be numeric.</p> <p>To qualify for CPS/Passenger Transport original purchase transactions and their reversals, the last transaction in the series <b>must</b> carry the Multiple Clearing Sequence Count with a value greater than zero. (All transactions within the series may carry the Multiple Clearing Sequence Count.)</p> <p>All transactions associated with the same Transaction Identifier must be in sequence and in the same batch.</p> <p><b>Outgoing:</b> The Edit Package will move zeros to this field for the following situations:</p> <ul style="list-style-type: none"> <li>— All cash disbursement transactions</li> <li>— All original purchase transactions and their reversals (TC 05 and 25, Usage Code 1) that have non-numeric data in this field</li> </ul> <p><b>NOTE:</b></p> <p><i>Non-CPS transactions may contain this field.</i></p>

## Draft Data Edit Criteria (continued)

<p><b>Market-Specific Authorization Data Indicator</b></p> <p>Positions: 49 Length: 1 Format: alphanumeric</p>	<p><b>Description:</b> Code indicating the industry for which market-specific authorization data was included in the transaction.</p> <p>Valid values are:</p> <p>Space = No Market-Specific Authorization Data supplied B = Valid Bill Payment Market-Specific Authorization Data received E = Valid Electronic Commerce Transaction Aggregation Data received H = Valid Hotel Market-Specific Authorization Data received A = Valid Auto Rental Market-Specific Authorization Data received N = Invalid or not applicable Market-Speci.c data received M = Valid Healthcare Market-Specific authorization data received T = Valid Transit Market-Specific authorization data received</p> <p><b>VIC Edit:</b> For custom payment service original purchase transactions and their reversals, this field must have the same contents as that in the Authorization Response (V.I.P. Field 62.4). If multiple authorizations were submitted, this field must contain the Market-Specific Authorization Data Indicator from the <i>first</i> authorization response.</p> <p>For CPS/Hotel (Card Not Present) or CPS/Hotel (Card Present) PSIRF, this entry must contain an H. For CPS/Car Rental (Card Not Present) or CPS/Car Rental (Card Present) PSIRF, this entry must contain an A.</p> <p><b>Outgoing:</b> For draft transactions that do not participate in a custom payment service (Authorization Characteristics Indicator=N), the Edit Package will initiate this field to spaces, if it is not alphanumeric.</p> <p><b>NOTE:</b> <i>Non-CPS transactions may contain this field.</i></p>
<p><b>Total Authorized Amount</b></p> <p>Positions: 50–61 Length: 12 Format: unpacked numeric</p>	<p><b>Description:</b> Total authorized amount. This entry must be numeric.</p> <p>Custom payment service credit vouchers and their reversals must contain zeros in this field. CPS/ATM transactions must contain zeros in this field.</p> <p><b>VIC Edit:</b> To qualify for CPS/Hotel (Card Not Present) or CPS/Hotel (Card Present) PSIRF, CPS/Car Rental (Card Not Present) or CPS/Car Rental (Card Present) PSIRF, or CPS/Card Not Present PSIRF, or CPS/Direct Marketing PSIRF, the Total Authorized Amount must be provided on original purchase transactions and their reversals. The entry must be numeric and contain a value greater than zero.</p> <p><b>Outgoing:</b> For draft transactions that do not participate in a custom payment service (Authorization Characteristics Indicator=N), the Edit Package will initialize this field to zero, if it is not numeric.</p> <p><b>Incoming:</b> This field does not contain a fixed implied decimal location. The decimal location is determined by the Authorization Currency Code, as specified in the V.I.P. System Message Formats manual.</p> <p><b>NOTE:</b> <i>Non-CPS transactions may contain this field.</i></p>

## Draft Data Edit Criteria (continued)

<b>Information Indicator</b> Positions: 62 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates if the merchant or customer service telephone number is provided on the cardholder billing statement or is stored internally. Optional field.  Valid values are: <b>Y</b> = the merchant or customer service telephone number may be provided on the cardholder statement. <b>N</b> = indicates that the telephone number must not be provided on the cardholder's statement but should be stored internally for cardholder inquiries.
<b>Merchant Telephone Number</b> Positions: 63–76 Length: 14 Format: alphanumeric	<b>Description:</b> Optional field containing the merchant or customer service telephone number. This field should be left-justified with trailing spaces. Spaces should be used if the field is not supplied.  The phone number should be in the Merchant City field for CPS/Card Not Present or CPS/Direct Marketing transactions.
<b>Additional Data Indicator</b> Positions: 77 Length: 1 Format: alphanumeric	<b>Description:</b> The VIC inserts a space in this field.  Space = Indicator not set
<b>Merchant Volume Indicator</b> Positions: 78–79 Length: 2 Format: alphanumeric	<b>Description:</b> This field indicates the amount of IRF reduction based on the merchant's volume.  All U.S. acquired purchase and credit transactions must contain one of the following values:  Space = Not used 00–99 = Number of basis points by which the IRF is reduced MP = Merchant Partner  For non-U.S. acquirer purchases and credits, as well as all cash transactions, the Edit package will move a space to this field. The VIC will edit the Merchant Name and Merchant Volume Indicator against the eligibility table.
<b>Electronic Commerce Goods Indicator</b> Positions: 80–81 Length: 2 Format: alphanumeric	<b>Description:</b> This field indicates the type of goods that were purchased on the Internet.  The field must be left-justified and space-filled. The first position must contain: Space = Not used D = Digital Goods P = Physical Goods
<b>Merchant Verification Value</b> Positions: 82–91 Length: 10 Format: alphanumeric	<b>Description:</b> The value if used by Visa to determine a merchant's eligibility to participate in any special programs. The first six positions of the MVV will be assigned to participating merchants by Visa. The last four positions will be defined in conjunction with the acquirer. Acquirers must include the MVV in BASE II Clearing transactions to qualify for any special fee programs or global merchant tracking programs.  Valid values are: A–F 0–9 Default value: spaces  If any position of the field has a value, then all positions must have a non-space valid value.

## Draft Data Edit Criteria (continued)

<b>Interchange Fee Amount</b> Positions: 92–106 Length: 15 Format: UN	<p><b>Description:</b> Specifies the interchange fee amount (in the settlement currency of the member) calculated by Visa for this transaction. The field is right-justified, with six decimals implied.</p> <p><b>Outgoing:</b> The field must contain zeroes. This field will be populated by the VIC.</p> <p><b>Incoming:</b> The field will contain the interchange fee amount assessed on this transaction by Visa.</p>
<b>Interchange Fee Sign</b> Positions: 107 Length: 1 Format: AN	<p><b>Description:</b> Specifies if the interchange fee amount is a credit or a debit for the receiving member.</p> <p>Valid values:  <b>C</b> = Credit  <b>D</b> = Debit</p> <p><b>Outgoing:</b> The field must contain spaces. The VIC will insert the valid value.</p>
<b>Source Currency to Base Currency Exchange Rate</b> Positions: 108–115 Length: 8 Format: UN	<p><b>Description:</b> Specifies the currency exchange rate applied to this transaction when Visa converts the source amount to the transaction amount in the destination currency.</p> <p>The format of this field is SSRRRRRR, where:</p> <p>SS = Scale Factor. These positions represent number of digits to the right of the decimal point in the currency conversion rate field. The first two positions will be 00 through 12.</p> <p>RRRRRR = Conversion Rate</p> <ul style="list-style-type: none"> <li>— A scale factor of zeros means the entry is a whole number.</li> <li>— A scale factor of 01 means the number has one decimal place accuracy; RRRRR.R is entered as 01RRRRRR.</li> <li>— A scale factor of 02 means the number has two decimal place accuracy; RRRR.RR is entered as 02RRRRRR and so forth.</li> <li>— For a scale factor greater than 6, as many leading zeros as necessary should be inserted; for example, .00RRRRRR is entered as 08RRRRRR.</li> </ul> <p><b>Outgoing:</b> This field will be populated by the VIC.</p> <p><b>Incoming:</b> This field will contain the currency exchange rate applied to this transaction by Visa. This field will contain zeroes if currency conversion does not apply or the source currency is the same as the base currency.</p>

## Draft Data Edit Criteria (continued)

<b>Base Currency to Destination Currency Exchange Rate</b>  Positions: 116–123 Length: 8 Format: UN	<p><b>Description:</b> Specifies the currency exchange rate applied to this transaction when Visa converts the source amount to the transaction amount in the destination currency.</p> <p>The format of this field is SSRRRRRR where:</p> <p>SS = Scale Factor. These positions represent number of digits to the right of the decimal point in the currency conversion rate field. The first two positions will be 00 through 12.</p> <p>RRRRRR = Conversion Rate</p> <ul style="list-style-type: none"> <li>— A scale factor of zeros means the entry is a whole number.</li> <li>— A scale factor of 01 means the number has one decimal place accuracy; RRRRR.R is entered as 01RRRRRR.</li> <li>— A scale factor of 02 means the number has two decimal place accuracy; RRRRR.RR is entered as 02RRRRRR and so forth.</li> <li>— For a scale factor greater than 6, as many leading zeros as necessary should be inserted; for example, .00RRRRRR is entered as 08RRRRRR.</li> </ul> <p><b>Outgoing:</b> This field will be populated by the VIC.</p> <p><b>Incoming:</b> The field will contain the currency exchange rate applied to this transaction by Visa. The field will contain zeros if currency conversion does not apply or the destination currency is the same as the base currency.</p>
<b>Optional Issuer ISA Amount</b>  Positions: 124–135 Length: 12 Format: unpacked numeric	<p><b>Description:</b> This ISO-defined field can be used for any charge type or any fee applied to a transaction. Currently, Visa uses this field to carry optional International Service Assessment (ISA) data for issuers in the LAC region.</p> <p>The optional issuer ISA amount in this field is not included in the destination amount. Optional issuer ISA amounts are calculated in conjunction with ISA processing, but they are not included in settlement amounts or subject to acquirer allocation.</p> <p>The field is calculated by the VIC when the Optional Issuer ISA percentage is defined in the members' profile.</p> <p>The Optional Issuer ISA Amount is in the destination currency; two decimal places are implied.</p>
<b>Product ID</b>  Positions: 136–137 Length: 2 Format: alphanumeric	<p><b>Description:</b> Product identifier code.</p> <p><b>NOTE:</b></p> <p><i>All U.S.-acquired purchase, credit voucher, and cash disbursement transactions should contain the Card-Level Results received in the authorization response (V.I.P. Field 62.23). If this field is not received in the V.I.P. response message, the Product ID field should contain spaces.</i></p> <p><i>All non-U.S. acquired purchase, credit voucher, and cash disbursement transactions from acquirers that choose to receive the Card-Level Results should contain the Card-Level Results received in the authorization response (V.I.P. Field 62.23). If this field is not received in the V.I.P. response message, the Product ID field should contain spaces.</i></p> <p><b>VIC Edit:</b> For custom payment service original purchase transactions and their reversals, this field must contain Card-Level Results received in the Authorization Response (V.I.P. Field 62.23). If multiple authorizations and/or an authorization reversal were supplied, this field must contain the Authorization Response Code from the <i>first</i> authorization response.</p>
<b>Program ID</b>  Positions: 138–143 Length: 6 Format: alphanumeric	<p><b>Description:</b> Program identifier. For US domestic transactions, the acquirer may optionally send in a Program ID value.</p>

## Draft Data Edit Criteria (continued)

<b>DCC Indicator</b> Positions: 144 Length: 1 Format: alphanumeric	<b>Description:</b> This field must contain one of the following valid values: 1=DCC performed space=default, no DCC has been performed
<b>CVV2 Result Code</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Card Verification Value 2 (CVV2) is the verification result for card-not-present transactions and also for card-present CVV2 verification-only requests. This field must contain a space or a valid code. For cash disbursement transactions, this field should contain a space. Refer to the <i>BASE II Clearing Data Codes</i> manual for valid CVV2 Result Codes.  <b>VIC Edits:</b> <ul style="list-style-type: none"> <li>• Invalid values will be initialized to space.</li> <li>• All values submitted for cash disbursement transactions will be initialized to space.</li> </ul> <b>Incoming:</b> Edit Package will initialize this field to space for transactions submitted with invalid values and for all cash disbursement transactions.  <b>NOTE:</b> <i>Effective 14 April 2007, Canadian Acquirers participating in the Card Verification Value 2 Service were required to populate the Card Verification Value 2 results code received in the Base I Authorization Response in a Transaction's corresponding Base II Clearing Record.</i>

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Draft Data

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

## TCR 6 — LIMITED-USE DATA

## CTF – Outgoing and Incoming Interchange

## Draft Data Record Layout

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

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

Draft Data



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

## TCR 6 — LIMITED-USE DATA

## CTF – Outgoing and Incoming Interchange

## Draft Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain one of the following values:  0 = Default 1 = Account Funding 2 = Original Credit  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 6.
<b>Local Tax</b> Positions: 5–16 Length: 12 Format: unpacked numeric	<b>Description:</b> This field may be used by acquirers to indicate the amount of state or provincial tax included in the transaction amount. This amount must be expressed in the same currency as the source amount. This field must be numeric. It may contain zeros. This field contains two implied decimal places.  <b>VIC Edit:</b> U.S. Only - When submitted on taxable non-fuel commercial card transactions, the local tax amount that is greater than zero must be between 0.1% and 22% of the source amount.
<b>Local Tax Included</b> Positions: 17 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates if local tax is included or not.  Valid values are:  0 = Tax not included 1 = State or Provincial Tax included 2 = Transaction is not subject to tax.  This field must contain 1 if the Local Tax field is not zeros.
<b>National Tax</b> Positions: 18–29 Length: 12 Format: unpacked numeric	<b>Description:</b> This field may be used by acquirers to indicate the amount of National Tax included in the transaction amount. This amount must be expressed in the same currency as the source amount.  This field must be numeric. It may contain zeros. If the entry is not numeric, the BASE II VIC will insert zeros. This field contains two implied decimal places.

## Draft Data Edit Criteria (continued)

<b>National Tax Included</b> Positions: 30 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates if national tax is included or not.  Valid values are: 0 = not subject to tax 1 = subject to tax  This field must contain 0 or 1 if National Tax is present.
<b>Merchant VAT Registration/Single Business Reference Number</b> Positions: 31–50 Length: 20 Format: alphanumeric	<b>Description:</b> Contains the merchant's VAT registration number or Single Business Reference Number (SBRN).
<b>Customer VAT Registration Number</b> Positions: 51–63 Length: 13 Format: alphanumeric	<b>Description:</b> Contains the customer's value-added tax registration number.
<b>Reserved</b> Positions: 64–75 Length: 12 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Summary Commodity Code</b> Positions: 76–79 Length: 4 Format: alphanumeric	<b>Description:</b> Contains the national standard coding structure for the description of goods.
<b>Other Tax</b> Positions: 80–91 Length: 12 Format: unpacked numeric	<b>Description:</b> Indicates other taxes. This field must be numeric; two decimal positions are implied. The field may contain zeros. If the entry is not numeric, the BASE II VIC will insert zeros.
<b>Message Identifier</b> Positions: 92–106 Length: 15 Format: alphanumeric	<b>Description:</b> If additional data is provided in the TC 50, then this field must contain the Message Identifier used to link the transactions.
<b>Time of Purchase</b> Positions: 107–110 Length: 4 Format: unpacked numeric	<b>Description:</b> Indicates time the purchase was made.  The format is HHMM in local merchant or acquirer time. HH = Time in hours (00 to 23) MM = Time in minutes (00 to 59) If the entry is not numeric, the BASE II VIC will insert zeros.
<b>Customer Code/Customer Reference Identifier (CRI)</b> Positions: 111–127 Length: 17 Format: alphanumeric	<b>Description:</b> A reference number or code that identifies the customer or consumer.  For U.S. Purchasing Card Large-Ticket, GSA Large-Ticket or Purchasing Card fuel transactions, if additional data is provided, this field must be nonblank. Space-fill if unused.  For Fuel Transactions, field may be drivers ID, vehicle number, or generic number entered by the cardholder at the point of sale.

**Draft Data Edit Criteria (continued)**

<b>Non-Fuel Product Code 1</b> Positions: 128–129 Length: 2 Format: alphanumeric	<b>Description:</b> Identifies product. See <i>BASE II Clearing Data Codes</i> for valid values. Space-fill if unused.
<b>Non-Fuel Product Code 2</b> Positions: 130–131 Length: 2 Format: alphanumeric	<b>Description:</b> Identifies product. See <i>BASE II Clearing Data Codes</i> for valid values. Space-fill if unused.
<b>Non-Fuel Product Code 3</b> Positions: 132–133 Length: 2 Format: alphanumeric	<b>Description:</b> Identifies product. See <i>BASE II Clearing Data Codes</i> for valid values. Space-fill if unused.
<b>Non-Fuel Product Code 4</b> Positions: 134–135 Length: 2 Format: alphanumeric	<b>Description:</b> Identifies product. See <i>BASE II Clearing Data Codes</i> for valid values. Space-fill if unused.
<b>Non-Fuel Product Code 5</b> Positions: 136–137 Length: 2 Format: alphanumeric	<b>Description:</b> Identifies product. See <i>BASE II Clearing Data Codes</i> for valid values. Space-fill if unused.
<b>Non-Fuel Product Code 6</b> Positions: 138–139 Length: 2 Format: alphanumeric	<b>Description:</b> Identifies product. See <i>BASE II Clearing Data Codes</i> for valid values. Space-fill if unused.

**Draft Data Edit Criteria (continued)**

<b>Non-Fuel Product Code 7</b> Positions: 140–141 Length: 2 Format: alphanumeric	<b>Description:</b> Identifies product. See <i>BASE II Clearing Data Codes</i> for valid values. Space-fill if unused.
<b>Non-Fuel Product Code 8</b> Positions: 142–143 Length: 2 Format: alphanumeric	<b>Description:</b> Identifies product. See <i>BASE II Clearing Data Codes</i> for valid values. Space-fill if unused.
<b>Merchant Postal Code</b> Positions: 144–154 Length: 11 Format: alphanumeric	<b>Description:</b> Contains the postal code to identify the merchant location of commercial card transactions. The entry must be alphanumeric and may contain spaces or special characters.
<b>Reserved</b> Positions: 155–168 Length: 14 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

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Draft Data

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

## TCR 7 — CHIP CARD TRANSACTION DATA

## CTF – Outgoing and Incoming Interchange

## Draft Data Record Layout

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

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

Draft Data

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

## TCR 7 — CHIP CARD TRANSACTION DATA

## CTF – Outgoing and Incoming Interchange

## Draft Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field must contain the appropriate transaction code. The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain one of the following values:  0 = Default 1 = Account Funding 2 = Original Credit
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 7.
<b>Transaction Type</b> Positions: 5–6 Length: 2 Format: alphanumeric	<b>Description:</b> Contains the transaction type as used by the card to calculate the cryptogram.  Valid values are: 00 = Goods or Service Purchase 01 = Withdrawal/Cash Advance 02 = Adjustment 03 = Check Guarantee (funds guaranteed) 11 = Quasi-Cash Transaction 17 = Script 19 = Fee Collection 20 = Return (of goods) 22 = Adjustment 29 = Funds Disbursement 30 = Available Funds Inquiry 40 = Cardholder Account Transfer A0 = COPAC Goods or Service Purchaser (Obsolete) A1 = COPAC Withdrawal Cash Advance (Obsolete)
<b>Card Sequence Number</b> Positions: 7–9 Length: 3 Format: unpacked numeric	<b>Description:</b> Contains the number assigned to a specific card when two or more cards are associated with a single account number. This field must be numeric.
<b>Terminal Transaction Date</b> Positions: 10–15 Length: 6 Format: unpacked numeric	<b>Description:</b> Contains the local date at the terminal on which the transaction was authorized. This field must be numeric. Date is in YYMMDD format.

## Draft Data Edit Criteria (continued)

<b>Terminal Capability Profile</b> Positions: 16–21 Length: 6 Format: display hexadecimal	<b>Description:</b> Indicates the card input data, the Cardholder Verification Method (CVM), and the security capabilities that are supported by the terminal. See the <i>Visa Smart Debit/Visa Smart Credit System Technical</i> manual for specific information on the indicators that are carried in this field.  <b>VIC Edit:</b> This field must be display hexadecimal.
<b>Terminal Country Code</b> Positions: 22–24 Length: 3 Format: unpacked numeric	<b>Description:</b> Contains the country code of the country where the terminal is located. This field must be numeric.
<b>Terminal Serial Number</b> Positions: 25–32 Length: 8 Format: alphanumeric	<b>Description:</b> Reserved.  Effective April 2008, this field is temporarily reserved while Visa evaluates the current methodology used by manufacturers to assign the identification number for VSDC terminals. The field may be reinstated after a standard is established within Visa and the payments industry related to the formatting and coding of the data. New VSDC-certified acquirers should space-fill the field. There is no requirement for existing VSDC acquirers to modify their internal systems to space-fill the field.
<b>Unpredictable Number</b> Positions: 33–40 Length: 8 Format: display hexadecimal	<b>Description:</b> Contains the number used in the generation of the cryptogram for chip (VSDC) transactions. It provides variability and uniqueness to the cryptogram.  <b>VIC Edit:</b> This field must be display hexadecimal.
<b>Application Transaction Counter</b> Positions: 41–44 Length: 4 Format: display hexadecimal	<b>Description:</b> Contains the count of the transactions performed within the application. This field increments by 1 each time a transaction is initiated. Multiple authorization requests for the same transaction will have the same ATC; for example, when online PIN fails and the next authorization represents a different PIN try for the same transaction, the ATC will be the same. For reversals and advices, the ATC is the value from the original message.  <b>VIC Edit:</b> This field must be display hexadecimal.
<b>Application Interchange Profile</b> Positions: 45–48 Length: 4 Format: display hexadecimal	<b>Description:</b> Carried in VSDC transactions, this field provides a series of indicators that reflect the specific functions supported by the chip card account. For example, this field indicates whether cardholder verification is supported.  <b>VIC Edit:</b> This field must be display hexadecimal.
<b>Cryptogram</b> Positions: 49–64 Length: 16 Format: display hexadecimal	<b>Description:</b> Contains the clearing cryptogram used to validate transaction processing in the event of a dispute.  <b>VIC Edit:</b> This field must be display hexadecimal.
<b>Issuer Application Data, Byte 2</b> Positions: 65–66 Length: 2 Format: display hexadecimal	<b>Description:</b> Contains one of the following depending on type of Chip card:  VIS = Derivation Key Index CCD = Common Core Identifier Generic EMV Transport = Undefined Data
<b>Issuer Application Data, Byte 3</b> Positions: 67–68 Length: 2 Format: display hexadecimal	<b>Description:</b> Contains one of the following depending on type of Chip card:  VIS = Cryptogram Version CCD = Derivation Key Index Generic EMV Transport = Undefined Data



## Draft Data Edit Criteria (continued)

<b>Terminal Verification Results</b> Positions: 69–78 Length: 10 Format: display hexadecimal	<b>Description:</b> A series of indicators from the terminal perspective. The terminal records the results of offline and online processing by setting a series of indicators in this field. These indicators are available to members in the online message and clearing transaction.  <b>VIC Edit:</b> This field must be display hexadecimal.
<b>Issuer Application Data, Bytes 4–7</b> Positions: 79–86 Length: 8 Format: display hexadecimal	<b>Description:</b> Contains one of the following depending on type of Chip card:  VIS& CCD = Card Verification Results Generic EMV Transport = Undefined Data
<b>Cryptogram Amount</b> Positions: 87–98 Length: 12 Format: unpacked numeric	<b>Description:</b> The transaction amount used by the chip when calculating the cryptogram. It must contain right-justified numeric data with leading zeros.
<b>Issuer Application Data, Byte 8</b> Positions: 99–100 Length: 2 Format: display hexadecimal	<b>Description:</b> Contains one of the following depending on type of Chip card:  VIS = Data could be present CCD = CVR Extension Generic EMV Transport = Undefined Data
<b>Issuer Application Data, Bytes 9–16</b> Positions: 101–116 Length: 16 Format: display hexadecimal	<b>Description:</b> Contains one of the following depending on type of Chip card:  VIS = Data could be present CCD = Counters Generic EMV Transport = Undefined Data
<b>Issuer Application Data, Byte 1</b> Positions: 117–118 Length: 2 Format: display hexadecimal	<b>Description:</b> Contains one of the following depending on type of Chip card:  VIS = Data could be present CCD = Length Indicator Generic EMV Transport = Undefined Data
<b>Issuer Application Data, Byte 17</b> Positions: 119–120 Length: 2 Format: display hexadecimal	<b>Description:</b> This field will contain one of the following depending on type of Chip card:  VIS = Data could be present CCD = Length Indicator Generic EMV Transport = Undefined Data
<b>Issuer Application Data, Bytes 18–32</b> Positions: 121–150 Length: 30 Format: display hexadecimal	<b>Description:</b> This field will contain one of the following depending on type of Chip card:  VIS = Data could be present CCD = Issuer Discretionary Data Generic EMV Transport = Undefined Data
<b>Form Factor Indicator</b> Positions: 151–158 Length: 8 Format: display hexadecimal	<b>Description:</b> This field contains indicators related to the attributes of the cardholder's device and the technology used for the communication between the cardholder's device and the acquiring device. This field must be display hexadecimal.

**Draft Data Edit Criteria (continued)**

<b>Issuer Script 1 Results</b> Positions: 159–168 Length: 10 Format: display hexadecimal	<b>Description:</b> Identifies the update command that the issuer sends in the authorization response to the card during online processing. With the command, the card updates the card parameters and records the success or failure of the updates in the Issuer Script 1 Results field.  The entry must be in the format shown in the sub-fields below.
<b>Script 1 Results</b> Positions: 1 Length: 2 Format: display hexadecimal	<b>Description:</b>  <b>VIC Edit:</b> This field must be display hexadecimal.
<b>Script 1 Identifier</b> Positions: 1 Length: 8 Format: display hexadecimal	<b>Description:</b>  <b>VIC Edit:</b> This field must be display hexadecimal.

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Draft Data

TC 05, 06, 25, 26

## TCR D — VISA COMMERCE DATA

## CTF – Outgoing and Incoming Interchange

## Draft Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	AN	Transaction Component Sequence Number
5–6	2	AN	Business Format Code
7–14	8	UN	Value Date
15–48	34	AN	Supplier DDA
49–82	34	AN	Buyer DDA
83–168	86	AN	Reserved

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

TC 05, 06, 25, 26

## TCR D — VISA COMMERCE DATA

## CTF – Outgoing and Incoming Interchange

## Draft Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain the following value:  0 = Default
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: alphanumeric	<b>Description:</b> The field must contain a D.
<b>Business Format Code</b> Positions: 5–6 Length: 2 Format: alphanumeric	<b>Description:</b> Code indicating the type of business that is applicable to this transaction. This field must contain BB (for Visa Commerce).
<b>Value Date</b> Positions: 7–14 Length: 8 Format: unpacked numeric	<b>Description:</b> Contains the projected payment date and will be populated off of the payment creation screen.  The date must be in MMDDYYYY format where: MM = 01–12 DD = 01–31 YYYY = 20XX
<b>Supplier DDA</b> Positions: 15–48 Length: 34 Format: alphanumeric	<b>Description:</b> Contains the supplier's Demand Deposit Account (DDA) number populated from registration information. The content of this subfield is suppressed by RSI in messages sent to the issuer.
<b>Buyer DDA</b> Positions: 49–82 Length: 34 Format: alphanumeric	<b>Description:</b> Contains the supplier's Demand Deposit Account (DDA) number populated from registration information. The content of this subfield is suppressed by RSI in messages sent to the acquirer.
<b>Reserved</b> Positions: 83–168 Length: 86 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

Draft Data

TC 05, 06, 25, 26

## TCR D — INSTALLMENT PAYMENT

CTF – Outgoing and Incoming Interchange

## Draft Data Record Layout

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

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

TC 05, 06, 25, 26

## TCR D — INSTALLMENT PAYMENT

## CTF – Outgoing and Incoming Interchange

## Draft Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field must contain the same transaction code as the TCR 0.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain the following value:  0 = Default
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: alphanumeric	<b>Description:</b> This field must contain a D.
<b>Business Format Code</b> Positions: 5–6 Length: 2 Format: alphanumeric	<b>Description:</b> This field will contain <b>IP</b> for installment payment transactions.
<b>Installment Payment Total Amount</b> Positions: 7–18 Length: 12 Format: unpacked numeric	<b>Description:</b> This field will contain the total amount of the installment payments.
<b>Installment Payment Currency Code</b> Positions: 19–21 Length: 3 Format: alphanumeric	<b>Description:</b> Valid currency code as listed in the <i>Base II Clearing Data Codes</i> manual.
<b>Number of Installments</b> Positions: 22–24 Length: 3 Format: unpacked numeric	<b>Description:</b> This field will contain the number of installment payments.
<b>Amount of Each Installment</b> Positions: 25–36 Length: 12 Format: unpacked numeric	<b>Description:</b> This field will contain the amount of each installment payment.
<b>Installment Payment Number</b> Positions: 37–39 Length: 3 Format: unpacked numeric	<b>Description:</b> This field will contain the Installment Payment Number.

Draft Data

**Draft Data Edit Criteria (continued)**

<b>Frequency of Installments</b> Positions: 40 Length: 1 Format: alphanumeric	<b>Description:</b> This field will contain the frequency of installment payments.
<b>Reserved</b> Positions: 41–168 Length: 128 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.



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Draft Data

TC 05, 06, 25, 26

## TCR E — VISA COMMERCE OVERFLOW DATA

## CTF – Outgoing and Incoming Interchange

## Draft Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	AN	Transaction Component Sequence Number
5–6	2	AN	Business Format Code
7–125	119	AN	Additional Data (SMS Field 148)
126–168	43	AN	Reserved

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

TC 05, 06, 25, 26

## TCR E — VISA COMMERCE OVERFLOW DATA

## CTF – Outgoing and Incoming Interchange

## Draft Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field must contain the same transaction code as the TCR O.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain the following value:  0 = Default
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: alphanumeric	<b>Description:</b> The field must contain a E.
<b>Business Format Code</b> Positions: 5–6 Length: 2 Format: alphanumeric	<b>Description:</b> Code indicating the type of business that is applicable to this transaction. This field must contain BB (for Visa Commerce).
<b>Additional Data</b> Positions: 7–125 Length: 119 Format: alphanumeric	<b>Description:</b> This is the last 119 bytes of data carried in SMS Field 48 (positions 135–255).
<b>Reserved</b> Positions: 126–168 Length: 43 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

Draft Data

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TC 09.....	09-1
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#### CTF – Outgoing and Incoming Interchange

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## Money Transfer Transaction

### 09.1 TC 09, 19—MONEY TRANSFER TRANSACTION

TCR 0, 1, 3, 5–7

CTF – Outgoing and Incoming Interchange

The Money Transfer transaction, TC 09, transfers funds from the originator of the transaction to the receiver. The TC 19 transfers funds from the receiver of the transaction to the originator.

The valid records for Visa Money Transfer (Market Indicator = A) transactions are as follows:

TCR 0 Visa Money Transfer Data (required)

TCR 1 Additional Fleet-Specific Data

The TC 09 and TC 19 records contain a Transaction Type field. The combination of the Transaction Code and the Transaction Type determine the kind of transaction as follows:

TC 09/P Money Transfers

TC 09/S Money Transfer Sendbacks

TC 09/N Payment Reversal Notifications

TC 19/P Money Transfer Reversals

TC 19/S Money Transfer Sendback Reversals

TC 19/N Money Transfer Notifications

## TC 09, 19

## TCR 0 — VISA MONEY TRANSFER DATA

## CTF – Outgoing and Incoming Interchange

## Money Transfer Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17	1	AN	Transaction Type
18–21	4	UN	Active Mark (Network ID)
22	1	AN	Account Number Format
23–50	28	AN	Account Number
51–56	6	UN	Origination Date (YYMMDD)
57–61	5	AN	Reserved
62–73	12	UN	Destination Amount
74–76	3	AN	Destination Currency Code
77–88	12	UN	Source Amount
89–91	3	AN	Source Currency Code
92–103	12	UN	Originator's Reference Number
104–109	6	UN	Beneficiary's Reference Number
110–111	2	AN	Service Code
112–115	4	AN	Money Transfer Reason Code
116–146	31	AN	Reserved
147	1	UN	Usage Code
148–149	2	UN	Sendback Reason Code
150	1	UN	Settlement Flag
151	1	AN	Reserved
152–157	6	AN	Authorization Code
158–162	5	AN	Reserved
163–166	4	UN	Central Processing Date (YDDD)
167	1	AN	Market Indicator
168	1	AN	Reimbursement Attribute

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



## TC 09, 19

## TCR 0 — VISA MONEY TRANSFER DATA

## CTF – Outgoing and Incoming Interchange

## Money Transfer Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain 09 or 19.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which this transaction message is sent. This field will contain a valid BIN.  Money Transfer (Market Indicator = A): <ul style="list-style-type: none"> <li>• <b>Presentments:</b> If Account Number Format = A, the VIC will insert the destination BIN based on the account number. If the destination BIN is entered and is incorrect, the VIC will enter the correct BIN based on the account number.</li> <li>• <b>Sendbacks:</b> This field must contain a valid six-digit BIN. If Account Number Format = C, this field must contain a valid six-digit BIN.</li> </ul> <b>Outgoing:</b> <ul style="list-style-type: none"> <li>• <b>Presentments and Notifications:</b> The Edit Package will move zeros to this field.</li> <li>• <b>Sendbacks:</b> This field must contain a valid BIN. This should be the source BIN from the original transaction.</li> </ul> <b>VIC Edit:</b> <ul style="list-style-type: none"> <li>• <b>Presentments:</b> BASE II will insert the biller financial institution BIN. This BIN must be in the same country as the source BIN.</li> <li>• <b>Notifications:</b> BASE II will insert the customer financial institution BIN.</li> <li>• <b>Sendbacks:</b> This field must contain the valid BIN for a customer financial institution or service provider and must be in the same country as the source BIN.</li> </ul> <b>Note, Incoming:</b> <ul style="list-style-type: none"> <li>• <b>Presentments and Presentment Reversals:</b> This field will contain the biller financial institution BIN.</li> <li>• <b>Sendbacks:</b> This field will contain the customer financial institution or service provider BIN.</li> <li>• <b>Notifications:</b> This field will contain the customer financial institution BIN.</li> </ul>

## Money Transfer Edit Criteria (continued)

<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this transaction message is sent. The field must contain a valid six-digit BIN.  Money Transfer (Market Indicator = A):  <b>Outgoing:</b> <ul style="list-style-type: none"> <li>• <b>Presentments:</b> This field must contain a valid customer financial institution or service provider BIN.</li> <li>• This BIN must be in the same country as the Customer ID Number ARDEF country.</li> <li>• <b>Sendbacks:</b> This field must contain a valid biller financial institution BIN.</li> </ul> <b>VIC Edit:</b> This BIN must be in the same country as the destination BIN. BASE II will insert zeros.  <b>Incoming:</b> <ul style="list-style-type: none"> <li>• <b>Presentments and Presentment Reversals:</b> This field will contain a customer financial institution or service provider BIN.</li> <li>• <b>Sendbacks:</b> This field will contain zeros.</li> <li>• <b>Notifications:</b> This field will contain a service provider BIN.</li> </ul>
<b>Transaction Type</b> Positions: 17 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates type of transaction (presentment or sendback).  This field must contain a valid value:  P = Presentment  S = Sendback
<b>Active Mark (Network ID)</b> Positions: 18–21 Length: 4 Format: unpacked numeric	<b>Description:</b> Contains network identifier.  This field must contain the following:  0002 (Visa)
<b>Account Number Format</b> Positions: 22 Length: 1 Format: alphanumeric	<b>Description:</b> Identifies whether the card account number is in the ISO format.  This field must contain one of the following values:  A = ISO Format Card Account Number  C = Other (other value, or no account number at all)
<b>Account Number</b> Positions: 23–50 Length: 28 Format: alphanumeric	<b>Description:</b> An issuer-assigned number that identifies a cardholder's account.
<b>Account Number, Format A</b> Positions: 23–38 Length: 16 Format: alphanumeric	<b>Description:</b> Visa account number. The entry must be a 16-digit numeric and have a valid check digit. This field must contain a valid number from the BASE II ARDEF. The field must be zero-filled to the right of an account number less than 16-digits in length.  <b>Sendbacks:</b> This field must contain the same Account Number as the presentment.
<b>Account Number Extension, Format A</b> Positions: 39–41 Length: 3 Format: alphanumeric	<b>Description:</b> A 3-digit extension of the account number that allows account numbers up to 19 digits.  If the account number exceeds 16-digits, the extension field entry must be numeric, left-justified, and any remaining positions zero-filled. If this field is not numeric, BASE II will return the transaction.

## Money Transfer Edit Criteria (continued)

<b>Reserved, Format A</b> Positions: 42–50 Length: 9 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Account Number, Format B</b> Positions: 23–50 Length: 28 Format: alphanumeric	<b>Description:</b> Contains the customer's account number with the biller. This field must be left-justified and right blank-filled (that is, the first position of this field cannot contain a space). This field must be uppercase and cannot contain all spaces or zeros.  If check writing (biller ID is all nines), this field is not edited.  <b>VIC Edit:</b> The format of this account number must conform to one of the biller's formats defined by an account number mask contained in the Universal Biller File.
<b>Account Number, Format C</b> Positions: 23–50 Length: 28 Format: alphanumeric	<b>Description:</b> Contains account number that is not Format A (Visa) or Format B (Biller).  <b>Sendbacks:</b> This field must contain the same data as the presentment.
<b>Origination Date</b> Positions: 51–56 Length: 6 Format: unpacked numeric	<b>Description:</b> This field must contain the date the money transfer was initiated by the customer, in YYMMDD format. (Cannot contain a future date.)
<b>Reserved</b> Positions: 57–61 Length: 5 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Destination Amount</b> Positions: 62–73 Length: 12 Format: unpacked numeric	<b>Description:</b> Identifies the submitted transaction amount in the currency that is appropriate to the destination endpoint. Amount presented to the member on incoming transactions.  <b>Outgoing:</b> This field will be zero-filled by the Edit Package. The VIC converts the source amount to the destination amount. Two decimal positions are implied.  <b>Incoming:</b> The field will contain a numeric value.
<b>Destination Currency Code</b> Positions: 74–76 Length: 3 Format: alphanumeric	<b>Description:</b> The currency type presented to the member on incoming transactions.  <b>Outgoing:</b> This field will be space-filled by the Edit Package. The VIC inserts the destination currency code.  <b>Incoming:</b> This field will contain the ISO numeric currency code for the destination amount.
<b>Source Amount</b> Positions: 77–88 Length: 12 Format: unpacked numeric	<b>Description:</b> The value of the transaction.  Money Transfer (Market Indicator = A): This field must be numeric and greater than zero.  <b>VIC Edit:</b> The value of member-originated financial transactions must be less than or equal to U.S.\$499,999.99 or the equivalent in non-U.S. currency. The value of Visa-originated financial transactions must be less than or equal to U.S.\$9,999,999.99.
<b>Source Currency Code</b> Positions: 89–91 Length: 3 Format: alphanumeric	<b>Description:</b> Contains currency code for the source amount. The currency code must be a valid ISO numeric code.  Money Transfer (Market Indicator = A)

## Money Transfer Edit Criteria (continued)

<b>Originator's Reference Number</b>  Positions: 92–103 Length: 12 Format: unpacked numeric	<b>Description:</b> Contains a reference number generated by the originator of the presentment for use in tracing a transaction. This field must be numeric and cannot contain all zeros.  <b>Sendbacks:</b> The contents of this field must be the same as in the original transaction.
<b>Beneficiary's Reference Number</b>  Positions: 104–109 Length: 6 Format: unpacked numeric	<b>Description:</b> Reference number of the beneficiary of the money transfer.  <b>Outgoing:</b> <ul style="list-style-type: none"> <li>• <b>Sendbacks:</b> This field must be numeric and cannot contain all zeros.</li> <li>• <b>Presentments, Presentment Reversals, and Notifications:</b> The Edit Package will move zeros to this field.</li> </ul>
<b>Service Code</b>  Positions: 110–111 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates type of service.  <b>Money Transfer (Market Indicator = A):</b>  This field must contain spaces or a valid Service Code. Valid type is:  FL = Fleet  This field will be space-filled by the Edit Package.
<b>Money Transfer Reason Code</b>  Positions: 112–115 Length: 4 Format: alphanumeric	<b>Description:</b> Indicates reason for money transfer.  <b>Money Transfer (Market Indicator = A):</b>  <b>Note:</b> This field must contain spaces or a valid Money Transfer Reason Code. Refer to <i>BASE II Clearing Data Codes</i> for a list of valid codes. This field will be space-filled by the Edit Package.
<b>Reserved</b>  Positions: 116–146 Length: 31 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Usage Code</b>  Positions: 147 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates it is the first presentment.  This field must be 1.
<b>Sendback Reason Code</b>  Positions: 148–149 Length: 2 Format: unpacked numeric	<b>Description:</b> Used only in TC 09 Money Transfer Sendbacks to indicate the reason for the sendback (for example, account frozen, transaction refused, previously paid etc.)  <b>Money Transfer (Market Indicator = A):</b>  <b>Presentments:</b> This field must contain zeros.  <b>Sendbacks:</b> This field must contain a valid Sendback Reason Code.  Refer to <i>BASE II Clearing Data Codes</i> for a list of valid codes.
<b>Settlement Flag</b>  Positions: 150 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates the service used for settlement  Money Transfer (Market Indicator = A):  This field must contain 0 or 9.

## Money Transfer Edit Criteria (continued)

<b>Reserved</b> Positions: 151 Length: 1 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Authorization Code</b> Positions: 152–157 Length: 6 Format: alphanumeric	<b>Description:</b> A code that an Issuer, its authorizing processor, or stand-in processing provides to indicate approval of a transaction. The code is returned in the authorization response and is usually recorded on the transaction receipt.  No edits.
<b>Reserved</b> Positions: 158–162 Length: 5 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Central Processing Date</b> Positions: 163–166 Length: 4 Format: unpacked numeric	<b>Description:</b> The date that BASE II processed this transaction or item.  <b>Presentments, Sendbacks, and Notifications:</b>  The VIC will insert the Central Processing Date in YDDD format.  <b>Reversals and Reversal Notification:</b>  The field must contain the Central Processing Date (in YDDD format) of the transaction being reversed. The entry cannot be a future date.  <b>Incoming:</b> The field contains the date format YDDD (year and day)
<b>Market Indicator</b> Positions: 167 Length: 1 Format: alphanumeric	<b>Description:</b> Industry segment or sector. This field must contain the value:  A = Money Transfer
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> This field must contain 0 (zero).

TC 09, 19

## TCR 1 — ADDITIONAL FLEET-SPECIFIC DATA

## CTF – Outgoing and Incoming Interchange

## Money Transfer Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–18	14	AN	Third- Party Account Number
19–168	150	AN	Reserved

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

## TC 09, 19

## TCR 1 — ADDITIONAL FLEET-SPECIFIC DATA

## CTF – Outgoing and Incoming Interchange

## Money Transfer Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain 09 or 19.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain 1.
<b>Third-Party Account Number</b> Positions: 5–18 Length: 14 Format: alphanumeric	<b>Description:</b> Account number for a third party where a third party is involved with the transaction.  This field must contain 1.
<b>Reserved</b> Positions: 19–168 Length: 150 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

## TC 09, 19

## TCR 2 — COMMERCIAL DATA

## CTF – Outgoing and Incoming Interchange

## Money Transfer Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–32	28	AN	Reserved
33–50	18	AN	Customer Phone Number
51–78	28	AN	Purchase Order Number
79–106	28	AN	Invoice Number
107–111	5	UN	Interest Rate
112–115	4	UN	Interest Accrual Days
116–127	12	UN	Interest Accrual Amount
128–168	41	AN	Reserved

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



## TC 09, 19

## TCR 2 — COMMERCIAL DATA

## CTF – Outgoing and Incoming Interchange

## Money Transfer Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain 09 or 19.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain 2.
<b>Reserved</b> Positions: 5–32 Length: 28 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Customer Phone Number</b> Positions: 33–50 Length: 18 Format: alphanumeric	<b>Description:</b> Contains the customer's phone number.  No edits.
<b>Purchase Order Number</b> Positions: 51–78 Length: 28 Format: alphanumeric	<b>Description:</b> Contains the customer's purchase order number.  No edits.
<b>Invoice Number</b> Positions: 79–106 Length: 28 Format: alphanumeric	<b>Description:</b> This field should contain the biller's invoice number.  No edits.
<b>Interest Rate</b> Positions: 107–111 Length: 5 Format: unpacked numeric	<b>Description:</b> Contains the interest rate charged by the biller financial institution. Three decimal places are implied.  This field must be numeric.
<b>Interest Accrual Days</b> Positions: 112–115 Length: 4 Format: unpacked numeric	<b>Description:</b> Number of days used for calculation of accrual amount. This field must be numeric.

**Money Transfer Edit Criteria (continued)**

<b>Interest Accrual Amount</b> Positions: 116–127 Length: 12 Format: unpacked numeric	<b>Description:</b> Contains the amount of interest accrued. Three decimal places are implied.  This field must be numeric.
<b>Reserved</b> Positions: 128–168 Length: 41 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

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## TC 09, 19

## TCR 3 — PAYMENT APPLICATION DATA

## CTF – Outgoing and Incoming Interchange

## Money Transfer Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–6	2	AN	Payment Application Code 1
7–18	12	UN	Payment Application Amount 1
19–21	3	AN	Reserved
22–23	2	AN	Payment Application Code 2
24–35	12	UN	Payment Application Amount 2
36–38	3	AN	Reserved
39–40	2	AN	Payment Application Code 3
41–52	12	UN	Payment Application Amount 3
53–55	3	AN	n/a
56–57	2	AN	Payment Application Code 4
58–69	12	UN	Payment Application Amount 4
70–72	3	AN	Reserved
73–74	2	AN	Payment Application Code 5
75–86	12	UN	Payment Application Amount 5
87–89	3	AN	n/a
90–91	2	AN	Payment Application Code 6
92–103	12	UN	Payment Application Amount 6
104–168	65	AN	Reserved

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

## TC 09, 19

## TCR 3 — PAYMENT APPLICATION DATA

## CTF – Outgoing and Incoming Interchange

## Money Transfer Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain 09 or 19.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain 3.
<b>Payment Application Code 1</b> Positions: 5–6 Length: 2 Format: alphanumeric	<b>Description:</b> Contains a code indicating a category or sub-account which should be credited with some or all of this payment.
<b>Payment Application Amount 1</b> Positions: 7–18 Length: 12 Format: unpacked numeric	<b>Description:</b> Contains the amount to be credited to the corresponding payment application code.  This field must be numeric.
<b>Reserved</b> Positions: 19–21 Length: 3 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Payment Application Code 2</b> Positions: 22–23 Length: 2 Format: alphanumeric	<b>Description:</b> Contains a code indicating a category or sub-account which should be credited with some or all of this payment.
<b>Payment Application Amount 2</b> Positions: 24–35 Length: 12 Format: unpacked numeric	<b>Description:</b> Contains the amount to be credited to the corresponding payment application code.  This field must be numeric.
<b>Reserved</b> Positions: 36–38 Length: 3 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

## Money Transfer Edit Criteria (continued)

<b>Payment Application Code 3</b> Positions: 39–40 Length: 2 Format: alphanumeric	<b>Description:</b> Contains a code indicating a category or sub-account which should be credited with some or all of this payment.
<b>Payment Application Amount 3</b> Positions: 41–52 Length: 12 Format: unpacked numeric	<b>Description:</b> Contains the amount to be credited to the corresponding payment application code.  This field must be numeric.
<b>Reserved</b> Positions: 53–55 Length: 3 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Payment Application Code 4</b> Positions: 56–57 Length: 2 Format: alphanumeric	<b>Description:</b> Contains a code indicating a category or sub-account which should be credited with some or all of this payment.
<b>Payment Application Amount 4</b> Positions: 58–69 Length: 12 Format: unpacked numeric	<b>Description:</b> Contains the amount to be credited to the corresponding payment application code.  This field must be numeric.
<b>Reserved</b> Positions: 70–72 Length: 3 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Payment Application Code 5</b> Positions: 73–74 Length: 2 Format: alphanumeric	<b>Description:</b> Contains a code indicating a category or sub-account which should be credited with some or all of this payment.
<b>Payment Application Amount 5</b> Positions: 75–86 Length: 12 Format: unpacked numeric	<b>Description:</b> Contains the amount to be credited to the corresponding payment application code.  This field must be numeric.
<b>Reserved</b> Positions: 87–89 Length: 3 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Payment Application Code 6</b> Positions: 90–91 Length: 2 Format: alphanumeric	<b>Description:</b> Contains a code indicating a category or sub-account which should be credited with some or all of this payment.  This field must be numeric.

**Money Transfer Edit Criteria (continued)**

<b>Payment Application Amount 6</b>  Positions: 92–103 Length: 12 Format: unpacked numeric	<b>Description:</b> Contains the amount to be credited to the corresponding payment application code.  This field must be numeric.
<b>Reserved</b>  Positions: 104–168 Length: 65 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

## TC 09, 19

## TCR 5 — CUSTOMER AND BILLER DATA

## CTF – Outgoing and Incoming Interchange

## Money Transfer Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–19	15	UN	Transaction ID
20–26	7	UN	Transaction ID Extension
27–51	25	AN	Customer Mailing Address
52–66	15	AN	Customer City
67–69	3	AN	Customer State/Province/Region
70–80	11	AN	Customer Postal Code
81–83	3	AN	Customer Country
84–86	3	AN	Customer Financial Institution Country Code
87–89	3	AN	Service Provider Country Code
90–114	25	AN	Biller Mailing Address
115–129	15	AN	Biller City
130–132	3	AN	Biller State/Province/Region
133–143	11	AN	Biller Postal Code
144–146	3	AN	Biller Country
147–149	3	AN	Biller Financial Institution Country Code
150–167	18	AN	Biller Telephone Number
168	1	AN	Reserved

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



## TC 09, 19

## TCR 5 — CUSTOMER AND BILLER DATA

## CTF – Outgoing and Incoming Interchange

## Money Transfer Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain 09 or 19.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain 5.
<b>Transaction ID</b> Positions: 5–19 Length: 15 Format: unpacked numeric	<b>Description:</b> Transaction Identifier is a unique value that Visa assigns to each transaction and returns to the acquirer in the authorization response. Visa uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations, and chargebacks.  <b>Presentments:</b> This field must be numeric.  <b>VIC Edit:</b> If it contains all zeros, the VIC will assign a transaction identifier.  <b>Presentment Reversals and Sendbacks:</b> This field must be numeric and cannot contain all zeros. This field must contain the Transaction ID of the original payment order.  <b>Notifications:</b> This field must be numeric and cannot contain all zeros. This field must contain the transaction ID of the original payment order or the original payment reversal.
<b>Transaction ID Extension</b> Positions: 20–26 Length: 7 Format: unpacked numeric	<b>Description:</b> A seven-digit extension of the Transaction ID.  This field must contain zeros.
<b>Customer Mailing Address</b> Positions: 27–51 Length: 25 Format: alphanumeric	<b>Description:</b> Contains the street address of the customer as it appears on the bill. This is included to help the biller identify the customer.  <b>Presentments, Presentment Reversals, and Notifications:</b> This field must not contain all spaces and must be left-justified (that is, the first position cannot contain a space).  <b>Sendbacks:</b> This field may contain all spaces.

**Money Transfer Edit Criteria (continued)**

<b>Customer City</b> Positions: 52–66 Length: 15 Format: alphanumeric	<b>Description:</b> Contains the city of the customer as it appears in the address of the customer's bill.  <b>Presentments, Presentment Reversals, and Notifications:</b> This field must not contain all spaces and must be left-justified (that is, the first position cannot contain a space).  <b>Sendbacks:</b> This field may contain all spaces.
<b>Customer State/Province/Region</b> Positions: 67–69 Length: 3 Format: alphanumeric	<b>Description:</b> Contains the state, province, or region which appears in the address of the customer's bill.  <b>Presentments, Presentment Reversals, and Notifications:</b> This field must not contain all spaces and must be left-justified (that is, the first position cannot contain a space). If customer country code is U.S., this field must contain a valid state code.  <b>Sendbacks:</b> This field may contain all spaces.
<b>Customer Postal Code</b> Positions: 70–80 Length: 11 Format: alphanumeric	<b>Description:</b> Contains the postal code which appears in the address of the customer's bill.  <b>Presentments, Presentment Reversals, and Notifications:</b> This field must not contain all spaces and must be left-justified (that is, the first position cannot contain a space). If customer country code is U.S., the first position cannot contain a space.  <b>Sendbacks:</b> This field may contain all spaces.
<b>Customer Country</b> Positions: 81–83 Length: 3 Format: alphanumeric	<b>Description:</b> Contains the code of the country in which the customer received the bill.  <b>Presentments, Presentment Reversals, and Notifications:</b> This field must contain a valid country code.  <b>Sendbacks:</b> This field must contain either spaces or a valid country code.
<b>Customer Financial Institution Country Code</b> Positions: 84–86 Length: 3 Format: alphanumeric	<b>Description:</b> Contains the code for the country in which the customer financial institution operates.  <b>VIC Edit:</b> Code inserted by the VIC.
<b>Service Provider Country Code</b> Positions: 87–89 Length: 3 Format: alphanumeric	<b>Description:</b> If a service provider is used by the customer financial institution, this field will contain the code for the country in which the service provider operates. Otherwise, the field will contain spaces.  <b>VIC Edit:</b> Code inserted by the VIC.
<b>Biller Mailing Address</b> Positions: 90–114 Length: 25 Format: alphanumeric	<b>Description:</b> Contains the address where the biller receives mail. If the Biller ID field contains all nines (check writing transaction), the first character of this field must not be blank.
<b>Biller City</b> Positions: 115–129 Length: 15 Format: alphanumeric	<b>Description:</b> Contains the city where the biller is located. If the Biller ID field contains all nines (check writing transaction), the first character of this field must not be blank.
<b>Biller State/Province/Region</b> Positions: 130–132 Length: 3 Format: alphanumeric	<b>Description:</b> Contains the state, province, or region code where the biller is located. If the Biller ID field contains all nines (check writing transaction), the first character of this field must not be blank.

**Money Transfer Edit Criteria (continued)**

<b>Billers Postal Code</b> Positions: 133–143 Length: 11 Format: alphanumeric	<b>Description:</b> Contains the postal code of the biller. If the Biller ID field contains all nines (check writing transaction), the first character of this field must not be blank.
<b>Billers Country</b> Positions: 144–146 Length: 3 Format: alphanumeric	<b>Description:</b> Contains the code of the country where the biller is located. Must contain a valid country code. If the Biller ID field contains all nines (check writing transaction), the first character of this field must not be blank.
<b>Billers Financial Institution Country Code</b> Positions: 147–149 Length: 3 Format: alphanumeric	<b>Description:</b> Contains the code for the country in which the biller financial institution operates.  <b>VIC Edit:</b> Code inserted by the VIC.
<b>Billers Telephone Number</b> Positions: 150–167 Length: 18 Format: alphanumeric	<b>Description:</b> This field may contain the billers telephone number.
<b>Reserved</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

## TC 09, 19

## TCR 6 — SERVICE AND ADDITIONAL PAYER DATA

## CTF – Outgoing and Incoming Interchange

## Money Transfer Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–29	25	AN	Service Name
30–54	25	AN	Service Mailing Address
55–69	15	AN	Service City
70–72	3	AN	Service State/Province/Region
73–83	11	AN	Service Postal Code
84–86	3	AN	Service Country
87–111	25	AN	Additional Payer Name
112–136	25	AN	Additional Payer Mailing Address
137–151	15	AN	Additional Payer City
152–154	3	AN	Additional Payer State/Province/Region
155–165	11	AN	Additional Payer Postal Code
166–168	3	AN	Additional Payer Country

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

## TC 09, 19

## TCR 6 — SERVICE AND ADDITIONAL PAYER DATA

## CTF – Outgoing and Incoming Interchange

## Money Transfer Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain 09 or 19.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain 6.
<b>Service Name</b> Positions: 5–29 Length: 25 Format: alphanumeric	<b>Description:</b> Contains the name associated with the location at which a service is provided. Service name and address are provided if they differ from the customer name and address. An example of a service name would be the name of a building at which utility services are provided.
<b>Service Mailing Address</b> Positions: 30–54 Length: 25 Format: alphanumeric	<b>Description:</b> Contains the street address at which the services are provided.
<b>Service City</b> Positions: 55–69 Length: 15 Format: alphanumeric	<b>Description:</b> Contains the city in which the services are provided.
<b>Service State/Province/Region</b> Positions: 70–72 Length: 3 Format: alphanumeric	<b>Description:</b> Contains the state, province, or region in which the services are provided.
<b>Service Postal Code</b> Positions: 73–83 Length: 11 Format: alphanumeric	<b>Description:</b> Contains the postal code of the area in which the services are provided.
<b>Service Country</b> Positions: 84–86 Length: 3 Format: alphanumeric	<b>Description:</b> Contains the code of the country in which the services are provided.

**Money Transfer Edit Criteria (continued)**

<b>Additional Payer Name</b> Positions: 87–111 Length: 25 Format: alphanumeric	<b>Description:</b> Contains the name of the person paying the bill if it is different than the customer name. The name and address of the payer are provided if they differ from those of the customer.
<b>Additional Payer Mailing Address</b> Positions: 112–136 Length: 25 Format: alphanumeric	<b>Description:</b> Contains the street address of the additional payer.
<b>Additional Payer City</b> Positions: 137–151 Length: 15 Format: alphanumeric	<b>Description:</b> Contains the name of the city associated with the additional payer.
<b>Additional Payer State/Province/Region</b> Positions: 152–154 Length: 3 Format: alphanumeric	<b>Description:</b> Contains the state, province, or region associated with the additional payer.
<b>Additional Payer Postal Code</b> Positions: 155–165 Length: 11 Format: alphanumeric	<b>Description:</b> Contains the postal code associated with the additional payer.
<b>Additional Payer Country</b> Positions: 166–168 Length: 3 Format: alphanumeric	<b>Description:</b> Contains the code of the country associated with the additional payer.

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## TC 09, 19

## TCR 7 — AGENT DATA

## CTF – Outgoing and Incoming Interchange

## Record Transfer Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–29	25	AN	Agent Name
30–54	25	AN	Agent Mailing Address
55–69	15	AN	Agent City
70–72	3	AN	Agent State/Province/Region
73–83	11	AN	Agent Postal Code
84–86	3	AN	Agent Country
87–168	82	AN	Reserved

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



## TC 09, 19

## TCR 7 — AGENT DATA

## CTF – Outgoing and Incoming Interchange

## Money Transfer Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain 09 or 19.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain 7.
<b>Agent Name</b> Positions: 5–29 Length: 25 Format: alphanumeric	<b>Description:</b> Contains the name of the settlement agent initially accepting the payment.
<b>Agent Mailing Address</b> Positions: 30–54 Length: 25 Format: alphanumeric	<b>Description:</b> Contains the settlement agent's street address.
<b>Agent City</b> Positions: 55–69 Length: 15 Format: alphanumeric	<b>Description:</b> Contains the name of the city associated with the settlement agent.
<b>Agent State/Prov/Region</b> Positions: 70–72 Length: 3 Format: alphanumeric	<b>Description:</b> Contains the code for the state, province, or region associated with the settlement agent.
<b>Agent Postal Code</b> Positions: 73–83 Length: 11 Format: alphanumeric	<b>Description:</b> Contains the postal code associated with the settlement agent.
<b>Agent Country</b> Positions: 84–86 Length: 3 Format: alphanumeric	<b>Description:</b> Contains the code of the country associated with the settlement agent.

**Money Transfer Edit Criteria (continued)**

<b>Reserved</b> Positions: 87–168 Length: 82 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
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TC 10.....	10-1
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**CTF – Outgoing and Incoming Interchange**

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TC 10

**10.1 TC 10—BASE II CLEARING FEE COLLECTION TRANSACTIONS**

TCR 0, 2

CTF – Outgoing and Incoming Interchange

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

Fee Collection transactions consist of a TCR 0. For some National Settlement transactions such as Brazil National Settlement, a TCR 2 is required. For Visa Cash, a TCR 7 is required.

TC 10

## TC 10

## TCR 0

## CTF – Outgoing and Incoming Interchange

## Fee Collection Record Layout

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

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

## TC 10

## TCR 0

## CTF – Outgoing and Incoming Interchange

## Fee Collection Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field must contain a 10.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which this BASE II transaction message is sent.  This field must contain spaces or a valid six-digit BIN to receive monetary items.  If spaces are entered, the VIC inserts the BIN based on the account number (if the account number is a numeric other than all zeros).
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  This field must contain a valid six-digit BIN to send monetary items.
<b>Reason Code</b> Positions: 17–20 Length: 4 Format: unpacked numeric	<b>Description:</b> A VisaNet code that tells the receiving member the reason for the Fee Collection.  This field must contain a valid four-digit Funds Disbursement Reason Code (for example, 5310 – ATM Cash Disbursement Issuer Credit).  Refer to <i>BASE II Clearing Data Codes</i> for Fee Collection/Funds Disbursement Reason Codes.
<b>Country Code</b> Positions: 21–23 Length: 3 Format: alphanumeric	<b>Description:</b> A three-digit code that represents the country involved.  If the Funds Disbursement Reason Code equals 0100 or 0190, the field must contain a valid country code followed by a space. If the Funds Disbursement Reason Code is 0300 the country code must be CA or BR. The field must contain spaces for all other Funds Disbursement Reason Codes.  Refer to <i>BASE II Clearing Data Codes</i> for a list of country codes.
<b>Event Date</b> Positions: 24–27 Length: 4 Format: unpacked numeric	<b>Description:</b> The date of the event for which the funds disbursement is being initiated.  The field must contain a valid four-digit date in the format MMDD.

### Fee Collection Edit Criteria (continued)

<b>Account Number</b> Positions: 28–43 Length: 16 Format: unpacked numeric	<p><b>Description:</b> An issuer-assigned number that identifies a cardholder's account.</p> <p><b>Outgoing:</b> The entry must be a 16-digit numeric. The first nine characters must be valid per the current ARDEF Table. For account numbers less than 16 digits, zero-fill to the right. The entry must be the correct length, must check digit.</p> <p><b>VIC Edit:</b> The entry must represent either the Destination BIN or Source BIN according to the ARDEF Table.</p> <p>Account numbers are required on some transactions depending on the specified Funds Disbursement Reason Code. Refer to the Funds Disbursement Reason Code table in <i>BASE II Clearing Data Codes</i> to determine which reason code requires an account number.</p> <p><b>Incoming:</b> The edit criteria is the same as for outgoing except that the field must be filled with zeros for those Funds Disbursement Reason Codes so specified in the Fee Collection/Funds Disbursement Reason Codes table located in <i>BASE II Clearing Data Codes</i>.</p>
<b>Account Number Extension</b> Positions: 44–46 Length: 3 Format: alphanumeric	<p><b>Description:</b> A three-digit extension of the account number that allows account numbers up to 19 digits.</p> <p>If used, the field must be left-justified and zero-filled to the right.</p> <p>The field is used for account numbers greater than 16 digits. The Outgoing Edit Package inserts zeros if there are spaces or if the account number is all zeros.</p>
<b>Destination Amount</b> Positions: 47–58 Length: 12 Format: unpacked numeric	<p><b>Description:</b> Identifies the submitted transaction amount in the currency that is appropriate to the destination endpoint.</p> <p><b>Outgoing:</b> The field must contain zeros.</p> <p><b>Incoming:</b> The field must contain a number greater than zero and it must be the same as the Outgoing Source Amount.</p> <p>The VIC converts the Source Amount to the Destination Amount. For National Net and Bilateral transactions, the VIC moves the Source Amount to the Destination Amount field.</p> <p><b>NOTE:</b>  <i>Two decimals are implied.</i></p>
<b>Destination Currency Code</b> Positions: 59–61 Length: 3 Format: alphanumeric	<p><b>Description:</b> The currency type presented to the member on incoming transactions. For most transactions (that is, drafts), it is the billing currency. For other transactions (for example, fee collection, chargeback), it is the settlement currency of the destination.</p> <p><b>Outgoing:</b> The field must contain spaces.</p> <p><b>Incoming:</b> The field must contain a valid ISO numeric code.</p> <p>The VIC inserts the settlement currency of the receiving processing center. For National Net and Bilateral transactions, the Destination Currency Code will be the same as the Source Currency Code.</p>



## Fee Collection Edit Criteria (continued)

<b>Source Amount</b> Positions: 62–73 Length: 12 Format: unpacked numeric	<p><b>Description:</b> Identifies the submitted transaction amount in the currency that is appropriate to the source endpoint.</p> <p><b>Outgoing:</b> The field must be numeric and be greater than zero. The Source Amount cannot exceed the maximum amount allowed by the Reason Code.</p> <p>Two decimals are implied. To perform the edit check, the VIC converts the amount to U.S. Dollars if it is not already so, and returns the transaction if the converted amount exceeds the maximum allowed for the Funds Disbursement Reason Code (refer to <i>BASE II Clearing Data Codes</i> for Funds Disbursement Reason Codes).</p> <p><b>Incoming:</b> The field must be numeric and be greater than zero.</p> <p><b>NOTE:</b>  <i>This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.</i></p>
<b>Source Currency Code</b> Positions: 74–76 Length: 3 Format: alphanumeric	<p><b>Description:</b> The currency type associated with the amount of a transaction entered into interchange.</p> <p>This field must contain a valid ISO numeric code.</p> <p><b>NOTE:</b>  <i>This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.</i></p>
<b>Message Text</b> Positions: 77–146 Length: 70 Format: alphanumeric	<p><b>Description:</b> This field can be used for a freeform text message or a Funds Disbursement Reason Code 0300 transaction (Bill Payment Service; Brazil and Canada only).</p> <p>The field must not contain all spaces.</p> <p>Funds Disbursement Reason Code 0300 edit criteria are shown as follows.</p>
<b>Message Text Field for Reason Code 0300</b> Positions: 77–146 Length: 70 Format: alphanumeric	<p><b>Description:</b> This field can be used for a freeform text message for transactions with a Reason Code of 0300.</p> <p>This field is used only in Brazil and Canada Bill Payment Service.</p>
<b>Acquirer Reference Number</b> Positions: 77–99 Length: 23 Format: unpacked numeric	<p><b>Description:</b> A 23-digit identification number assigned by the acquirer and associated with every draft/voucher. It consists of a format code, BIN, capture date, file locator, and check digit.</p>
<b>Format Code</b> Positions: 77 Length: 1 Format: unpacked numeric	<p><b>Description:</b> Used to ensure a valid Visa reference number.</p> <p>The entry must be a 7.</p>

**Fee Collection Edit Criteria (continued)**

<b>BIN</b> Positions: 78–83 Length: 6 Format: unpacked numeric	<b>Description:</b> A six-digit system number used by Visa to identify the processing centers and members. BINs are assigned to processing centers operated by members, nonmember processing centers designated by members, the members that operate processing centers, and alias members.  The entry must represent either the Destination BIN or the Source BIN.
<b>Date</b> Positions: 84–87 Length: 4 Format: unpacked numeric	<b>Description:</b> The entry must contain a four-digit numeric in the format YDDD (year and Julian day).
<b>Film Locator</b> Positions: 88–98 Length: 11 Format: unpacked numeric	<b>Description:</b> A number used to identify film records of the transaction.  This field must contain an 11-digit numeric. The entry may be zeroes if the center has other provisions for quick retrieval of originals/photocopies.
<b>Check Digit</b> Positions: 99 Length: 1 Format: unpacked numeric	<b>Description:</b> A digit added to the end of an account number of Acquirer Reference Number that is derived from a computation using a predetermined formula and the preceding digits of the account number. It is used during editing processes to validate account numbers and acquirer Reference Numbers.  This entry must be a valid standard modulus-10 check digit of the preceding 22 digits (positions 77-98).
<b>Bank Name</b> Positions: 100–124 Length: 25 Format: alphanumeric	<b>Description:</b> The name of the bank.  An entry is required and must be space-filled to the right.
<b>Bank City</b> Positions: 125–137 Length: 13 Format: alphanumeric	<b>Description:</b> The city where the bank is located.  An entry is required and must be space-filled to the right.
<b>Merchant Category Code</b> Positions: 138–141 Length: 4 Format: unpacked numeric	<b>Description:</b> A code designating the principal trade, profession, or line of business in which a merchant is engaged.  The entry must be 6010.
<b>Transfer Type</b> Positions: 142–143 Length: 2 Format: unpacked numeric	<b>Description:</b> Type of transfer being made.  The entry must be 00, 01, or 02:  00 = Cardholder payment 01 = Returned/invalid account 02 = Returned/other reason
<b>Reserved</b> Positions: 144–146 Length: 3 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

## Fee Collection Edit Criteria (continued)

<b>Settlement Flag</b> Positions: 147 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates the service used for settlement. See <i>BASE II Clearing Data Codes</i> for a definition of the Settlement Flag codes.  <b>Outgoing:</b> The field must contain 0, 7 (valid only for Latin America and Caribbean), 8, or 9. If 7, or 8 are entered, both the Source and Destination BINs must be non-U.S.  <b>Incoming:</b> The field must contain 0, 7 (valid only for Latin America and Caribbean), or 8.  <b>NOTE:</b> <i>This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.</i>
<b>Transaction Identifier</b> Positions: 148–162 Length: 15 Format: unpacked numeric	<b>Description:</b> A unique value that Visa assigns to each transaction and returns to the acquirer in the authorization response. Visa uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations, and chargebacks.  This field must be numeric.  The entry must be either zeros or a valid Transaction Identifier. For fulfillment and nonfulfillment fee transactions (Reason Codes 5160 and 5170), the Transaction Identifier from the corresponding transaction will be included.
<b>Reserved</b> Positions: 163 Length: 1 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Central Processing Date</b> Positions: 164–167 Length: 4 Format: unpacked numeric	<b>Description:</b> The date (based on GMT) when the ITF or report in question was generated at a VIC. For any given BASE II processing day, this date is based on the input phase of VIC processing.  <b>Outgoing:</b> The VIC inserts the Central Processing Date. The field will contain a four-digit numeric in the format YDDD (year and day).
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> This field must contain 0 (zero).

## TC 10

## TCR 0 — CARDHOLDER FEE ASSESSMENT

## CTF – Incoming Interchange

## Cardholder Fee Assessment Record Layout

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

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

## TC 10

## TCR 0 — CARDHOLDER FEE ASSESSMENT

## CTF – Incoming Interchange

## Cardholder Fee Assessment Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field will contain a 10 and is used for original Cardholder Fee or reversal for issuer Offset.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> Value will be 1 Visa Extras Cardholder Fees.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which a BASE II transaction message is sent.  Visa issuer BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  Visa internal BIN.
<b>Reason Code</b> Positions: 17–20 Length: 4 Format: unpacked numeric	<b>Description:</b> A VisaNet code that provides additional information to the receiving member regarding a Chargeback, Re-presentment, Fee Collection, Funds Disbursement, or Transaction Receipt Request.  The following values should be used:  6000 – Original Transaction 6030 – Reversal Summary
<b>Originator Country Code</b> Positions: 21–23 Length: 3 Format: alphanumeric	<b>Description:</b> Country code of the originator of the transaction.  For Visa Extra Cardholder Fee, the value will be U.S.
<b>Event Date (MMDD)</b> Positions: 24–27 Length: 4 Format: unpacked numeric	<b>Description:</b> The date the transaction was created.

## Cardholder Fee Assessment Edit Criteria (continued)

<b>Account Number</b> Positions: 28–43 Length: 16 Format: unpacked numeric	<b>Description:</b> An issuer-assigned number that identifies a cardholder's account.  Left-justified, zero-filled (zero-filled for the summary).
<b>Account Number Extension</b> Positions: 44–46 Length: 3 Format: unpacked numeric	<b>Description:</b> A three-digit extension of the account number that allows account numbers up to 19 digits.  Left-justified, zero-filled (zero-filled for the summary).
<b>Destination Amount</b> Positions: 47–58 Length: 12 Format: unpacked numeric	<b>Description:</b> Amount of Visa Extra Fee.  Two decimals are implied.
<b>Destination Currency Code</b> Positions: 59–61 Length: 3 Format: alphanumeric	<b>Description:</b> The currency type presented to the member on incoming transactions. For most transactions (that is, drafts), it is the billing currency. For other transactions (for example, fee collection, chargeback), it is the settlement currency of the destination.  The value will be 840.
<b>Source Amount</b> Positions: 62–73 Length: 12 Format: unpacked numeric	<b>Description:</b> Identifies the submitted transaction amount in the currency that is appropriate to the source endpoint.  Two decimals are implied.
<b>Source Currency Code</b> Positions: 74–76 Length: 3 Format: alphanumeric	<b>Description:</b> The currency type associated with the amount of a transaction entered into interchange.  The value will be 840.
<b>Originator Name</b> Positions: 77–101 Length: 25 Format: alphanumeric	<b>Description:</b> Name of the originator of the transaction.  If not supplied by the source of the transaction, Visa will populate with the default value of Visa Extra Subscription Fees. For summary files, this will contain Visa Extra Summary.
<b>Originator City</b> Positions: 102–114 Length: 13 Format: alphanumeric	<b>Description:</b> Originator city.  If not supplied by the source of the transaction, Visa will populate with the default value of San Francisco. For summary files, this will be blank.
<b>Originator ZIP Code</b> Positions: 115–119 Length: 5 Format: unpacked numeric	<b>Description:</b> Originator ZIP code.  If not supplied by the source of the transaction, Visa will populate with the default value of 94128. For summary files, this will be 0.
<b>Originator State/Province Code</b> Positions: 120–122 Length: 3 Format: alphanumeric	<b>Description:</b> Originator state.  If not supplied by the source of the transaction, Visa will populate with the default value of CA. For summary files, this will be blank.

## Cardholder Fee Assessment Edit Criteria (continued)

<b>Merchant Telephone Number</b> Positions: 123–136 Length: 14 Format: alphanumeric	<b>Description:</b> Merchant telephone number.  For Visa Extra Cardholder Fee, this field will be blank. For summary files, this will be blank.
<b>Merchant Verification Value</b> Positions: 137–146 Length: 10 Format: alphanumeric	<b>Description:</b> The value is used by Visa to determine a merchant's eligibility to participate in any special programs. The first six positions of the MVV will be assigned to participating merchants by Visa. The last four positions will be defined in conjunction with the acquirer. Acquirers must include the MVV in BASE II Clearing transactions to qualify for any special programs fee processing.  For Visa Extra Cardholder Fee, this field will be blank. For summary files, this will be blank.
<b>Settlement Flag</b> Positions: 147 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates the service used for settlement.  Value will be 0 (zero).
<b>Transaction Identifier</b> Positions: 148–162 Length: 15 Format: unpacked numeric	<b>Description:</b> A unique value that Visa assigns to each transaction and returns to the acquirer in the authorization response. Visa uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations, and chargebacks.  For Visa Extra Cardholder Fee, this field will be zeros.
<b>Reserved</b> Positions: 163 Length: 1 Format: unpacked numeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Central Processing Date (YDDD)</b> Positions: 164–167 Length: 4 Format: unpacked numeric	<b>Description:</b> The date (based on GMT) when the ITF or report in question was generated at a VIC. For any given BASE II processing day, this date is based on the input phase of VIC processing.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> This field must contain 0 (zero).

## TC 10

## TCR 0 — VISA AWARD (EXTRAS OR LOYALTY)

## CTF – Incoming Interchange

## Visa Award Record Layout

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

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



## TC 10

## TCR 0 — VISA AWARD (EXTRAS OR LOYALTY)

## CTF – Incoming Interchange

## Visa Award Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> 10 - Used for Visa Award Reversal and Visa Award Offset Summary.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> Value will be 1 Visa Award, Reversals and offsets.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> Value will be 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which a BASE II transaction message is sent.  U.S. financial BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  U.S. financial BIN.
<b>Reason Code</b> Positions: 17–20 Length: 4 Format: unpacked numeric	<b>Description:</b> A VisaNet code that provides additional information to the receiving member regarding a Chargeback, Re-presentment, Fee Collection, Funds Disbursement, or Transaction Receipt Request.  The following values should be used:  6050 – Visa Award Reversal 6060 – Visa Award Offset Summary
<b>Originator Country Code</b> Positions: 21–23 Length: 3 Format: alphanumeric	<b>Description:</b> Identifies the two-digit country code.  For Visa Award, the value will be U.S.
<b>Event Date (MMDD)</b> Positions: 24–27 Length: 4 Format: unpacked numeric	<b>Description:</b> The date the transaction was created.

## Visa Award Edit Criteria (continued)

<b>Account Number</b> Positions: 28–43 Length: 16 Format: unpacked numeric	<b>Description:</b> An issuer-assigned number that identifies a cardholder's account.  Left-justified, zero-filled (zero filled for the summary).
<b>Account Number Extension</b> Positions: 44–46 Length: 3 Format: unpacked numeric	<b>Description:</b> A three-digit extension of the account number that allows account numbers up to 19 digits.  Left-justified, zero-filled (zero filled for the summary).
<b>Destination Amount</b> Positions: 47–58 Length: 12 Format: unpacked numeric	<b>Description:</b> Identifies the submitted transaction amount in the currency that is appropriate to the destination endpoint. Two decimals are implied.  Amount of Award.
<b>Destination Currency Code</b> Positions: 59–61 Length: 3 Format: alphanumeric	<b>Description:</b> The currency type presented to the member on incoming transactions. For most transactions (that is, drafts), it is the billing currency. For other transactions (for example, fee collection, chargeback), it is the settlement currency of the destination.  The value will be 840.
<b>Source Amount</b> Positions: 62–73 Length: 12 Format: unpacked numeric	<b>Description:</b> Identifies the submitted transaction amount in the currency that is appropriate to the source endpoint. Two decimals are implied.  Same as the Destination Amount.
<b>Source Currency Code</b> Positions: 74–76 Length: 3 Format: alphanumeric	<b>Description:</b> The currency type associated with the amount of a transaction entered into interchange.  The value will be 840.
<b>Originator Name</b> Positions: 77–101 Length: 25 Format: alphanumeric	<b>Description:</b> Name of the originator of the transaction.
<b>Originator City</b> Positions: 102–114 Length: 13 Format: alphanumeric	<b>Description:</b> Originator City.
<b>Originator ZIP Code</b> Positions: 115–119 Length: 5 Format: unpacked numeric	<b>Description:</b> Originator ZIP.
<b>Originator State/Province Code</b> Positions: 120–122 Length: 3 Format: alphanumeric	<b>Description:</b> Originator State.

## Visa Award Edit Criteria (continued)

<b>Merchant Telephone Number</b> Positions: 123–136 Length: 14 Format: alphanumeric	<b>Description:</b> Merchant telephone number.  This field will be blank.
<b>Merchant Verification Value</b> Positions: 137–146 Length: 10 Format: alphanumeric	<b>Description:</b> The value is used by Visa to determine a merchant's eligibility to participate in any special programs. The first six positions of the MVV will be assigned to participating merchants by Visa. The last four positions will be defined in conjunction with the acquirer. Acquirers must include the MVV in BASE II Clearing transactions to qualify for any special programs fee processing.  This field will be blank.
<b>Settlement Flag</b> Positions: 147 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates the service used for settlement.  Value will be 0 (zero).
<b>Transaction Identifier</b> Positions: 148–162 Length: 15 Format: unpacked numeric	<b>Description:</b> A unique value that Visa assigns to each transaction and returns to the acquirer in the authorization response. Visa uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations, and chargebacks.  This field will be zeros.
<b>Reserved</b> Positions: 163 Length: 1 Format: unpacked numeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Central Processing Date (YDDD)</b> Positions: 164–167 Length: 4 Format: unpacked numeric	<b>Description:</b> The date (based on GMT) when the ITF or report in question was generated at a VIC. For any given BASE II processing day, this date is based on the input phase of VIC processing.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

## TC 10

## TCR 0 — CARDHOLDER CREDITS/REBATES

## CTF – Outgoing and Incoming Interchange

## Cardholder Credits/Rebates Record Layout

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

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

## TC 10

## TCR 0 — CARDHOLDER CREDITS/REBATES

## CTF – Outgoing and Incoming Interchange

## Cardholder Credits/Rebates Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> 10 - Used for original Cardholder Fee or Cardholder Credit/Rebate Reversal.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> Value will be 1 Visa Extras Cardholder Fees or Credit/Rebate.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> Value will be 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which a BASE II transaction message is sent.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.
<b>Reason Code</b> Positions: 17–20 Length: 4 Format: unpacked numeric	<b>Description:</b> A VisaNet code that provides additional information to the receiving member regarding a Chargeback, Re-presentment, Fee Collection, Funds Disbursement, or Transaction Receipt Request.  The following values should be used:  6100 – Cardholder Fee 6130 – Cardholder Credit/Rebate Reversal
<b>Originator Country Code</b> Positions: 21–23 Length: 3 Format: alphanumeric	<b>Description:</b> Identifies the two-digit country code.  For Visa Extras, the value will be U.S.
<b>Event Date (MMDD)</b> Positions: 24–27 Length: 4 Format: unpacked numeric	<b>Description:</b> The date the transaction was created.

## Cardholder Credits/Rebates Edit Criteria (continued)

<b>Account Number</b> Positions: 28–43 Length: 16 Format: unpacked numeric	<b>Description:</b> An issuer-assigned number that identifies a cardholder's account.  Left-justified, zero-filled.
<b>Account Number Extension</b> Positions: 44–46 Length: 3 Format: unpacked numeric	<b>Description:</b> A three-digit extension of the account number that allows account numbers up to 19 digits.  Left-justified, zero-filled.
<b>Destination Amount</b> Positions: 47–58 Length: 12 Format: unpacked numeric	<b>Description:</b> Identifies the submitted transaction amount in the currency that is appropriate to the destination endpoint.  This field must contain zeros.
<b>Destination Currency Code</b> Positions: 59–61 Length: 3 Format: alphanumeric	<b>Description:</b> The currency type presented to the member on incoming transactions. For most transactions (that is, drafts), it is the billing currency. For other transactions (for example, fee collection, chargeback), it is the settlement currency of the destination.  This field must contain spaces.
<b>Source Amount</b> Positions: 62–73 Length: 12 Format: unpacked numeric	<b>Description:</b> Identifies the submitted transaction amount in the currency that is appropriate to the source endpoint.  Amount of Visa Extras Cardholder Fee or Credit/Rebate. Two decimals are implied.
<b>Source Currency Code</b> Positions: 74–76 Length: 3 Format: alphanumeric	<b>Description:</b> The currency type associated with the amount of a transaction entered into interchange.  The value will be 840.
<b>Originator Name</b> Positions: 77–101 Length: 25 Format: alphanumeric	<b>Description:</b> Originator name—must not be blank.
<b>Originator City</b> Positions: 102–114 Length: 13 Format: alphanumeric	<b>Description:</b> Originator city—must not be blank.
<b>Originator ZIP Code</b> Positions: 115–119 Length: 5 Format: unpacked numeric	<b>Description:</b> Originator ZIP—must not be blank.
<b>Originator State/Province Code</b> Positions: 120–122 Length: 3 Format: alphanumeric	<b>Description:</b> Originator state—must not be blank.

## Cardholder Credits/Rebates Edit Criteria (continued)

<b>Merchant Telephone Number</b> Positions: 123–136 Length: 14 Format: alphanumeric	<b>Description:</b> Merchant telephone number—must not be blank.
<b>Merchant Verification Value</b> Positions: 137–146 Length: 10 Format: alphanumeric	<b>Description:</b> The value is used by Visa to determine a merchant's eligibility to participate in any special programs. The first six positions of the MVV will be assigned to participating merchants by Visa. The last four positions will be defined in conjunction with the acquirer. Acquirers must include the MVV in BASE II Clearing transactions to qualify for any special programs fee processing.  This field will be blank.
<b>Settlement Flag</b> Positions: 147 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates the service used for settlement.  Value will be 0 (zero).
<b>Transaction Identifier</b> Positions: 148–162 Length: 15 Format: unpacked numeric	<b>Description:</b> A unique value that Visa assigns to each transaction and returns to the acquirer in the authorization response. Visa uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations, and chargebacks.  This field will be zeros.
<b>Reserved</b> Positions: 163 Length: 1 Format: unpacked numeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Central Processing Date (YDDD)</b> Positions: 164–167 Length: 4 Format: unpacked numeric	<b>Description:</b> The date (based on GMT) when the ITF or report in question was generated at a VIC. For any given BASE II processing day, this date is based on the input phase of VIC processing.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

## TC 10

## TCR 0 — VISA EXTRAS REWARD REVERSAL

## CTF – Incoming Interchange

## Visa Extras Reward Reversal Record Layout

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

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



## TC 10

## TCR 0 — VISA EXTRAS REWARD REVERSAL

## CTF – Incoming Interchange

## Visa Extras Reward Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> 10 – Visa Extras Merchant Reward
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> Value will be 1 Visa Extras Merchant Reward.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> Value will be 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which a BASE II transaction message is sent.  Visa issuer BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  Visa internal BIN 451079.
<b>Reason Code</b> Positions: 17–20 Length: 4 Format: unpacked numeric	<b>Description:</b> A VisaNet code that provides additional information to the receiving member regarding a Chargeback, Re-presentment, Fee Collection, Funds Disbursement, or Transaction Receipt Request.  The following values should be used:  6085 – Visa Extras Merchant Reward Reversal
<b>Originator Country Code</b> Positions: 21–23 Length: 3 Format: alphanumeric	<b>Description:</b> Identifies the two-digit country code.  For Visa Extras, the value will be U.S.
<b>Event Date (MMDD)</b> Positions: 24–27 Length: 4 Format: unpacked numeric	<b>Description:</b> The date the transaction was created.
<b>Account Number</b> Positions: 28–43 Length: 16 Format: unpacked numeric	<b>Description:</b> An issuer-assigned number that identifies a cardholder's account.  Left-justified, zero-filled.

## Visa Extras Reward Edit Criteria (continued)

<b>Account Number Extension</b> Positions: 44–46 Length: 3 Format: unpacked numeric	<b>Description:</b> A three-digit extension of the account number that allows account numbers up to 19 digits.  Left-justified, zero-filled.
<b>Destination Amount</b> Positions: 47–58 Length: 12 Format: unpacked numeric	<b>Description:</b> Identifies the submitted transaction amount in the currency that is appropriate to the destination endpoint.  This field will contain a numeric value greater than zero. Two decimals are implied.
<b>Destination Currency Code</b> Positions: 59–61 Length: 3 Format: alphanumeric	<b>Description:</b> The currency type presented to the member on incoming transactions. For most transactions (that is, drafts), it is the billing currency. For other transactions (for example, fee collection, chargeback), it is the settlement currency of the destination.  This field will contain the ISO numeric code for the destination amount.
<b>Source Amount</b> Positions: 62–73 Length: 12 Format: unpacked numeric	<b>Description:</b> Identifies the submitted transaction amount in the currency that is appropriate to the source endpoint. Two decimals are implied.  Amount of reward.
<b>Source Currency Code</b> Positions: 74–76 Length: 3 Format: alphanumeric	<b>Description:</b> The currency type associated with the amount of a transaction entered into interchange.  The value will be 840.
<b>Originator Name</b> Positions: 77–101 Length: 25 Format: alphanumeric	<b>Description:</b> Merchant name.
<b>Originator City</b> Positions: 102–114 Length: 13 Format: alphanumeric	<b>Description:</b> Merchant city.
<b>Originator ZIP Code</b> Positions: 115–119 Length: 5 Format: unpacked numeric	<b>Description:</b> Merchant ZIP.
<b>Originator State/Province Code</b> Positions: 120–122 Length: 3 Format: alphanumeric	<b>Description:</b> Merchant state.
<b>Merchant Telephone Number</b> Positions: 123–136 Length: 14 Format: alphanumeric	<b>Description:</b> Merchant telephone number.  This field will be blank.

## Visa Extras Reward Edit Criteria (continued)

<b>Merchant Verification Value</b> Positions: 137–146 Length: 10 Format: alphanumeric	<b>Description:</b> The value is used by Visa to determine a merchant's eligibility to participate in any special programs. The first six positions of the MVV will be assigned to participating merchants by Visa. The last four positions will be defined in conjunction with the acquirer. Acquirers must include the MVV in BASE II Clearing transactions to qualify for any special programs fee processing.  This field will be blank.
<b>Settlement Flag</b> Positions: 147 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates the service used for settlement.  Value will be 0 (zero).
<b>Transaction Identifier</b> Positions: 148–162 Length: 15 Format: unpacked numeric	<b>Description:</b> A unique value that Visa assigns to each transaction and returns to the acquirer in the authorization response. Visa uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations, and chargebacks.  This field will be zeros.
<b>Reserved</b> Positions: 163 Length: 1 Format: unpacked numeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Central Processing Date (YDDD)</b> Positions: 164–167 Length: 4 Format: unpacked numeric	<b>Description:</b> The date (based on GMT) when the ITF or report in question was generated at a VIC. For any given BASE II processing day, this date is based on the input phase of VIC processing.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

## TC 10

## TCR 0 — SWEEPSTAKES

## CTF – Incoming Interchange

## Sweepstakes Record Layout

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

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

## TC 10

## TCR 0 — SWEEPSTAKES

## CTF – Incoming Interchange

## Sweepstakes Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> 10 – Sweepstakes Award Reversal or sweepstakes summary
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> Value will be 1 Sweepstakes.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> Value will be zero.
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which a BASE II transaction message is sent.  Visa issuer BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  Visa U.S. BIN.
<b>Reason Code</b> Positions: 17–20 Length: 4 Format: unpacked numeric	<b>Description:</b> A VisaNet code that provides additional information to the receiving member regarding a Chargeback, Re-presentment, Fee Collection, Funds Disbursement, or Transaction Receipt Request.  The following values should be used:  5340 –Sweepstakes Award Reversal 5350 –Sweepstakes Summary
<b>Originator Country Code</b> Positions: 21–23 Length: 3 Format: alphanumeric	<b>Description:</b> Identifies the two-digit country code.  For Sweepstakes, the value will be U.S.
<b>Event Date (MMDD)</b> Positions: 24–27 Length: 4 Format: unpacked numeric	<b>Description:</b> The date the transaction was created.

## Sweepstakes Edit Criteria (continued)

<b>Account Number</b> Positions: 28–43 Length: 16 Format: unpacked numeric	<b>Description:</b> An issuer-assigned number that identifies a cardholder's account.  Left-justified, zero-filled (zero filled for the summary record).
<b>Account Number Extension</b> Positions: 44–46 Length: 3 Format: unpacked numeric	<b>Description:</b> A three-digit extension of the account number that allows account numbers up to 19 digits.  Left-justified, zero-filled (zero filled for the summary record).
<b>Destination Amount</b> Positions: 47–58 Length: 12 Format: unpacked numeric	<b>Description:</b> Identifies the submitted transaction amount in the currency that is appropriate to the destination endpoint. Two decimals are implied.  Amount of award reversal or summary.
<b>Destination Currency Code</b> Positions: 59–61 Length: 3 Format: alphanumeric	<b>Description:</b> The currency type presented to the member on incoming transactions. For most transactions (that is, drafts), it is the billing currency. For other transactions (for example, fee collection, chargeback), it is the settlement currency of the destination.  This field will be 840.
<b>Source Amount</b> Positions: 62–73 Length: 12 Format: unpacked numeric	<b>Description:</b> Identifies the submitted transaction amount in the currency that is appropriate to the source endpoint. Two decimals are implied.  Same as the Destination Amount.
<b>Source Currency Code</b> Positions: 74–76 Length: 3 Format: alphanumeric	<b>Description:</b> The currency type associated with the amount of a transaction entered into interchange.  The value will be 840.
<b>Originator Name</b> Positions: 77–101 Length: 25 Format: alphanumeric	<b>Description:</b> Originator name.  This field will contain a description of the purpose of the statement credit. This information should be printed on the cardholder statement.
<b>Originator City</b> Positions: 102–114 Length: 13 Format: alphanumeric	<b>Description:</b> Originator city.  This field must not be blank.
<b>Originator Zip Code</b> Positions: 115–119 Length: 5 Format: unpacked numeric	<b>Description:</b> Originator ZIP.  This field must not be blank.
<b>Originator State/Province Code</b> Positions: 120–122 Length: 3 Format: alphanumeric	<b>Description:</b> Originator state.  This field must not be blank.

## Sweepstakes Edit Criteria (continued)

<b>Merchant Telephone Number</b> Positions: 123–136 Length: 14 Format: alphanumeric	<b>Description:</b> Merchant telephone number.  This field will be blank.
<b>Merchant Verification Value</b> Positions: 137–146 Length: 10 Format: alphanumeric	<b>Description:</b> The value is used by Visa to determine a merchant's eligibility to participate in any special programs. The first six positions of the MVV will be assigned to participating merchants by Visa. The last four positions will be defined in conjunction with the acquirer. Acquirers must include the MVV in BASE II Clearing transactions to qualify for any special programs fee processing.  This field will be blank.
<b>Settlement Flag</b> Positions: 147 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates the service used for settlement.  Value will be 0 (zero).
<b>Transaction Identifier</b> Positions: 148–162 Length: 15 Format: unpacked numeric	<b>Description:</b> A unique value that Visa assigns to each transaction and returns to the acquirer in the authorization response. Visa uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations, and chargebacks.  This field will contain zeros.
<b>Reserved</b> Positions: 163 Length: 1 Format: unpacked numeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Central Processing Date (YDDD)</b> Positions: 164–167 Length: 4 Format: unpacked numeric	<b>Description:</b> The date (based on GMT) when the ITF or report in question was generated at a VIC. For any given BASE II processing day, this date is based on the input phase of VIC processing.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

## TC 10

## TCR 2 — BRAZIL NATIONAL SETTLEMENT

## CTF – Outgoing and Incoming Interchange

## Fee Collection Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–16	12	AN	Reserved
17–19	3	AN	Country Code
20–22	3	AN	Reserved
23–25	3	AN	Settlement Type
26–35	10	UN	National Reimbursement Fee
36–39	4	UN	Central Processing Date (YDDD)
40–41	2	AN	Installment Payment Count
42–168	127	AN	Reserved

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



## TC 10

## TCR 2 — BRAZIL NATIONAL SETTLEMENT

## CTF – Outgoing and Incoming Interchange

## Fee Collection Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field must contain a 10.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 2.
<b>Reserved</b> Positions: 5–16 Length: 12 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Country Code</b> Positions: 17–19 Length: 3 Format: alphanumeric	<b>Description:</b> Identifies the country of the acquiring institution for the merchant.  The field must contain BR left-justified and be followed by a space.
<b>Reserved</b> Positions: 20–22 Length: 3 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Settlement Type</b> Positions: 23–25 Length: 3 Format: alphanumeric	<b>Description:</b> Indicates if settlement is deferred and by how many days.  <b>VIC Edit:</b> The field must contain a valid entry as defined on the National Calendar. The entry must be zero-filled to the left (for example, settlement Type of 2 is entered as 002).  <b>Reversals of Fee Collection Reason Code 0300 transactions only:</b> The entry must be the settlement type from the original transaction.
<b>National Reimbursement Fee</b> Positions: 26–35 Length: 10 Format: unpacked numeric	<b>Description:</b> Indicates amount of national reimbursement fee.  <b>VIC Edit:</b> An entry is not required, but the field must be zero-filled.  <b>Reversals of Fee Collection Reason Code 0300 transactions only:</b> The entry must be the reimbursement fee from the original transaction.  <b>NOTE:</b> <i>Two decimal positions are implied.</i>

## Fee Collection Edit Criteria (continued)

<b>Central Processing Date</b> Positions: 36–39 Length: 4 Format: unpacked numeric	<b>Description:</b> The date (based on GMT) when the ITF or report in question was generated at a VIC. For any given BASE II processing day, this date is based on the input phase of VIC processing.  <b>VIC Edit:</b> This field is not required and must be zero-filled.  <b>Reversals of Fee Collection Reason Code 0300 transactions only:</b> The entry must be the central processing date from the original transaction in YDDD format.
<b>Installment Payment Count</b> Positions: 40–41 Length: 2 Format: alphanumeric	<b>Description:</b> If installment purchase, indicates the number of installments.  <b>VIC Edit:</b> This field must contain a numeric entry from 00 through 99 or spaces.
<b>Reserved</b> Positions: 42–168 Length: 127 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

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TC 10

## TC 10

## TCR 4 — PROMOTION DATA

## Cardholder Credits/Rebates Record Layout

Position	Field Length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-6	2	AN	Business Format Code
7-8	2	AN	Promotion Type
9-33	25	AN	Promotion Code
34-168	135	AN	Reserved

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

## TC 10

## TCR 4 — PROMOTION DATA

## CTF – Outgoing and Incoming Interchange

## Cardholder Credits/Rebates Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain a 10.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 1.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 4.
<b>Business Format Code</b> Positions: 5–6 Length: 2 Format: alphanumeric	<b>Description:</b> Code indicating the type of business that is applicable to this transaction. This field must contain PD (promotion data).
<b>Promotion Type</b> Positions: 7–8 Length: 2 Format: alphanumeric	<b>Description:</b> A code that defines the type of promotion associated with the transaction.  The range of values reserved for Visa use only is:  Position 7: V–Z Position 8: 1–9 and A–Z
<b>Promotion Code</b> Positions: 9–33 Length: 25 Format: alphanumeric	<b>Description:</b> A value that refers to a specific promotional or loyalty program.  The range of values reserved for Visa use only is:  Position 9: V–Z Position 10–33: 1–9 and A–Z
<b>Reserved</b> Positions: 34–168 Length: 135 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

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#### CTF – Outgoing and Incoming Interchange

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**20.1 TC 20—FUNDS DISBURSEMENT TRANSACTIONS**

TCR 0, 2

CTF – Outgoing and Incoming Interchange

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

Funds Disbursement transactions consist of a TCR 0. For some National Settlement transactions such as Brazil National Settlement, a TCR 2 is required. For Visa Cash, a TCR 7 is required.

## TC 20

## TCR 0

## CTF – Outgoing and Incoming Interchange

## Funds Disbursement Record Layout

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

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

## TC 20

## TCR 0

## CTF – Outgoing and Incoming Interchange

## Funds Disbursement Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field must contain a 20.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which this transaction message is sent.  The field must contain spaces or a valid six-digit BIN to receive monetary items.  If spaces are entered, the VIC inserts the BIN based on the account number (if the account number is a numeric other than all zeros).
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this Base II transaction message was sent.  The field must contain a valid six-digit BIN to send monetary items.
<b>Reason Code</b> Positions: 17–20 Length: 4 Format: unpacked numeric	<b>Description:</b> A VisaNet code that tells the receiving member the reason for the Funds Disbursement.  The field must contain a valid four-digit Funds Disbursement Reason Code.  Refer to <i>BASE II Clearing Data Codes</i> for Fee Collection Reason Codes.
<b>Country Code</b> Positions: 21–23 Length: 3 Format: alphanumeric	<b>Description:</b> A three-digit code that represents the country involved.  If the Funds Disbursement Reason Code equals 0100 or 0190, the field must contain a valid country code followed by a space. If the Funds Disbursement Reason Code is 0300 the country code must be CA or BR. The field must contain spaces for all other Funds Disbursement Reason Codes.  Refer to <i>BASE II Clearing Data Codes</i> for a list of country codes.
<b>Event Date</b> Positions: 24–27 Length: 4 Format: unpacked numeric	<b>Description:</b> The date of the event for which the funds disbursement is being initiated.  The field must contain a valid four-digit date in the format MMDD.

## Funds Disbursement Edit Criteria (continued)

<b>Account Number</b> Positions: 28–43 Length: 16 Format: unpacked numeric	<b>Description:</b> An issuer-assigned number that identifies a cardholder's account.  Account numbers are required on some transactions depending on the specified Funds Disbursement Reason Code. Refer to the Funds Disbursement Reason Code table in <i>BASE II Clearing Data Codes</i> to determine which reason code requires an account number.  <b>Outgoing:</b> When the field is required, the entry must be a 16-digit numeric. The first nine characters must be valid per the current ARDEF Table. For account numbers less than 16 digits, zero-fill to the right. The entry must be the correct length, must check digit.  <b>VIC Edit:</b> The entry must represent either the Destination BIN or Source BIN according to the ARDEF Table.
<b>Account Number Extension</b> Positions: 44–46 Length: 3 Format: alphanumeric	<b>Description:</b> A three-digit extension of the account number that allows account numbers up to 19 digits.  If used, the field must be left-justified and zero-filled to the right.  The field is used for account numbers greater than 16 digits. The Outgoing Edit Package inserts zeros if there are spaces or if the account number is all zeros.
<b>Destination Amount</b> Positions: 47–58 Length: 12 Format: unpacked numeric	<b>Description:</b> The amount that is credited to the destination BIN.  <b>Outgoing:</b> The field must contain zeros.  <b>Incoming:</b> The field will contain a number greater than zero. The VIC converts the Source Amount to the Destination Amount. For National Net and Bilateral transactions, the VIC moves the Source Amount to the Destination Amount field.  Two decimals are implied.
<b>Destination Currency Code</b> Positions: 59–61 Length: 3 Format: alphanumeric	<b>Description:</b> The currency type presented to the member on incoming transactions.  <b>Outgoing:</b> The field must contain spaces.  <b>Incoming:</b> The field will contain a valid ISO numeric code. The VIC inserts the settlement currency of the receiving processing center. For National Net and Bilateral transactions, the Destination Currency Code will be the same as the Source Currency Code.
<b>Source Amount</b> Positions: 62–73 Length: 12 Format: unpacked numeric	<b>Description:</b> Identifies the submitted transaction amount in the currency that is appropriate to the source endpoint. The amount that will be debited to the source BIN.  <b>Outgoing:</b> The field must be numeric and be greater than zero. The Source Amount cannot exceed the maximum amount allowed by the Reason Code.  Two decimals are implied. To perform the edit check, the VIC converts the amount to U.S. Dollars if it is not already so, and returns the transaction if the converted amount exceeds the maximum allowed for the Funds Disbursement Reason Code (refer to <i>BASE II Clearing Data Codes</i> for Funds Disbursement Reason Codes).  <b>NOTE:</b> <i>This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.</i>  <b>Incoming:</b> The field must contain a numeric greater than zero.

## Funds Disbursement Edit Criteria (continued)

<b>Source Currency Code</b> Positions: 74–76 Length: 3 Format: alphanumeric	<b>Description:</b> The currency associated with the source amount of the transaction.  The field must contain a valid ISO numeric code.  <b>NOTE:</b> <i>This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.</i>
<b>Message Text</b> Positions: 77–146 Length: 70 Format: alphanumeric	<b>Description:</b> This field can be used for a freeform text message or for required information in a Funds Disbursement Reason Code 0300 transaction (Bill Payment Service; Brazil and Canada only).  This field must not contain all spaces.  Funds Disbursement Reason Code 0300 edit criteria are shown as follows.
<b>Message Text Field for Reason Code 0300</b> Positions: 77–146 Length: 70 Format: alphanumeric	<b>Description:</b> This field can be used for a text message for transactions with a Reason Code of 0300.  This field is used only in Brazil and Canada Bill Payment Service.
<b>Acquirer Reference Number</b> Positions: 77–99 Length: 23 Format: unpacked numeric	<b>Description:</b> A 23-digit identification number assigned by the acquirer or source of the transaction. It consists of a format code, BIN, capture date, file locator, and check digit.
<b>Format Code</b> Positions: 77 Length: 1 Format: unpacked numeric	<b>Description:</b> Used to ensure a valid Visa reference number.  The entry must be a 7.
<b>BIN</b> Positions: 78–83 Length: 6 Format: unpacked numeric	<b>Description:</b> A six-digit Bank Identification Number assigned by Visa to identify a member financial institution, distinguish their card issuing and acquiring programs, and provide for the proper routing of messages.  The entry must represent the Source BIN.
<b>Date</b> Positions: 84–87 Length: 4 Format: unpacked numeric	<b>Description:</b> The date the transaction was originated.  The entry must contain a four-digit numeric in the format YDDD (year and Julian day).
<b>Film Locator</b> Positions: 88–98 Length: 11 Format: unpacked numeric	<b>Description:</b> A number used to identify film records of the transaction.  This field must contain an 11-digit numeric. The entry may be zeroes if the center has other provisions for quick retrieval of originals/photocopies.

## Funds Disbursement Edit Criteria (continued)

<b>Check Digit</b> Positions: 99 Length: 1 Format: unpacked numeric	<b>Description:</b> A digit added to the end of the Acquirer Reference Number that is derived from a computation using a predetermined formula and the preceding digits of the Acquirer Reference Number. It is used during editing processes to validate the Acquirer Reference Number.  The entry must be a valid standard modulus-10 check digit of the preceding 22 digits (positions 77–98)
<b>Bank Name</b> Positions: 100–124 Length: 25 Format: alphanumeric	<b>Description:</b> The name of the bank.  An entry is required and must be space-filled to the right.
<b>Bank City</b> Positions: 125–137 Length: 13 Format: alphanumeric	<b>Description:</b> The city where the bank is located.  An entry is required and must be space-filled to the right.
<b>Merchant Category Code</b> Positions: 138–141 Length: 4 Format: unpacked numeric	<b>Description:</b> A code indicating the principal line of business the merchant is engaged in.  The entry must be 6010.
<b>Transfer Type</b> Positions: 142–143 Length: 2 Format: unpacked numeric	<b>Description:</b> A code indicating the reason for the cardholder payment transaction.  The entry must be 00, 01, or 02: 00 = Cardholder payment 01 = Returned/invalid account 02 = Returned/other reason
<b>Reserved</b> Positions: 144–146 Length: 3 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Settlement Flag</b> Positions: 147 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates if the transaction will settle in the International Settlement Service or in a National Area Net.  <b>Outgoing:</b> The field must contain 0, 8, or 9. If is entered, both the Source and Destination BINs must be non-U.S.  <b>NOTE:</b> <i>This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.</i>  <b>Incoming:</b> The field will contain 0 or 8.  See <i>BASE II Clearing Data Codes</i> for a definition of the Settlement Flag codes.

**Funds Disbursement Edit Criteria (continued)**

<b>Transaction Identifier</b> Positions: 148–162 Length: 15 Format: unpacked numeric	<b>Description:</b> A unique value that Visa assigns to each transaction and returns to the acquirer in the authorization response. Visa uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations, and chargebacks.  The entry must be numeric.  The entry must be either zeros or a valid Transaction Identifier. For fulfillment and nonfulfillment fee transactions (Reason Codes 5160 and 5170), the Transaction Identifier from the corresponding transaction will be included.
<b>Reserved</b> Positions: 163 Length: 1 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Central Processing Date</b> Positions: 164–167 Length: 4 Format: unpacked numeric	<b>Description:</b> The date (based on GMT) when the ITF was generated at a VIC.  <b>Outgoing:</b> The VIC inserts the Central Processing Date. The field will contain a four-digit numeric in the format YDDD (year and day).
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> This field must contain 0 (zero).

## TC 20

## TCR 0 — CARDHOLDER FEE ASSESSMENT REVERSAL

## CTF – Incoming Interchange

## Cardholder Fee Assessment Record Layout

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

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



## TC 20

## TCR 0 — CARDHOLDER FEE ASSESSMENT REVERSAL

## CTF – Incoming Interchange

## Cardholder Fee Assessment Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> 20 - Original Issuer Offset for Cardholder Fee or reversal of Cardholder Fee.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> Value will be 1 Visa Extras Cardholder Fees.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> Value will be zero.
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which this transaction message is sent.  Visa Issuer BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this Base II transaction message was sent.  Visa internal BIN.
<b>Reason Code</b> Positions: 17–20 Length: 4 Format: unpacked numeric	<b>Description:</b> A VisaNet code that tells the receiving member the reason for the Funds Disbursement.  The following values should be used: 6010 - Reversal transaction 6020 - Original summary
<b>Originator Country Code</b> Positions: 21–23 Length: 3 Format: alphanumeric	<b>Description:</b> An ISO alpha country code.  The value will be US for Visa Extras Cardholder Fee.
<b>Event Date (MMDD)</b> Positions: 24–27 Length: 4 Format: unpacked numeric	<b>Description:</b> The date the transaction was created.
<b>Account Number</b> Positions: 28–43 Length: 16 Format: unpacked numeric	<b>Description:</b> An issuer-assigned number that identifies a cardholder's account.  Left-justified, zero-filled (zero-filled for the summary).

## Cardholder Fee Assessment Edit Criteria (continued)

<b>Account Number Extension</b> Positions: 44–46 Length: 3 Format: unpacked numeric	<b>Description:</b> A three-digit extension of the account number that allows account numbers up to 19 digits.  Left-justified, zero-filled (zero-filled for the summary).
<b>Destination Amount</b> Positions: 47–58 Length: 12 Format: unpacked numeric	<b>Description:</b> Amount of Visa Extras Fee. Two decimals are implied.
<b>Destination Currency Code</b> Positions: 59–61 Length: 3 Format: alphanumeric	<b>Description:</b> The currency type presented to the member on incoming transactions.  The value will be 840.
<b>Source Amount</b> Positions: 62–73 Length: 12 Format: unpacked numeric	<b>Description:</b> Identifies the submitted transaction amount in the currency that is appropriate to the source endpoint. The amount of the Visa Extras fee. Two decimals are implied.  Same as the Destination Amount.
<b>Source Currency Code</b> Positions: 74–76 Length: 3 Format: alphanumeric	<b>Description:</b> The ISO numeric currency code for the US dollar.  The value will be 840.
<b>Originator Name</b> Positions: 77–101 Length: 25 Format: alphanumeric	<b>Description:</b> Originator name.  If not supplied by the source of the transaction, Visa will populate with the default value of Visa Extras Subscription Fees. For summary files, this will contain Visa Extras Summary.
<b>Originator City</b> Positions: 102–114 Length: 13 Format: alphanumeric	<b>Description:</b> Originator city.  If not supplied by the source of the transaction, Visa will populate with the default value of San Francisco. For summary files, this will be blank.
<b>Originator ZIP Code</b> Positions: 115–119 Length: 5 Format: unpacked numeric	<b>Description:</b> Originator ZIP code.  If not supplied by the source of the transaction, Visa will populate with the default value of 94128. For summary files, this will be 0.
<b>Originator State/Province Code</b> Positions: 120–122 Length: 3 Format: alphanumeric	<b>Description:</b> Originator state.  If not supplied by the source of the transaction, Visa will populate with the default value of CA. For summary files, this will be blank.
<b>Merchant Telephone Number</b> Positions: 123–136 Length: 14 Format: alphanumeric	<b>Description:</b> Merchant telephone number.  For Visa Extras Cardholder Fee, this field will be blank. For summary files, this will be blank.

**Cardholder Fee Assessment Edit Criteria (continued)**

<b>Merchant Verification Value</b> Positions: 137–146 Length: 10 Format: alphanumeric	<b>Description:</b> The value is used by Visa to determine a merchant's eligibility to participate in any special programs. The first six positions of the MVV will be assigned to participating merchants by Visa. The last four positions will be defined in conjunction with the acquirer. Acquirers must include the MVV in BASE II Clearing transactions to qualify for any special programs fee processing.  For Visa Extras Cardholder Fee, this field will be blank. For summary files, this will be blank.
<b>Settlement Flag</b> Positions: 147 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates if the transaction will settle in the International Settlement Service or in a National Area Net.  Value will be 0 (zero)
<b>Transaction Identifier</b> Positions: 148–162 Length: 15 Format: unpacked numeric	<b>Description:</b> A unique value that Visa assigns to each transaction and returns to the acquirer in the authorization response. Visa uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations, and chargebacks.  For Visa Extras Cardholder Fee, this field will be zeros.
<b>Reserved</b> Positions: 163 Length: 1 Format: unpacked numeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Central Processing Date (YDDD)</b> Positions: 164–167 Length: 4 Format: unpacked numeric	<b>Description:</b> The date (based on GMT) when the ITF was generated at a VIC.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

## TC 20

## TCR 0 — VISA AWARD (EXTRAS OR LOYALTY)

## CTF – Incoming Interchange

## Visa Award Record Layout

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

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

## TC 20

## TCR 0 — VISA AWARD (EXTRAS OR LOYALTY)

## CTF – Incoming Interchange

## Visa Award Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> 20 - Visa Award or Visa Award Reversal Offset Summary.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> Value will be 1 Visa Award, Reversals and offsets.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> Value will be 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which this transaction message is sent.  Visa Issuer BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this Base II transaction message was sent.  Visa internal BIN 451079.
<b>Reason Code</b> Positions: 17–20 Length: 4 Format: unpacked numeric	<b>Description:</b> A VisaNet code that tells the receiving member the reason for the Funds Disbursement.  The following values should be used: 6040 – Visa Award 6070 – Visa Award Reversal Offset Summary
<b>Originator Country Code</b> Positions: 21–23 Length: 3 Format: alphanumeric	<b>Description:</b> An ISO alpha country code.  The value will be US for Visa Extras.
<b>Event Date (MMDD)</b> Positions: 24–27 Length: 4 Format: unpacked numeric	<b>Description:</b> Date the transaction was created.
<b>Account Number</b> Positions: 28–43 Length: 16 Format: unpacked numeric	<b>Description:</b> An issuer-assigned number that identifies a cardholder's account.  Left-justified, zero-filled.

## Visa Award Edit Criteria (continued)

<b>Account Number Extension</b> Positions: 44–46 Length: 3 Format: unpacked numeric	<b>Description:</b> A three-digit extension of the account number that allows account numbers up to 19 digits.  Left-justified, zero-filled.
<b>Destination Amount</b> Positions: 47–58 Length: 12 Format: unpacked numeric	<b>Description:</b> Amount of award.  This field will contain a numeric value greater than zero. Two decimals are implied.
<b>Destination Currency Code</b> Positions: 59–61 Length: 3 Format: alphanumeric	<b>Description:</b> The currency type presented to the member on incoming transactions.
<b>Source Amount</b> Positions: 62–73 Length: 12 Format: unpacked numeric	<b>Description:</b> Identifies the submitted transaction amount in the currency that is appropriate to the source endpoint. Amount of reward. Two decimals are implied.
<b>Source Currency Code</b> Positions: 74–76 Length: 3 Format: alphanumeric	<b>Description:</b> ISO currency code for the US dollar.  The value will be 840.
<b>Originator Name</b> Positions: 77–101 Length: 25 Format: alphanumeric	<b>Description:</b> Originator name.
<b>Originator City</b> Positions: 102–114 Length: 13 Format: alphanumeric	<b>Description:</b> Originator city.
<b>Originator ZIP Code</b> Positions: 115–119 Length: 5 Format: unpacked numeric	<b>Description:</b> Originator ZIP code.
<b>Originator State/Province Code</b> Positions: 120–122 Length: 3 Format: alphanumeric	<b>Description:</b> Originator state.
<b>Merchant Telephone Number</b> Positions: 123–136 Length: 14 Format: alphanumeric	<b>Description:</b> Merchant telephone number.  This field will be blank.

### Visa Award Edit Criteria (continued)

<b>Merchant Verification Value</b> Positions: 137–146 Length: 10 Format: alphanumeric	<b>Description:</b> The value is used by Visa to determine a merchant's eligibility to participate in any special programs. The first six positions of the MVV will be assigned to participating merchants by Visa. The last four positions will be defined in conjunction with the acquirer. Acquirers must include the MVV in BASE II Clearing transactions to qualify for any special programs fee processing.  This field will be blank.
<b>Settlement Flag</b> Positions: 147 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates if the transaction will settle in the International Settlement Service or in a National Area Net.  Value will be 0 (zero)
<b>Transaction Identifier</b> Positions: 148–162 Length: 15 Format: unpacked numeric	<b>Description:</b> A unique value that Visa assigns to each transaction and returns to the acquirer in the authorization response. Visa uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations, and chargebacks.  This field will be zeros.
<b>Reserved</b> Positions: 163 Length: 1 Format: unpacked numeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Central Processing Date (YDDD)</b> Positions: 164–167 Length: 4 Format: unpacked numeric	<b>Description:</b> The date (based on GMT) when the ITF was generated at a VIC.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

## TC 20

## TCR 0 — CARDHOLDER CREDITS/REBATES

## CTF – Outgoing and Incoming Interchange

## Cardholder Credits/Rebates Record Layout

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

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



## TC 20

## TCR 0 — CARDHOLDER CREDITS/REBATES

## CTF – Outgoing and Incoming Interchange

## Cardholder Credits/Rebates Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> 20 - Used for original Cardholder Fee Reversal or Cardholder Credit/Rebate.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> Value will be 1 Visa Extras Cardholder Fees or Credit/Rebate.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> Value will be 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which this transaction message is sent.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this Base II transaction message was sent.
<b>Reason Code</b> Positions: 17–20 Length: 4 Format: unpacked numeric	<b>Description:</b> A VisaNet code that tells the receiving member the reason for the Funds Disbursement.  The following values should be used:  6110 - Cardholder Fee Reversal 6120 - Cardholder Credit/Rebate
<b>Originator Country Code</b> Positions: 21–23 Length: 3 Format: alphanumeric	<b>Description:</b> An ISO alpha country code.  The value will be US for Visa Extras.
<b>Event Date (MMDD)</b> Positions: 24–27 Length: 4 Format: unpacked numeric	<b>Description:</b> The date the transaction was created.
<b>Account Number</b> Positions: 28–43 Length: 16 Format: unpacked numeric	<b>Description:</b> An issuer-assigned number that identifies a cardholder's account.  Left-justified, zero-filled.

## Cardholder Credits/Rebates Edit Criteria (continued)

<b>Account Number Extension</b> Positions: 44–46 Length: 3 Format: unpacked numeric	<b>Description:</b> A three-digit extension of the account number that allows account numbers up to 19 digits.  Left-justified, zero-filled.
<b>Destination Amount</b> Positions: 47–58 Length: 12 Format: unpacked numeric	<b>Description:</b> Amount of fee or credit.  This field must contain zeros.
<b>Destination Currency Code</b> Positions: 59–61 Length: 3 Format: alphanumeric	<b>Description:</b> The currency type presented to the member on incoming transactions. It is the settlement currency of the destination.  This field must contain spaces.
<b>Source Amount</b> Positions: 62–73 Length: 12 Format: unpacked numeric	<b>Description:</b> Identifies the submitted transaction amount in the currency that is appropriate to the source endpoint. Amount of Visa Extras Cardholder Fee or Credit/Rebate. Two decimals are implied.
<b>Source Currency Code</b> Positions: 74–76 Length: 3 Format: alphanumeric	<b>Description:</b> The currency type associated with the amount of a transaction entered into interchange.  The value will be 840.
<b>Originator Name</b> Positions: 77–101 Length: 25 Format: alphanumeric	<b>Description:</b> Originator name.  Must not be blank.
<b>Originator City</b> Positions: 102–114 Length: 13 Format: alphanumeric	<b>Description:</b> Originator city.  This field must not be blank.
<b>Originator ZIP Code</b> Positions: 115–119 Length: 5 Format: unpacked numeric	<b>Description:</b> Originator ZIP code.  This field must not be blank.
<b>Originator State/Province Code</b> Positions: 120–122 Length: 3 Format: alphanumeric	<b>Description:</b> Originator state.  This field must not be blank.
<b>Merchant Telephone Number</b> Positions: 123–136 Length: 14 Format: alphanumeric	<b>Description:</b> Merchant telephone number.  This field will be blank.
<b>Merchant Verification Value</b> Positions: 137–146 Length: 10 Format: alphanumeric	<b>Description:</b> This field will be blank.

**Cardholder Credits/Rebates Edit Criteria (continued)**

<b>Settlement Flag</b> Positions: 147 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates the settlement service in which the transaction will settle.  Value will be 0 (zero).
<b>Transaction Identifier</b> Positions: 148–162 Length: 15 Format: unpacked numeric	<b>Description:</b> A unique value that Visa assigns to each transaction and returns to the acquirer in the authorization response. Visa uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations, and chargebacks.  This field will contain zeros.
<b>Reserved</b> Positions: 163 Length: 1 Format: unpacked numeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Central Processing Date (YDDD)</b> Positions: 164–167 Length: 4 Format: unpacked numeric	<b>Description:</b> The date (based on GMT) when the ITF was generated at a VIC.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

## TC 20

## TCR 0 — VISA EXTRAS REWARD

## CTF – Incoming Interchange

## Visa Extras Reward Record Layout

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

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

## TC 20

## TCR 0 — VISA EXTRAS REWARD

## CTF – Incoming Interchange

## Visa Extras Reward Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> 20 – Visa Extras Merchant Reward
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> Value will be 1 Visa Extras Merchant Reward
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> Value will be 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which this transaction message is sent.  Visa Issuer BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this Base II transaction message was sent.  Visa internal BIN 451079.
<b>Reason Code</b> Positions: 17–20 Length: 4 Format: unpacked numeric	<b>Description:</b> A VisaNet code that tells the receiving member the reason for the Funds Disbursement.  The following values should be used:  6080 – Visa Extras Merchant Reward
<b>Originator Country Code</b> Positions: 21–23 Length: 3 Format: alphanumeric	<b>Description:</b> An ISO alpha country code.  The value will be US for Visa Extras Reward.
<b>Event Date (MMDD)</b> Positions: 24–27 Length: 4 Format: unpacked numeric	<b>Description:</b> Date the transaction was created.
<b>Account Number</b> Positions: 28–43 Length: 16 Format: unpacked numeric	<b>Description:</b> An issuer-assigned number that identifies a cardholder's account.  Left-justified, zero-filled.

## Visa Extras Reward Edit Criteria (continued)

<b>Account Number Extension</b> Positions: 44–46 Length: 3 Format: unpacked numeric	<b>Description:</b> A three-digit extension of the account number that allows account numbers up to 19 digits.  Left-justified, zero-filled.
<b>Destination Amount</b> Positions: 47–58 Length: 12 Format: unpacked numeric	<b>Description:</b> Amount of the Visa Extras reward.  The field will contain a numeric value greater than zero. Two decimals are implied.
<b>Destination Currency Code</b> Positions: 59–61 Length: 3 Format: alphanumeric	<b>Description:</b> The currency type presented to the member on incoming transactions.
<b>Source Amount</b> Positions: 62–73 Length: 12 Format: unpacked numeric	<b>Description:</b> Identifies the submitted transaction amount in the currency that is appropriate to the source endpoint. Amount of Reward. Two decimals are implied.
<b>Source Currency Code</b> Positions: 74–76 Length: 3 Format: alphanumeric	<b>Description:</b> The currency type associated with the source amount.  The value will be 840.
<b>Originator Name</b> Positions: 77–101 Length: 25 Format: alphanumeric	<b>Description:</b> Originator of the transaction's name.
<b>Originator City</b> Positions: 102–114 Length: 13 Format: alphanumeric	<b>Description:</b> Originator of the transaction's city.
<b>Originator ZIP Code</b> Positions: 115–119 Length: 5 Format: unpacked numeric	<b>Description:</b> Originator of the transaction's postal code.
<b>Originator State/Province Code</b> Positions: 120–122 Length: 3 Format: alphanumeric	<b>Description:</b> Originator of the transaction's state or province.
<b>Merchant Telephone Number</b> Positions: 123–136 Length: 14 Format: alphanumeric	<b>Description:</b> Merchant telephone number.  This field will be blank.
<b>Merchant Verification Value</b> Positions: 137–146 Length: 10 Format: alphanumeric	<b>Description:</b> This field will be blank.

## Visa Extras Reward Edit Criteria (continued)

<b>Settlement Flag</b> Positions: 147 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates the settlement service in which the transaction will settle.  Value will be 0 (zero).
<b>Transaction Identifier</b> Positions: 148–162 Length: 15 Format: unpacked numeric	<b>Description:</b> A unique value that Visa assigns to each transaction and returns to the acquirer in the authorization response. Visa uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations, and chargebacks.  This field will be 0 (zeros).
<b>Reserved</b> Positions: 163 Length: 1 Format: unpacked numeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Central Processing Date (YDDD)</b> Positions: 164–167 Length: 4 Format: unpacked numeric	<b>Description:</b> The date (based on GMT) when the ITF was generated at a VIC.  The field contains that date format YDDD (year and day).
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

## TC 20

## TCR 0 — SWEEPSTAKES

## CTF – Incoming Interchange

## Sweepstakes Record Layout

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

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



## TC 20

## TCR 0 — SWEEPSTAKES

## CTF – Incoming Interchange

## Sweepstakes Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> 20 – Used for sweepstakes award or sweepstakes summary reversal.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> Value will be 1 Sweepstakes.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> Value will be zero.
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which this transaction message is sent.  Visa Issuer BIN
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this Base II transaction message was sent.  Visa internal BIN
<b>Reason Code</b> Positions: 17–20 Length: 4 Format: unpacked numeric	<b>Description:</b> A VisaNet code that tells the receiving member the reason for the Funds Disbursement.  The following values should be used: 5330 – Sweepstakes Award 5360 – Sweepstakes Reversal
<b>Originator Country Code</b> Positions: 21–23 Length: 3 Format: alphanumeric	<b>Description:</b> An ISO alpha country code.  The value will be US for Visa Sweepstakes
<b>Event Date (MMDD)</b> Positions: 24–27 Length: 4 Format: unpacked numeric	<b>Description:</b> The date the transaction was created.
<b>Account Number</b> Positions: 28–43 Length: 16 Format: unpacked numeric	<b>Description:</b> An issuer-assigned number that identifies a cardholder's account.  Left justified zero filled (zero filled for the summary)

## Sweepstakes Edit Criteria (continued)

<b>Account Number Extension</b> Positions: 44–46 Length: 3 Format: unpacked numeric	<b>Description:</b> A three-digit extension of the account number that allows account numbers up to 19 digits.  Left-justified, zero-filled (zero filled for the summary).
<b>Destination Amount</b> Positions: 47–58 Length: 12 Format: unpacked numeric	<b>Description:</b> Amount of award or summary reversal. Two decimals are implied.
<b>Destination Currency Code</b> Positions: 59–61 Length: 3 Format: alphanumeric	<b>Description:</b> The currency type presented to the member on incoming transactions.  The field will be 840.
<b>Source Amount</b> Positions: 62–73 Length: 12 Format: unpacked numeric	<b>Description:</b> Identifies the submitted transaction amount in the currency that is appropriate to the source endpoint. Amount of reward or summary reversal. Two decimals are implied.
<b>Source Currency Code</b> Positions: 74–76 Length: 3 Format: alphanumeric	<b>Description:</b> The ISO numeric currency code for the US dollar.  The value will be 840.
<b>Originator Name.</b> Positions: 77–101 Length: 25 Format: alphanumeric	<b>Description:</b> Originator name.  This field will contain a description of the purpose of the statement credit. This information should be printed on the cardholder statement.
<b>Originator City</b> Positions: 102–114 Length: 13 Format: alphanumeric	<b>Description:</b> Originator city.  This field must not be blank.
<b>Originator Zip Code</b> Positions: 115–119 Length: 5 Format: unpacked numeric	<b>Description:</b> Originator ZIP code.  This field must not be blank.
<b>Originator State/Province Code</b> Positions: 120–122 Length: 3 Format: alphanumeric	<b>Description:</b> Originator state.  This field must not be blank.
<b>Merchant Telephone Number</b> Positions: 123–136 Length: 14 Format: alphanumeric	<b>Description:</b> Merchant telephone number.  This field will be blank.

**Sweepstakes Edit Criteria (continued)**

<b>Merchant Verification Value</b> Positions: 137–146 Length: 10 Format: alphanumeric	<b>Description:</b> The value is used by Visa to determine a merchant's eligibility to participate in any special programs. The first six positions of the MVV will be assigned to participating merchants by Visa. The last four positions will be defined in conjunction with the acquirer. Acquirers must include the MVV in BASE II Clearing transactions to qualify for any special programs fee processing.  This field will be blank.
<b>Settlement Flag</b> Positions: 147 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates if the transaction will settle in the International Settlement Service or in a National Area Net.  Value will be 0 (zero).
<b>Transaction Identifier</b> Positions: 148–162 Length: 15 Format: unpacked numeric	<b>Description:</b> A unique value that Visa assigns to each transaction and returns to the acquirer in the authorization response. Visa uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations, and chargebacks.  This field will contain zeros.
<b>Reserved</b> Positions: 163 Length: 1 Format: unpacked numeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Central Processing Date (YDDD)</b> Positions: 164–167 Length: 4 Format: unpacked numeric	<b>Description:</b> The date (based on GMT) when the ITF was generated at a VIC.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

## TC 20

## TCR 2 — BRAZIL NATIONAL SETTLEMENT

## CTF – Outgoing and Incoming Interchange

## Funds Disbursement Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–16	12	AN	Reserved
17–19	3	AN	Country Code
20–22	3	AN	Reserved
23–25	3	AN	Settlement Type
26–35	10	UN	National Reimbursement Fee
36–39	4	UN	Central Processing Date (YDDD)
40–41	2	AN	Installment Payment Count
42–168	127	AN	Reserved

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

## TC 20

## TCR 2 — BRAZIL NATIONAL SETTLEMENT

## CTF – Outgoing and Incoming Interchange

## Funds Disbursement Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field must contain a 20.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 2.
<b>Reserved</b> Positions: 5–16 Length: 12 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Country Code</b> Positions: 17–19 Length: 3 Format: alphanumeric	<b>Description:</b> Identifies the country of the acquiring institution.  <b>VIC Edit:</b> The field must contain BR.
<b>Reserved</b> Positions: 20–22 Length: 3 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Settlement Type</b> Positions: 23–25 Length: 3 Format: alphanumeric	<b>Description:</b> Code specifying the number of days for settlement deferment.  <b>VIC Edit:</b> The field must contain a valid entry as defined on the National Calendar. The entry must be zero-filled to the left (for example, Settlement Type of 2 is entered as 002).  <b>Reversals of Fee Collection Reason Code 0300 transactions only:</b> The entry must be the settlement type from the original transaction.
<b>National Reimbursement Fee</b> Positions: 26–35 Length: 10 Format: unpacked numeric	<b>Description:</b> Amount of the National Interchange Reimbursement Fee.  <b>VIC Edit:</b> This field is required for transactions with a Funds Disbursement Reason Code of 0300. An entry is not required for other Funds Disbursement transactions, but the field must be zero-filled.  <b>Reversals of Fee Collection Reason Code 0300 transactions only:</b> The entry must be the same as in the original transaction.  Two decimal positions are implied.

**Funds Disbursement Edit Criteria (continued)**

<b>Central Processing Date</b> Positions: 36–39 Length: 4 Format: unpacked numeric	<b>Description:</b> The date (based on GMT) when the ITF was generated at a VIC. <b>VIC Edit:</b> This field is not required and must be zero-filled. <b>Reversals of Fee Collection Reason Code 0300 transactions only:</b> The entry must be the central processing date from the original transaction in YDDD format.
<b>Installment Payment Count</b> Positions: 40–41 Length: 2 Format: alphanumeric	<b>Description:</b> If installment purchase, indicates the number of installments. <b>VIC Edit:</b> The field must contain a numeric entry from 00 through 99 or spaces.
<b>Reserved</b> Positions: 42–168 Length: 127 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

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TC 20

## TC 20

## TCR 4 — PROMOTION DATA

## Cardholder Credits/Rebates Record Layout

Position	Field Length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-6	2	AN	Business Format Code
7-8	2	AN	Promotion Type
9-33	25	AN	Promotion Code
34-168	135	AN	Reserved

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



## TC 20

## TCR 4 — PROMOTION DATA

## CTF – Outgoing and Incoming Interchange

## Cardholder Credits/Rebates Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain a 20.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 1.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 4.
<b>Business Format Code</b> Positions: 5–6 Length: 2 Format: alphanumeric	<b>Description:</b> A code indicating the type of business that is applicable to this transaction.  This field must contain PD (for Promotion Data)
<b>Promotion Type</b> Positions: 7–8 Length: 2 Format: alphanumeric	<b>Description:</b> A code that defines the type of promotion associated with the transaction.  The range of values reserved for Visa use only is: Position 7: V – Z Position 8: 1 – 9 and A – Z
<b>Promotion Code</b> Positions: 9–33 Length: 25 Format: alphanumeric	<b>Description:</b> A value that will refer to a specific promotional or loyalty program.  The range of values reserved for Visa use only is: Position 9: V – Z Positions 10–33: 1 – 9 and A – Z
<b>Reserved</b> Positions: 34–168 Length: 135 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

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**CTF – Outgoing Interchange**

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TCR 1-7 — NARS INPUT PROCESSING ADDITIONAL DATA.....	30-8
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**30.1 TC 30—ICS/NARS INPUT PROCESSING TRANSACTIONS**

TCR 0, 1–7

CTF – Outgoing Interchange

The Issuers' Clearinghouse Service (ICS) and National Application Review Service (NARS) TC 30 transaction transmits information to a VIC for query purposes. ICS applies only to U.S. transactions and NARS applies only to non-U.S. transactions.

TCR 0 is always required.

TCRs 1 through 7 are optional.

## TC 30

## TCR 0 — ICS/NARS INPUT PROCESSING

## CTF – Outgoing Interchange

## ICS/NARS Input Processing Record Layout

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

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

## TC 30

## TCR 0 — ICS/NARS INPUT PROCESSING

## CTF – Outgoing Interchange

## ICS/NARS Input Processing Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain a 30.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which this BASE II transaction message is sent.  The field must contain 400025, 400026, or 479192.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  The entry must be a U.S. BIN if the Destination BIN is 400025 or 400026.
<b>Transaction Data</b> Positions: 17–167 Length: 151 Format: alphanumeric	<b>Description:</b>  See the <i>Issuers' Clearinghouse Service User's Manual</i> for specific transaction data information for ICS, or the <i>National Application Review Service User's Manual</i> for specific transaction data information for NARS.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

## TC 30

## TCR 1-7 — ICS INPUT PROCESSING ADDITIONAL DATA

## CTF – Outgoing Interchange

## ICS Input Processing Record Layout

Position	Field Length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-16	12	AN	Reserved
17-168	152	AN	Transaction Data

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



## TC 30

## TCR 1-7 — ICS INPUT PROCESSING ADDITIONAL DATA

## CTF – Outgoing Interchange

## ICS Input Processing Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field must contain a 30.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 1.
<b>Reserved</b> Positions: 5–16 Length: 12 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Transaction Data</b> Positions: 17–168 Length: 152 Format: alphanumeric	<b>Description:</b>  See the <i>Issuers' Clearinghouse Service User's Manual</i> for specific transaction data information.

## TC 30

## TCR 1-7 — NARS INPUT PROCESSING ADDITIONAL DATA

## CTF – Outgoing Interchange

## NARS Input Processing Record Layout

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

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

## TC 30

## TCR 1-7 — NARS INPUT PROCESSING ADDITIONAL DATA

## CTF – Outgoing Interchange

## NARS Input Processing Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field must contain a 30.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a number from 1 through 7.
<b>Transaction Data</b> Positions: 5–168 Length: 164 Format: alphanumeric	<b>Description:</b>  See the <i>National Application Review Service User's Manual</i> for specific transaction data information.

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**CTF – Incoming Interchange**

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**31.1 TC 31—ICS/NARS RESPONSE PROCESSING TRANSACTIONS**

TCR 0, 1–7

CTF – Incoming Interchange

The Issuers' Clearinghouse Service (ICS) and National Application Review Service (NARS) TC 31 transaction transmits information from a VIC for reporting purposes. ICS applies only to U.S. transactions and NARS applies only to non-U.S. transactions.

TCR 0 is always required.

TCRs 1 through 7 are optional.

## TC 31

## TCR 0 — ICS/NARS RESPONSE PROCESSING

## CTF – Incoming Interchange

## ICS/NARS Response Processing Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17–167	151	AN	Transaction Data
168	1	AN	Member Market Segmentation

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



## TC 31

## TCR 0 — ICS/NARS RESPONSE PROCESSING

## CTF – Incoming Interchange

## ICS/NARS Response Processing Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field will contain a 31.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which this BASE II transaction message is sent.  If the Source BIN is 479192 (NARS), the entry will contain a valid BASE II BIN. If the Source BIN is 400025 or 400026 (ICS), the entry will contain a valid U.S. BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  This field will contain 400025, 400026, or 479192.
<b>Transaction Data</b> Positions: 17–167 Length: 151 Format: alphanumeric	<b>Description:</b>  See the <i>Issuers' Clearinghouse Service User's Manual</i> for specific transaction data information for ICS, or the <i>National Application Review Service User's Manual</i> for specific transaction data information for NARS.
<b>Member Market Segmentation</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Identifies market or industry segment for this transaction.

## TC 31

## TCR 1-7 — ICS RESPONSE PROCESSING ADDITIONAL DATA

## CTF – Incoming Interchange

## ICS Response Processing Additional Data Record Layout

Position	Field Length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-16	12	AN	Reserved
17-168	152	AN	Transaction Data

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

## TC 31

## TCR 1-7 — ICS RESPONSE PROCESSING ADDITIONAL DATA

## CTF – Incoming Interchange

## ICS Response Processing Additional Data Edit Criteria

<b>Transaction Code</b> Positions: 1-2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field will contain a 31.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a number from 1 through 7.
<b>Reserved</b> Positions: 5-16 Length: 12 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Transaction Data</b> Positions: 17-168 Length: 152 Format: alphanumeric	<b>Description:</b>  See the <i>Issuers' Clearinghouse Service User's Manual</i> for specific transaction data information.

## TC 31

## TCR 1-7 — NARS RESPONSE PROCESSING ADDITIONAL DATA

## CTF – Incoming Interchange

## NARS Response Processing Additional Data Record Layout

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

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

## TC 31

## TCR 1-7 — NARS RESPONSE PROCESSING ADDITIONAL DATA

## CTF – Incoming Interchange

## NARS Response Processing Additional Data Edit Criteria

<b>Transaction Code</b> Positions: 1-2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field will contain a 31.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a number from 1 through 7.
<b>Transaction Data</b> Positions: 5-168 Length: 164 Format: alphanumeric	<b>Description:</b>  See the <i>National Application Review Service User's Manual</i> for specific transaction data information.

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CTF – Incoming Interchange

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## Risk Management Transactions

### 32.1 TC 32—RISK MANAGEMENT TRANSACTIONS

**NOTE**

*Starting 16 October 2010, all TC 32 transactions will be returned in BASE II.*

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## CTF – Incoming Interchange

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**33.1 TC 33—MULTIPURPOSE MESSAGE TRANSACTIONS**

TCR 0, 1, 2

CTF – Incoming Interchange

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

- Report Distribution Management System (RDMS)
- Chargeback Reduction Service (CRS) Issuer Advice
- Duplicate Transactions Reports
- Edit Package Plus BIN tables
- Transaction Routing Service
- Interlink routing tables
- VisaVue Solution Series
- Raw Data File records
- Visa Electron Routing Table
- Visa Extras Daily Points Balance
- Visa Extras Daily Incremental Enrollment
- Visa Extras Monthly Enrollment Detail

The following TC 33 Authorization Record (POS and PSR) transaction records are also supported by BASE II:

- TCR 0 – Authorization and Incremental Authorization (POS)
- TCR 1 – Authorization and Incremental Authorization (POS), Additional Information
- TCR 0 – Authorization Full and Partial Reversal (PSR)
- TCR 1 – Authorization Full and Partial Reversal (PSR), Additional Information

Please refer to *V.I.P. System Technical Specifications manuals* for information on TC 33 Authorization Record (POS and PSR) transactions and records.

For additional information about the services mentioned above, refer to the following documents:

- VisaVue Solution Series—*Market Advantage* and *Performance Plus* user guides
- Transaction Routing Service and Interlink routing tables—*V.I.P. System Technical Reference manuals*

For information on the TC 33 delivery of the Visa BIN table, please refer to the *Visa/Plus International ATM Member Guide*.

## TC 33

## TCR 0 — RDMS MESSAGE

## CTF – Incoming Interchange

## RDMS Message Record Layout

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

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

## TC 33

## TCR 0 — RDMS MESSAGE

## CTF – Incoming Interchange

## RDMS Message Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field will contain a 33.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which the BASE II transaction message is sent.  This field will contain a valid BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  This field will contain a valid BIN.
<b>Report Identifier</b> Positions: 17–26 Length: 10 Format: unpacked numeric	<b>Description:</b> Indicates which report is being transmitted.  The report number is left-justified and space-filled (for example, 21xx, 22xx, 51xx, or 61xx for the APR reports).
<b>Report Line Sequence Number</b> Positions: 27–34 Length: 8 Format: unpacked numeric	<b>Description:</b> Used to ensure that the report comes out in the sequence in which it was generated.
<b>Report Text</b> Positions: 35–167 Length: 133 Format: alphanumeric	<b>Description:</b> Contents of the report line.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

## TC 33

## TCR 0 — CRS ISSUER ADVICE

## CTF – Incoming Interchange

## CRS Issuer Advice Record Layout

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

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



## TC 33

## TCR 0 — CRS ISSUER ADVICE

## CTF – Incoming Interchange

## CRS Issuer Advice Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field will contain a 33.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which the BASE II transaction message is sent.  This field will contain a valid BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  This field will contain a valid BIN.
<b>Report Identifier</b> Positions: 17–26 Length: 10 Format: alphanumeric	<b>Description:</b> Indicates which report is being transmitted.  The report number is left-justified and space-filled (for example, 21xx, 22xx, 51xx, or 61xx for the APR reports).
<b>Return Reason Code</b> Positions: 27–29 Length: 3 Format: alphanumeric	<b>Description:</b> Return reason codes are used in Chargeback Reduction Service (CRS) processing.  This field is to be used for the Preauthorized Payment Cancellation Service only.  Valid values are:  C0 - Stop Payment C1 - Revocation of Authorization
<b>Reserved</b> Positions: 30–34 Length: 3 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

## CRS Issuer Advice Edit Criteria (continued)

<b>Returned Transaction Code</b> Positions: 35–36 Length: 2 Format: unpacked numeric	<b>Description:</b> Returned Transaction Code 35-362.
<b>Account Number</b> Positions: 37–55 Length: 19 Format: unpacked numeric	<b>Description:</b> An issuer-assigned number that identifies a cardholder's account.
<b>Source Amount</b> Positions: 56–67 Length: 12 Format: unpacked numeric	<b>Description:</b> Identifies the submitted transaction amount in the currency that is appropriate to the source endpoint. Two decimals are implied.
<b>Source Currency Code</b> Positions: 68–70 Length: 3 Format: unpacked numeric	<b>Description:</b> The currency type associated with the amount of a transaction entered into interchange.
<b>Destination Amount</b> Positions: 71–82 Length: 12 Format: unpacked numeric	<b>Description:</b> Identifies the submitted transaction amount in the currency that is appropriate to the destination endpoint. Two decimals are implied.
<b>Destination Currency Code</b> Positions: 83–85 Length: 3 Format: unpacked numeric	<b>Description:</b> The currency type presented to the member on incoming transactions. For most transactions (that is, drafts), it is the billing currency. For other transactions (for example, fee collection, chargeback), it is the settlement currency of the destination.
<b>Transaction Date</b> Positions: 86–89 Length: 4 Format: unpacked numeric	<b>Description:</b> The date on which a transaction between a cardholder and a merchant, an acquirer, or a carrier, occurs.  This field will contain the date in the MMDD (month and day) format.
<b>Merchant Name</b> Positions: 90–114 Length: 25 Format: alphanumeric	<b>Description:</b> Name of the merchant.
<b>Merchant City</b> Positions: 115–127 Length: 13 Format: alphanumeric	<b>Description:</b> The city location of the merchant or member outlet where the transaction occurred.
<b>Merchant State/Province Code</b> Positions: 128–130 Length: 3 Format: alphanumeric	<b>Description:</b> The merchant's U.S. state or Canadian province.
<b>Merchant Country Code</b> Positions: 131–133 Length: 3 Format: alphanumeric	<b>Description:</b> Identifies the merchant's country code.

## CRS Issuer Advice Edit Criteria (continued)

<b>Merchant Category Code</b> Positions: 134–137 Length: 4 Format: unpacked numeric	<b>Description:</b> Identifies the merchant's line of business.
<b>Acquirer Reference Number</b> Positions: 138–160 Length: 23 Format: unpacked numeric	<b>Description:</b> Number assigned by the acquirer and associated with every draft/voucher. It contains a format code, BIN, capture date, file locator, and check digit.
<b>CRB Region Code</b> Positions: 161 Length: 1 Format: alphanumeric	<b>Description:</b> In an update for the BASE I and SMS Exception Files, this field contains one or more CRB region codes that define the distribution of an account number in Card Recovery Bulletin Service files and bulletins. In an update for the SMS Exception File only, this field is space-filled.
<b>Reserved</b> Positions: 162–167 Length: 6 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: unpacked numeric	<b>Description:</b> Obsolete – must be zero-filled.

## TC 33

## TCR 0 — PLUS BIN TABLE HEADER

## CTF – Incoming Interchange

## Plus BIN Table Record Layout

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

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

## TC 33

## TCR 0 — PLUS BIN TABLE HEADER

## CTF – Incoming Interchange

## Plus BIN Table Edit Criteria

<b>Transaction Code</b> Positions: 1-2 Length: 2 Format: alphanumeric	<b>Description:</b> This field will contain a 33.
<b>Transaction Code Qualifier</b> Positions: 3-4 Length: 2 Format: alphanumeric	<b>Description:</b> This field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Destination BIN</b> Positions: 5-10 Length: 6 Format: alphanumeric	<b>Description:</b> The BIN to which the BASE II transaction message is sent.  This field will contain a valid BIN.
<b>Source BIN</b> Positions: 11-16 Length: 6 Format: alphanumeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  This field will contain a valid BIN.
<b>Report Identifier</b> Positions: 17-26 Length: 10 Format: alphanumeric	<b>Description:</b> Indicates which report is being transmitted.  The report number, which is left-justified and space-filled (for example, 21xx, 22xx, 51xx, or 61xx for the APR reports)  This field will contain a valid DSPLUSBIN.
<b>Data Sequence Number</b> Positions: 27-34 Length: 8 Format: unpacked numeric	<b>Description:</b> Indicates the sequence number of the data.
<b>Record Type</b> Positions: 35-45 Length: 11 Format: alphanumeric	<b>Description:</b> Contains the value TAPEHEADER.
<b>File Type</b> Positions: 46-53 Length: 8 Format: alphanumeric	<b>Description:</b> Contains the value BINDISTR (BIN Distribution Table).
<b>Reserved</b> Positions: 54-55 Length: 2 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

## Plus BIN Table Edit Criteria (continued)

<b>Creation Date</b> Positions: 56-60 Length: 5 Format: unpacked numeric	<b>Description:</b> The date (Julian format YYDDD) when the updates were created.
<b>Reserved</b> Positions: 61-114 Length: 54 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Reserved</b> Positions: 115-167 Length: 53 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

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TC 33

## TC 33

## TCR 0 — PLUS BIN TABLE DETAIL

## CTF – Incoming Interchange

## Plus BIN Table Record Layout

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

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



## TC 33

## TCR 0 — PLUS BIN TABLE DETAIL

## CTF – Incoming Interchange

## Plus BIN Table Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: alphanumeric	<b>Description:</b> This field will contain a 33.
<b>Transaction Code Qualifier</b> Positions: 3–4 Length: 2 Format: alphanumeric	<b>Description:</b> This field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: alphanumeric	<b>Description:</b> The BIN to which the BASE II transaction message is sent.  This field will contain a valid BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: alphanumeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  This field will contain a valid BIN.
<b>Report Identifier</b> Positions: 17–26 Length: 10 Format: alphanumeric	<b>Description:</b> The Report Identifier field indicates which report is being transmitted.  The report number is left-justified and space-filled (for example, 21xx, 22xx, 51xx, or 61xx for the APR reports).
<b>Data Sequence Number</b> Positions: 27–34 Length: 8 Format: unpacked numeric	<b>Description:</b> Indicates the sequence number of the data.
<b>Plus Sequence Number</b> Positions: 35–40 Length: 6 Format: unpacked numeric	<b>Description:</b> Contains the Plus BIN sequence number.
<b>Format Code</b> Positions: 41 Length: 1 Format: unpacked numeric	<b>Description:</b> Specifies the message data field format. The field will contain a 1 (fixed format).
<b>Account Length</b> Positions: 42–43 Length: 2 Format: unpacked numeric	<b>Description:</b> Length of account number (i.e., number of digits).

## Plus BIN Table Edit Criteria (continued)

<b>BIN Length</b> Positions: 44–45 Length: 2 Format: unpacked numeric	<b>Description:</b> Contains the BIN number length.
<b>BIN Number Account Range</b> Positions: 46–57 Length: 12 Format: unpacked numeric	<b>Description:</b> This field will contain the account range for the BIN. If the number is less than 12 digits, it will be left-justified.
<b>Account Type</b> Positions: 58–60 Length: 3 Format: alphanumeric	<b>Description:</b> Type of financial account. This field will contain one of the following account types.  SAV = Savings Account DDA = Demand Deposit Account CCD = Credit Card NAS = No Account Specified
<b>Reserved</b> Positions: 61–114 Length: 54 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Reserved</b> Positions: 115–167 Length: 53 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

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TC 33

## TC 33

## TCR 0 — PLUS BIN TABLE TRAILER

## CTF – Incoming Interchange

## Plus BIN Table Record Layout

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

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

## TC 33

## TCR 0 — PLUS BIN TABLE TRAILER

## CTF – Incoming Interchange

## Plus BIN Table Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: alphanumeric	<b>Description:</b> This field will contain a 33.
<b>Transaction Code Qualifier</b> Positions: 3–4 Length: 2 Format: alphanumeric	<b>Description:</b> This field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: alphanumeric	<b>Description:</b> The BIN to which the BASE II transaction message is sent.  This field will contain a valid BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: alphanumeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  This field will contain a valid BIN.
<b>Report Identifier</b> Positions: 17–26 Length: 10 Format: alphanumeric	<b>Description:</b> Indicates which report is being transmitted.  The report number is left-justified and space-filled (for example, 21xx, 22xx, 51xx, or 61xx for the APR reports).
<b>Data Sequence Number</b> Positions: 27–34 Length: 8 Format: unpacked numeric	<b>Description:</b> Contains the sequence number of the data.
<b>Record Type</b> Positions: 35–45 Length: 11 Format: alphanumeric	<b>Description:</b> Contains the value TAPEHEADER.
<b>File Type</b> Positions: 46–53 Length: 8 Format: alphanumeric	<b>Description:</b> Contains the value BINDISTR (BIN Distribution Table).
<b>Detail Record Count</b> Positions: 54–60 Length: 7 Format: unpacked numeric	<b>Description:</b> Contains the number of the BIN updates in this field.

## Plus BIN Table Edit Criteria (continued)

<b>Reserved</b> Positions: 61–114 Length: 54 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Reserved</b> Positions: 115–167 Length: 53 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

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TC 33

## TC 33

## TCR 0 — UNIVERSAL BILLER FILE TABLE HEADER

## CTF – Incoming Interchange

## UBF Table Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17–19	3	AN	UBF Identifier
20–34	15	AN	Reserved
35–45	11	AN	Record Type
46–53	8	AN	File Type
54–55	2	AN	Reserved
56–60	5	UN	Creation Date (YYDDD)
61–65	5	UN	Version Number
66–167	102	AN	Reserved
168	1	AN	Reimbursement Attribute

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



## TC 33

## TCR 0 — UNIVERSAL BILLER FILE TABLE HEADER

## CTF – Incoming Interchange

## UBF Table Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain 33.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Code Qualifier Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which the BASE II transaction message is sent.  This field will contain a valid BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  This field will contain a valid BIN.
<b>UBF Identifier</b> Positions: 17–19 Length: 3 Format: alphanumeric	<b>Description:</b> Contains the Universal Biller File (UBF) identifier.
<b>Reserved</b> Positions: 20–34 Length: 15 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Record Type</b> Positions: 35–45 Length: 11 Format: alphanumeric	<b>Description:</b> Contains the value TAPEHEADER.
<b>File Type</b> Positions: 46–53 Length: 8 Format: alphanumeric	<b>Description:</b> Contains the value UBFDISTR (Universal Biller File).

## UBF Table Edit Criteria (continued)

<b>Reserved</b> Positions: 54–55 Length: 2 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Creation Date</b> Positions: 56–60 Length: 5 Format: unpacked numeric	<b>Description:</b> The date (Julian format YYDDD) when the records were created.
<b>Version Number</b> Positions: 61–65 Length: 5 Format: unpacked numeric	<b>Description:</b> This field will contain the current version number of the file.
<b>Reserved</b> Positions: 66–167 Length: 102 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

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TC 33

## TC 33

## TCR 0 — UNIVERSAL BILLER FILE TABLE DETAIL—BILLER MASTER DATA

## CTF – Incoming Interchange

## UBF Table Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17–19	3	AN	UBF Identifier
20	1	AN	UBF Detail Record Type
21–32	12	UN	Biller ID
33	1	AN	Summary Invoice Option
34	1	AN	Biller Invoice Option
35	1	AN	Previous Invoice Option
36–60	25	AN	Biller Name
61–85	25	AN	Biller Mailing Address 1
86–110	25	AN	Biller Mailing Address 2
111–125	15	AN	Biller City
126–128	3	AN	Biller State/Province/Region
129–139	11	AN	Biller Postal Code
140–142	3	AN	Biller Country
143–146	4	UN	Biller Merchant Category Code
147–153	7	UN	Effective Date (YYYYDDD)
154–160	7	UN	Expiration Date (YYYYDDD)
161–164	4	UN	CBAN Mask Count
165–166	2	AN	Reserved
167	1	AN	Account Verification Option
168	1	AN	Reimbursement Attribute

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

## TC 33

## TCR 0 — UNIVERSAL BILLER FILE TABLE DETAIL—BILLER MASTER DATA

## CTF – Incoming Interchange

## UBF Table Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain 33.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which the BASE II transaction message is sent.  This field will contain a valid BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  This field will contain 400008 (the BASE II table distribution BIN).
<b>UBF Identifier</b> Positions: 17–19 Length: 3 Format: alphanumeric	<b>Description:</b> Contains the Universal Biller File (UBF) identifier.
<b>UBF Detail Record Type</b> Positions: 20 Length: 1 Format: alphanumeric	<b>Description:</b> Identifies the type of UBF detail record. The file will contain: B = Biller Master Record
<b>Biller ID</b> Positions: 21–32 Length: 12 Format: unpacked numeric	<b>Description:</b> Contains the Visa-assigned unique identifier for the biller.
<b>Summary Invoice Option</b> Positions: 33 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether invoice presentment is supported by the biller. This field will contain one of the following values:  Y = Invoice Presentment supported by biller N = Invoice Presentment not supported by biller

## UBF Table Edit Criteria (continued)

<b>Billor Invoice Option</b> Positions: 34 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates the invoice option selected. This field will contain one of the following values:  1 = Biller will always mail detail invoice 2 = Biller will never mail detail invoice 3 = Biller will discontinue mailing detail invoice at customer request only
<b>Previous Invoice Option</b> Positions: 35 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates the invoice option selected for previous invoice.  This field will contain one of the following values:  1 = Biller will mail most recent detail invoice upon customer request 2 = Biller will not mail detail invoice
<b>Billor Name</b> Positions: 36–60 Length: 25 Format: alphanumeric	<b>Description:</b> Biller's name.
<b>Billor Mailing Address 1</b> Positions: 61–85 Length: 25 Format: alphanumeric	<b>Description:</b> First line of the biller's address.
<b>Billor Mailing Address 2</b> Positions: 86–110 Length: 25 Format: alphanumeric	<b>Description:</b> Second line of the biller's address.
<b>Billor City</b> Positions: 111–125 Length: 15 Format: alphanumeric	<b>Description:</b> The city where the biller is located.
<b>Billor State/Province/Region</b> Positions: 126–128 Length: 3 Format: alphanumeric	<b>Description:</b> Biller's state, province, or region.
<b>Billor ZIP Code</b> Positions: 129–139 Length: 11 Format: alphanumeric	<b>Description:</b> Biller's postal code.  This field will contain the biller's postal code.
<b>Billor Country</b> Positions: 140–142 Length: 3 Format: alphanumeric	<b>Description:</b> Identifies the biller's country code.
<b>Billor Merchant Category Code</b> Positions: 143–146 Length: 4 Format: alphanumeric	<b>Description:</b> Identifies the merchant's principal line of business. Contains the biller's Merchant Category Code from the UBF.

## UBF Table Edit Criteria (continued)

<b>Effective Date</b> Positions: 147–153 Length: 7 Format: unpacked numeric	<b>Description:</b> The effective date of this record in Julian format (YYYYDDD).
<b>Expiration Date</b> Positions: 154–160 Length: 7 Format: unpacked numeric	<b>Description:</b> The expiration date of this record in Julian format (YYYYDDD). This field will contain 9999365 if the record does not expire.
<b>CBAN Mask Count</b> Positions: 161–164 Length: 4 Format: unpacked numeric	<b>Description:</b> This field will contain the total number of customer biller account number masks for the biller ID.
<b>Reserved</b> Positions: 165–166 Length: 2 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Account Verification Option</b> Positions: 167 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates if biller uses account verification option. This field will contain one of the following values:  Y = Account verification supported by the biller N = Account verification not supported by the biller
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

# TCR 1 —UNIVERSAL BILLER FILE TABLE DETAIL—ADDITIONAL BILLER MASTER DATA

## TC 33

### TCR 1 — UNIVERSAL BILLER FILE TABLE DETAIL—ADDITIONAL BILLER MASTER DATA

#### CTF – Incoming Interchange

#### UBF Table Record Layout

Position	Field Length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-19	3	AN	UBF Identifier
20	1	AN	UBF Detail Record Type — Master
21-32	12	UN	Biller ID
33-41	9	UN	Biller Tax Payer ID
42	1	AN	Electronic Statement Option
43-44	2	AN	Statement Device Option
45	1	AN	Invoice Delivery Notification Flag
46	1	AN	Official Notification Flag
47	1	UN	Standard Paper Delivery Option
48-50	3	UN	Prior Paper Statement Parameter
51-53	3	UN	Future Paper Statement Parameter
54-56	3	UN	Prior Electronic Statement Parameter
57-72	16	AN	Biller Service Provider ID
73-96	24	AN	Biller Capabilities Parameter
97-168	72	AN	Reserved

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



## TC 33

TCR 1 — UNIVERSAL BILLER FILE TABLE DETAIL—ADDITIONAL BILLER MASTER  
DATA

## CTF – Incoming Interchange

## UBF Table Edit Criteria

<b>Transaction Code</b> Positions: 1-2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain 33.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain 1.
<b>Destination BIN</b> Positions: 5-10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which the BASE II transaction message is sent.  This field will contain a valid BIN.
<b>Source BIN</b> Positions: 11-16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  This field will contain 400008 (the BASE II table distribution BIN).
<b>UBF Identifier</b> Positions: 17-19 Length: 3 Format: alphanumeric	<b>Description:</b> Contains the Universal Biller File (UBF) identifier.  The field will contain UBF.
<b>UBF Detail Record Type</b> Positions: 20 Length: 1 Format: alphanumeric	<b>Description:</b> Identifies the type of UBF detail record. The file will contain:  B = Biller Master Record
<b>Biller ID</b> Positions: 21-32 Length: 12 Format: unpacked numeric	<b>Description:</b> Contains the Visa-assigned unique identifier for the biller.
<b>Biller Tax Payer ID</b> Positions: 33-41 Length: 9 Format: unpacked numeric	<b>Description:</b> Contains the taxpayer ID of the biller.

## UBF Table Edit Criteria (continued)

<b>Electronic Statement Option</b>  Positions: 42 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates if the biller uses the Electronic Statement option.  This field will contain one of the following values:  Y = Electronic Statement Presentment supported by biller N = Electronic Statement Presentment not supported by biller
<b>Statement Device Option</b>  Positions: 43-44 Length: 2 Format: alphanumeric	<b>Description:</b> Contains the device option supported by the biller for the Electronic Statement Presentation service. The valid values are:  CD = Conforming Device ND = Nonconforming Device CN = Both Conforming and Nonconforming
<b>Invoice Delivery Notification Flag</b>  Positions: 45 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates if biller requires notification of statement delivery.  This field will contain one of the following values:  Y = Biller requires notification of statement delivery N = Biller does not require notification of statement delivery
<b>Official Notification Flag</b>  Positions: 46 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates if biller will accept an electronic change request as official notification. This field will contain one of the following values:  Y = Biller accepts an electronic change request as official notification N = Biller does not accept an electronic change request as official notification
<b>Standard Paper Delivery Option</b>  Positions: 47 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates biller's paper statement delivery method to customers.  This field will contain one of the following values:  0 = Biller will not support electronic delivery of statements 1 = Biller will always mail paper statements even though the customer receives statements electronically 2 = Biller will never mail paper statements to a customer receiving statements electronically 3 = Biller will not mail paper statements to a customer receiving statements electronically unless there is a request from the customer 4 = Biller will mail paper statements to a customer receiving statements electronically unless there is a request from the customer to stop the mailings
<b>Prior Paper Statement Parameter</b>  Positions: 48-50 Length: 3 Format: unpacked numeric	<b>Description:</b> Indicates the time period supported by the biller for mailing paper copies of prior statements. The time period will range from 0 to 999 days.
<b>Future Paper Statement Parameter</b>  Positions: 51-53 Length: 3 Format: unpacked numeric	<b>Description:</b> Indicates the time period supported by the biller for mailing paper copies of future electronic statements. The time period will range from 0 to 999 days.
<b>Prior Electronic Statement Parameter</b>  Positions: 54-56 Length: 3 Format: unpacked numeric	<b>Description:</b> Indicates the time period supported by the biller for resending prior electronic statements. The time period will range from 0 to 999 days.

## UBF Table Edit Criteria (continued)

<b>Biller Service Provider ID</b> Positions: 57-72 Length: 16 Format: alphanumeric	<b>Description:</b> Contains the biller service provider identification to be used in operation of the Electronic Statement Processing service.
<b>Biller Capabilities Parameter</b> Positions: 73-96 Length: 24 Format: alphanumeric	<b>Description:</b> Contains the processing attributes associated with the biller for the Electronic Statement Processing service.
<b>Summary Invoice Option</b> Positions: 97-168 Length: 72 Format: alphanumeric	<b>Description:</b> This field will contain spaces.

# TCR 0 — UNIVERSAL BILLER FILE TABLE DETAIL—CBAN MASK DATA

## TC 33

### TCR 0 — UNIVERSAL BILLER FILE TABLE DETAIL—CBAN MASK DATA

#### CTF – Incoming Interchange

#### UBF Table Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17–19	3	AN	UBF Identifier
20	1	UN	UBF Detail Record Type
21–32	12	UN	Biller ID
33–35	3	AN	Reserved
36–63	28	AN	CBAN Mask 1
64–66	3	AN	Reserved
67–94	28	AN	CBAN Mask 2
95–97	3	AN	Reserved
98–125	28	AN	CBAN Mask 3
126–128	3	AN	Reserved
129–156	28	AN	CBAN Mask 4
157–167	11	AN	Reserved
168	1	AN	Reimbursement Attribute

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

# TCR 0 — UNIVERSAL BILLER FILE TABLE DETAIL—CBAN MASK DATA

## TC 33

### TCR 0 — UNIVERSAL BILLER FILE TABLE DETAIL—CBAN MASK DATA

#### CTF – Incoming Interchange

#### UBF Table Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field will contain 33.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which the BASE II transaction message is sent. This field will contain a valid BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  This field will contain 400008 (the BASE II table distribution BIN).
<b>UBF Identifier</b> Positions: 17–19 Length: 3 Format: alphanumeric	<b>Description:</b> Contains the Universal Biller File (UBF) identifier.
<b>UBF Detail Record Type</b> Positions: 20 Length: 1 Format: alphanumeric	<b>Description:</b> Contains the type of UBF detail record. The field will contain:  M = Account Mask Data
<b>Biller ID</b> Positions: 21–32 Length: 12 Format: unpacked numeric	<b>Description:</b> Contains the Visa-assigned unique identifier for the biller.
<b>Reserved</b> Positions: 33–35 Length: 3 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

# TCR 0 — UNIVERSAL BILLER FILE TABLE DETAIL—CBAN MASK DATA

## UBF Table Edit Criteria (continued)

<b>CBAN Mask 1</b> Positions: 36–63 Length: 28 Format: alphanumeric	<b>Description:</b> This field can contain an account mask. This mask can be used to validate the customer's account number structure with the biller.
<b>Reserved</b> Positions: 64–66 Length: 3 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>CBAN Mask 2</b> Positions: 67–94 Length: 28 Format: alphanumeric	<b>Description:</b> This field can contain an account mask. This mask can be used to validate the customer's account number structure with the biller.
<b>Reserved</b> Positions: 95–97 Length: 3 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>CBAN Mask 3</b> Positions: 98–125 Length: 28 Format: alphanumeric	<b>Description:</b> This field can contain an account mask. This mask can be used to validate the customer's account number structure with the biller.
<b>Reserved</b> Positions: 126–128 Length: 3 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>CBAN Mask 4</b> Positions: 129–156 Length: 28 Format: alphanumeric	<b>Description:</b> This field can contain an account mask. This mask can be used to validate the customer's account number structure with the biller.
<b>Reserved</b> Positions: 157–167 Length: 11 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

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TC 33

## TC 33

## TCR 0 — UNIVERSAL BILLER FILE TABLE TRAILER

## CTF – Incoming Interchange

## UBF Table Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17–19	3	AN	UBF Identifier
20–34	15	AN	Reserved
35–45	11	AN	Record Type
46–53	8	AN	File Type
54–60	7	UN	Biller Master Record Count
61–67	7	UN	Total Detail Record Count
68–167	100	AN	Reserved
168	1	AN	Reimbursement Attribute

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



## TC 33

## TCR 0 — UNIVERSAL BILLER FILE TABLE TRAILER

## CTF – Incoming Interchange

## UBF Table Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field will contain 33.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which the BASE II transaction message is sent.  This field will contain a valid BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  This field will contain a valid BIN.
<b>UBF Identifier</b> Positions: 17–19 Length: 3 Format: alphanumeric	<b>Description:</b> Contains the Universal Biller File (UBF) identifier.
<b>Reserved</b> Positions: 20–34 Length: 15 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Record Type</b> Positions: 35–45 Length: 11 Format: alphanumeric	<b>Description:</b> Contain the value TAPEHEADER.
<b>File Type</b> Positions: 46–53 Length: 8 Format: alphanumeric	<b>Description:</b> Contains the value UBFDISTR (Universal Biller File).

## UBF Table Edit Criteria (continued)

<b>Biller Master Record Count</b> Positions: 54–60 Length: 7 Format: unpacked numeric	<b>Description:</b> The number of biller master records in the file.
<b>Detail Record Count</b> Positions: 61–67 Length: 7 Format: unpacked numeric	<b>Description:</b> The total number of biller master data and CBAN mask data in the file.
<b>Reserved</b> Positions: 68–167 Length: 100 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

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TC 33

## TC 33

## TCR 0 — VISA EXTRAS; DAILY POINTS BALANCE

## CTF – Incoming Interchange

## Visa Extras Daily Points Balance Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17	1	AN	Record Type Code
18–36	19	UN	Account Number
37–46	10	AN	Report ID
47	1	AN	Filler
48–51	4	UN	Count of Base Earnings Since Last File/Report
52–55	4	UN	Count of Redemptions, Program To Date
56–63	8	UN	Enrollment Date
64–67	4	UN	As of Date
68–76	9	UN	Points Balance
77	1	AN	Points Balance Debit/Credit Indicator
78–84	7	UN	Sum of Base Points
85	1	AN	Sum of Base Points Debit/Credit Indicator
86–94	9	UN	Sum of Adjustments Earned
95	1	AN	Sum of Adjustments Earned Debit/Credit Indicator
96–97	2	AN	Cardholder Status
98–122	25	AN	Record Description
123–126	4	UN	Count of Adjustments
127–135	9	UN	Sum of Points Redeemed
136	1	AN	Sum of Points Redeemed Debit/Credit Indicator
137–144	8	UN	Last Redemption Date
145–147	3	UN	Number of Linked Accounts
148–151	4	UN	Count of Bonus Earnings
152–160	9	UN	Sum of Bonus Points Earned
161	1	AN	Sum of Bonus Points Earned Debit/Credit Indicator
162	1	AN	Cardholder Primary Account Flag

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

## Visa Extras Daily Points Balance Record Layout (continued)

Position	Field Length	Format	Contents
163–164	2	AN	Card Product Type
165	1	AN	Cardholder Reward Program Flag
166–167	2	AN	Market Segmentation Cardholder Grouping ID
168	1	AN	Filler

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

## TC 33

## TCR 0 — VISA EXTRAS; DAILY POINTS BALANCE

## CTF – Incoming Interchange

## Visa Extras; Daily Points Balance Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field will contain 33.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain 0 (zero).
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 1.
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which the BASE II transaction message is sent. .  This field will contain a valid BIN
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  This field will contain a valid BIN.
<b>Record Type Code</b> Positions: 17 Length: 1 Format: alphanumeric	<b>Description:</b> As defined by Visa-blank.
<b>Account Number</b> Positions: 18–36 Length: 19 Format: unpacked numeric	<b>Description:</b> Participating cardholder account (Visa card) number to which this balance record applies.  The point totals and counts in this account record are based on the value in Cardholder Primary Account Flag in position 162 of this record: <ul style="list-style-type: none"> <li>• Space = Totals of this specific cardholder account which is not in a link or household relationship</li> <li>• Y = Totals for the entire linked relationship for which this account is the primary account</li> <li>• O = Totals for the entire household for which this account is the overall primary account</li> <li>• P = Totals for product group for which this account is the product primary account</li> </ul> There are no Daily Balance TCRO records for a secondary account in a link (N) or in a household (M).  Zero-filled, left-justified.

## Visa Extras; Daily Points Balance Edit Criteria (continued)

<b>Report ID</b> Positions: 37–46 Length: 10 Format: alphanumeric	<b>Description:</b> Indicates which report is being transmitted.  This field will contain VR POINTS.
<b>Filler</b> Positions: 47 Length: 1 Format: alphanumeric	<b>Description:</b> Reserved; space-filled.
<b>Count of Base Earnings Since Last File/Report</b> Positions: 48–51 Length: 4 Format: unpacked numeric	<b>Description:</b> Total number of points earning transactions since last file/report.  Zero-filled, right-justified.
<b>Count of Redemptions, Program To Date</b> Positions: 52–55 Length: 4 Format: unpacked numeric	<b>Description:</b> Total number of redemptions since cardholder began participating in the program.  Zero-filled, right-justified.
<b>Enrollment Date</b> Positions: 56–63 Length: 8 Format: unpacked numeric	<b>Description:</b> Date cardholder was eligible to earn points (MMDDYYYY).
<b>As of Date</b> Positions: 64–67 Length: 4 Format: alphanumeric	<b>Description:</b> Date for which this record applies. (MMDD)
<b>Points Balance</b> Positions: 68–76 Length: 9 Format: unpacked numeric	<b>Description:</b> Total points available for redemption.  Zero-filled, right-justified.
<b>Points Balance Debit/Credit Indicator</b> Positions: 77 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether the Points Balance is a positive or negative value:  D = Debit (negative) C = Credit (positive)
<b>Sum of Base Points</b> Positions: 78–84 Length: 7 Format: unpacked numeric	Net of all base points since last report/file.  Zero-filled, right-justified.
<b>Sum of Base Points Debit/Credit Indicator</b> Positions: 85 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether the Sum of Base Points since last report/file is a positive or negative value.  D = Debit (negative) C = Credit (positive)

## Visa Extras; Daily Points Balance Edit Criteria (continued)

<b>Sum of Adjustments Earned</b> Positions: 86–94 Length: 9 Format: unpacked numeric	<b>Description:</b> Net of all adjustments since last report/file.  Zero-filled, right-justified.
<b>Sum of Adjustments Earned Debit/Credit Indicator</b> Positions: 95 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether the Sum of Adjustments since last report/file is a positive or negative value.  D = Debit (negative) C = Credit (positive)
<b>Cardholder Status</b> Positions: 96–97 Length: 2 Format: alphanumeric	<b>Description:</b> Eligibility of cardholder for the program. Values are:  00 = Eligible 01 = Pending 02 = Activated 03 = Enrolled 04 = Failed 05 = Inconclusive 06 = Inactive 07 = Opt Out 08 = Issuer Denied 09 = Enrolled - Failed
<b>Record Description</b> Positions: 98–122 Length: 25 Format: alphanumeric	<b>Description:</b> Value = Points Balance.
<b>Count of Adjustments</b> Positions: 123–126 Length: 4 Format: unpacked numeric	<b>Description:</b> Number of adjustments since last report/file.
<b>Sum of Points Redeemed</b> Positions: 127–135 Length: 9 Format: unpacked numeric	<b>Description:</b> Total number of points redeemed since last report/file.  Zero-filled, right-justified.
<b>Sum of Points Redeemed Debit/Credit Indicator</b> Positions: 136 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether the Sum of points redeemed since last report/file is a positive or negative value.  D = Debit (negative) C = Credit (positive)
<b>Last Redemption Date</b> Positions: 137–144 Length: 8 Format: unpacked numeric	<b>Description:</b> Date of last redemption (MMDDYYYY).



## Visa Extras; Daily Points Balance Edit Criteria (continued)

<b>Number of Linked Accounts</b> Positions: 145–147 Length: 3 Format: unpacked numeric	<b>Description:</b> The actual number of accounts in a link or household relationship. <ul style="list-style-type: none"> <li>• For a linked relationship, this field contains the actual number of accounts, including the primary account</li> <li>• For a household, this field contains the actual number of accounts, including the overall primary and all product primary accounts.</li> <li>• Zero for all accounts not in a link/household.</li> </ul> <p>If Product Primary Account Flag (Field 162) is:</p> <ul style="list-style-type: none"> <li>• Y = number of accounts in the linked relationship</li> <li>• O = number of accounts in the household</li> <li>• P = number of accounts in the Product Group</li> <li>• Space = 0</li> </ul> <p>Zero-filled, right-justified.</p> <p>Conditional field.</p>
<b>Count of Bonus Earnings</b> Positions: 148–151 Length: 4 Format: unpacked numeric	<b>Description:</b> Number of instances of bonus points earned since last report/file.  Zero-filled, right-justified.
<b>Sum of Bonus Points Earned</b> Positions: 152–160 Length: 9 Format: unpacked numeric	<b>Description:</b> Total number of bonus points earned since last report/file  Zero-filled, right-justified.
<b>Sum of Bonus Points Earned Debit/Credit Indicator</b> Positions: 161 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether the Sum of Bonus Points Earned since last report/file is a positive or negative value.  D = Debit (negative) C = Credit (positive)
<b>Cardholder Primary Account Flag</b> Positions: 162 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether account is primary or secondary. Values:  Space = account is not in a link/household N = account is a secondary account in a link Y = account is a primary account in a link O = account is an overall primary account in a household P = account is a product primary account in a household M = account is a secondary account in a household  Conditional field.
<b>Card Product Type</b> Positions: 163–164 Length: 2 Format: alphanumeric	<b>Description:</b> The Visa Extras product type of the account (positions 18–36) in this record:  BC = Business Credit BD = Business Debit/Check Card CC = Consumer Credit CD = Consumer Debit/Check Card PC = Purchasing Card Credit PD = Purchasing Card Debit/Check Card TC = Corporate Card Credit TD = Corporate Card Debit/Check Card

## Visa Extras; Daily Points Balance Edit Criteria (continued)

<b>Cardholder Reward Program Flag</b> Positions: 165 Length: 1 Format: alphanumeric	<b>Description:</b> Reserved for future use; space-filled.
<b>Market Segmentation Cardholder Grouping ID</b> Positions: 166–167 Length: 1 Format: alphanumeric	<b>Description:</b> Reserved for future use; space-filled.
<b>Filler</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Reserved; space-filled.

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TC 33

# TCR 1 —VISA EXTRAS; DAILY POINTS BALANCE—CONDITIONAL DATA

## TC 33

### TCR 1 — VISA EXTRAS; DAILY POINTS BALANCE—CONDITIONAL DATA

#### CTF – Incoming Interchange

#### Visa Extras Daily Points Balance—Conditional Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17	1	AN	Record Type Code
18–36	19	UN	Account Number
37–46	10	AN	Report ID
47–55	9	UN	Product Primary Points Balance
56	1	AN	Product Primary Points Balance Debit/Credit Indicator
57–60	4	UN	Product Primary Count of Points
61–67	7	UN	Product Primary Net of Base Points
68	1	AN	Product Primary Net of Base Points Debit/Credit Indicator
69–72	4	UN	Product Primary Count of Bonus Points
73–81	9	UN	Product Primary Sum of Bonus Points
82	1	AN	Product Primary Sum of Bonus Points Debit/Credit Indicator
83–86	4	UN	Product Primary Count of Adjustments
87–95	9	UN	Product Primary Net of Adjustments
96	1	AN	Product Primary Net of Adjustments Debit/Credit Indicator
97–100	4	UN	Product Primary Count of Redemptions
101–109	9	UN	Product Primary Net of Redemptions
110	1	AN	Product Primary Net of Redemptions Debit/Credit Indicator
111–118	8	UN	Product Group Date of Last Redemption
119–121	3	UN	Number of Linked Accounts in the Product Group
122–168	47	AN	Filler

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

# TCR 1 —VISA EXTRAS; DAILY POINTS BALANCE—CONDITIONAL DATA

## TC 33

### TCR 1 — VISA EXTRAS; DAILY POINTS BALANCE—CONDITIONAL DATA

#### CTF – Incoming Interchange

#### Visa Extras Daily Points Balance—Conditional Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field will contain 33.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain 0 (zero).
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 1.
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which the BASE II transaction message is sent.  This field will contain a valid BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  This field will contain a valid BIN.
<b>Record Type Code</b> Positions: 17 Length: 1 Format: alphanumeric	<b>Description:</b> As defined by Visa—blank.
<b>Account Number</b> Positions: 18–36 Length: 19 Format: unpacked numeric	<b>Description:</b> Participating cardholder Account (Visa card) Number of the overall primary account of a household to which this balance record applies.  This account record contains the aggregated point totals.  Zero-filled, left-justified.
<b>Report ID</b> Positions: 37–46 Length: 10 Format: alphanumeric	<b>Description:</b> Indicates which report is being transmitted.  This field will contain VR POINTS.
<b>Product Primary Points Balance</b> Positions: 47–55 Length: 9 Format: unpacked numeric	<b>Description:</b> Total points available for redemption for the product group in which the account is the Product Primary.

# TCR 1 —VISA EXTRAS; DAILY POINTS BALANCE—CONDITIONAL DATA

## Visa Extras Daily Points Balance—Conditional Data Edit Criteria (continued)

<b>Product Primary Points Balance Debit/Credit Indicator</b>  Positions: 56 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether the Product Primary Points Balance is a positive or negative value:  D = Debit (negative) C = Credit (positive)
<b>Product Primary Count of Points</b>  Positions: 57–60 Length: 4 Format: unpacked numeric	<b>Description:</b> Number of instances of points since last report/file by the Product Group in which the account is the Product Primary.  Zero-filled, right-justified.
<b>Product Primary Net of Base Points</b>  Positions: 61–67 Length: 7 Format: unpacked numeric	<b>Description:</b> Net of all base points since last report/file for the Product Group in which the account is the Product Primary.  Zero-filled, right-justified.
<b>Product Primary Net of Base Points Debit/Credit Indicator</b>  Positions: 68 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether the Product Primary Net of Base Points is a positive or negative value.  D = Debit (negative) C = Credit (positive)
<b>Product Primary Count of Bonus Points</b>  Positions: 69–72 Length: 4 Format: unpacked numeric	<b>Description:</b> Number of instances of bonus points earned since last report/file by the Product Group in which the account is the Product Primary.  Zero-filled, right-justified.
<b>Product Primary Sum of Bonus Points</b>  Positions: 73–81 Length: 9 Format: unpacked numeric	<b>Description:</b> Total number of bonus points earned since last report/file by the Product Group in which the account is the Product Primary.  Zero-filled, right-justified.
<b>Product Primary Sum of Bonus Points Debit/Credit Indicator</b>  Positions: 82 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether the Product Primary Sum of Bonus Points is a positive or negative value:  D = Debit (negative) C = Credit (positive)
<b>Product Primary Count of Adjustments</b>  Positions: 83–86 Length: 4 Format: unpacked numeric	<b>Description:</b> Total number of adjustments since last report/file to the Product Group in which the account is the Product Primary.  Zero-filled, right-justified.
<b>Product Primary Net of Adjustments</b>  Positions: 87–95 Length: 9 Format: unpacked numeric	<b>Description:</b> Net of all adjustments since last report/file for the Product Group in which the account is the Product Primary.  Zero-filled, right-justified.

# TCR 1 —VISA EXTRAS; DAILY POINTS BALANCE—CONDITIONAL DATA

## Visa Extras Daily Points Balance—Conditional Data Edit Criteria (continued)

<b>Product Primary Net of Adjustments Debit/Credit Indicator</b>  Positions: 96 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether the Product Primary Net of Adjustments is a positive or negative value.  D = Debit (negative) C = Credit (positive)
<b>Product Primary Count of Redemptions</b>  Positions: 97–100 Length: 4 Format: unpacked numeric	<b>Description:</b> Total number of redemptions from the Product Group in which the account is the Product Primary since cardholder began participating in the program.  Zero-filled, right-justified.
<b>Product Primary Net of Redemptions</b>  Positions: 101–109 Length: 9 Format: unpacked numeric	<b>Description:</b> Total number of points redeemed since last report/file by the Product Group in which the account is the Product Primary.  Zero-filled, right-justified.
<b>Product Primary Net of Redemptions Debit/Credit Indicator</b>  Positions: 110 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether the Product Primary Net of Redemptions is a positive or negative value:  D = Debit (negative) C = Credit (positive)
<b>Product Group Date of Last Redemption</b>  Positions: 111–118 Length: 8 Format: unpacked numeric	<b>Description:</b> Date of last redemption from the Product Group of the Product Primary Account.  MMDDYYYY
<b>Number of Linked Accounts in the Product Group</b>  Positions: 119–121 Length: 3 Format: unpacked numeric	<b>Description:</b> The number of linked accounts for the card product type in a household for which the overall primary is the product primary, including the product primary account.  Zero-filled, right-justified.
<b>Filler</b>  Positions: 122–168 Length: 47 Format: alphanumeric	Reserved

## TC 33

## TCR 2 — VISA EXTRAS; DAILY POINTS BALANCE

## CTF – Incoming Interchange

## Visa Extras; Daily Points Balance Record Layout

Position	Field Length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17	1	AN	Record Type Code
18-36	19	UN	Account Number
37-46	10	AN	Report ID
47-55	9	UN	Visa Extras Cardholder ID
56-168	113	AN	Filler

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



## TC 33

## TCR 2 — VISA EXTRAS; DAILY POINTS BALANCE

## CTF – Incoming Interchange

## Visa Extras; Daily Points Balance Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field will contain the value of 33.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain the value of 0.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain the value of 2.
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which the BASE II transaction message is sent.  This field will contain a valid BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  This field will contain a valid BIN.
<b>Record Type Code</b> Positions: 17 Length: 1 Format: alphanumeric	<b>Description:</b> As defined by Visa-blank.
<b>Account Number</b> Positions: 18–36 Length: 19 Format: unpacked numeric	<b>Description:</b> This field will contain the participating cardholder account, Visa card number, to which this balance record applies.
<b>Report ID</b> Positions: 37–46 Length: 10 Format: alphanumeric	<b>Description:</b> Indicates which report is being transmitted.  This field will contain VR POINTS.
<b>Visa Extras Cardholder ID</b> Positions: 47–55 Length: 9 Format: unpacked numeric	<b>Description:</b> This field will contain a unique cardholder identifier number other than the account number.  Zero filled, right-justified.

**Visa Extras; Daily Points Balance Edit Criteria (continued)**

Filler	Description: Reserved; space-filled.
Positions: 56–168 Length: 113 Format: alphanumeric	

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TC 33

## TC 33

## TCR 0 — VISA EXTRAS; DAILY INCREMENTAL ENROLLMENT

## CTF – Incoming Interchange

## Visa Extras Daily Incremental Enrollment Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17	1	AN	Record Type Code
18–36	19	UN	Account Number
37–46	10	AN	Report ID
47–48	2	AN	Cardholder Status
49–56	8	UN	Cardholder Status Date
57	1	AN	Cardholder Primary Account Flag
58–60	3	UN	Number of Linked Accounts
61–79	19	UN	Secondary Account, Linked-to Account
80–84	5	UN	Tier
85	1	AN	Enrollment Status Change Indicator
86–94	9	UN	Points Balance
95	1	AN	Points Balance Debit/Credit Indicator
96–102	7	UN	Net of All Earnings, Current Month
103	1	AN	Net of All Earnings Debit/Credit Indicator
104–110	7	UN	Net of All Redemptions
111	1	AN	Net of All Redemptions Debit/Credit Indicator
112–118	7	UN	Net of All Adjustments, Current Month
119	1	AN	Net of All Adjustments Debit/Credit Indicator
120–128	9	UN	Net of All Earnings, YTD
129	1	AN	Net of All Earnings, YTD Debit/Credit Indicator
130–138	9	UN	Net of All Redemptions YTD
139	1	AN	Net of All Redemptions, YTD Debit/Credit Indicator
140–148	9	UN	Net of All Adjustments, YTD
149	1	AN	Net of All Adjustments, YTD Debit/Credit Indicator
150	1	AN	Cardholder Opt Out Indicator

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

## Visa Extras Daily Incremental Enrollment Record Layout (continued)

Position	Field Length	Format	Contents
151–152	2	AN	Product Type
153	1	AN	Action Code
154–161	8	UN	Linking, Householding, or Unlink Request Date
162	1	AN	Linking, Householding, or Unlink Request Source
163	1	AN	Linking, Householding, or Unlink Request Type
164	1	AN	Cardholder Electronic Communication Confirmation
165–166	2	AN	Company Code
167	1	AN	Record Inclusion Reason Code
168	1	AN	Enrolled Source
Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric			

## TC 33

## TCR 0 — VISA EXTRAS; DAILY INCREMENTAL ENROLLMENT

## CTF – Incoming Interchange

## Visa Extras; Daily Incremental Enrollment Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field will contain 33.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain 0 (zero).
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which the BASE II transaction message is sent.  This field will contain a valid BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  This field will contain a valid BIN.
<b>Record Type Code</b> Positions: 17 Length: 1 Format: alphanumeric	<b>Description:</b> As defined by Visa; blank.
<b>Account Number</b> Positions: 18–36 Length: 19 Format: unpacked numeric	<b>Description:</b> Participating cardholder account (Visa card) number of the overall primary account of a household to which this balance record applies.
<b>Report ID</b> Positions: 37–46 Length: 10 Format: alphanumeric	<b>Description:</b> Indicates which report is being transmitted.  This field will contain VR DENROLL.  Visa uses the TC 33 record format to transmit these reports to the subscriber. The Report Identifier field indicates which report is being transmitted. There are TC 33 record formats for: <ul style="list-style-type: none"> <li>• A header record, used for all four reports. Record Type = P–Page Header</li> <li>• One or more detail records, specific to the report. Record Type = D–Detail Line</li> <li>• A trailer record, used for all four reports. Record Type = T–Trailer</li> </ul>

## Visa Extras; Daily Incremental Enrollment Edit Criteria (continued)

<b>Cardholder Status</b> Positions: 47–48 Length: 2 Format: alphanumeric	<b>Description:</b> Eligibility of the cardholder for the program.  Values are:  00 = Eligible 01 = Pending 02 = Activated 03 = Enrolled 04 = Failed 05 = Inconclusive 06 = Inactive 07 = Opt Out 08 = Issuer Denied 09 = Enrolled - Failed
<b>Cardholder Status Date</b> Positions: 49–56 Length: 8 Format: unpacked numeric	<b>Description:</b> Date cardholder status was changed or created.  YYYYMMDD
<b>Cardholder Primary Account Flag</b> Positions: 57 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether account is primary or secondary.  Values are:  Space = account is not in a link/household N = account is a secondary account in a link Y = account is a primary account in a link O = account is an overall primary account in a household P = account is a product primary account in a household M = account is a secondary account in a household  Conditional field.
<b>Number of Linked Accounts</b> Positions: 58–60 Length: 3 Format: unpacked numeric	<b>Description:</b> The actual number of accounts in a link or household relationship. <ul style="list-style-type: none"> <li>• For a linked relationship, this field contains the actual number of accounts, including the primary account.</li> <li>• For a household, this field contains the actual number of accounts, including the overall primary and all product primary accounts</li> <li>• Zero for all accounts not in a link/household.</li> </ul> If Product Primary Account Flag (Field 162) is: <ul style="list-style-type: none"> <li>• Y = number of accounts in the linked relationship</li> <li>• O = number of accounts in the household</li> <li>• P = number of accounts in the Product Group</li> <li>• Space = 0</li> </ul> Zero-filled, right-justified.  Conditional field.

### Visa Extras; Daily Incremental Enrollment Edit Criteria (continued)

<b>Secondary Account, Linked-to Account</b>  Positions: 61–79 Length: 19 Format: unpacked numeric	<b>Description:</b> If the account number in position 18–36 is a secondary account, this field contains the account information as follows:  For a linked relationship (Primary Account Flag in position 57 = N), this field contains the Primary Account Number.  For a household (Primary Account Flag in position 57 = M or P, this field contains the Overall Primary Account number.  Zero-filled, left-justified .  Conditional field.
<b>Tier</b>  Positions: 80–84 Length: 5 Format: unpacked numeric	<b>Description:</b> The tier code at which the cardholder/linked relationship/household is currently earning.  The Tier is related to the value in the Cardholder Primary Account Flag (position 57) of this record:  Space = This Account's Earnings Tier (account not in a link or household relationship) Y = Primary Account's Earnings Tier O = Overall Primary Account's Earnings Tier P = Product Primary Account's Earnings Tier N or M = No Tier specified  Zero-filled, right-justified.
<b>Enrollment Status Change Indicator</b>  Positions: 85 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether the issuer or cardholder changed the status on the account:  I = Issuer C = Cardholder
<b>Points Balance</b>  Positions: 86–94 Length: 9 Format: unpacked numeric	<b>Description:</b> Total points available for redemption for the cardholder/linked relationship/household.  Zero-filled, right-justified.
<b>Points Balance Debit/Credit Indicator</b>  Positions: 95 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether the Points Balance is a positive or negative value.  D = Debit (negative) C = Credit (positive)
<b>Net of All Earnings, Current Month</b>  Positions: 96–102 Length: 7 Format: unpacked numeric	<b>Description:</b> Sum of all positive and negative base and bonus earnings for the current month for cardholder/linked relationship/household.  Zero-filled, right-justified.
<b>Net of All Earnings Debit/Credit Indicator</b>  Positions: 103 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether the net of all earnings is a positive or negative value:  D = Debit (negative) C = Credit (positive)



## Visa Extras; Daily Incremental Enrollment Edit Criteria (continued)

<b>Net of All Redemptions</b> Positions: 104–110 Length: 7 Format: unpacked numeric	<b>Description:</b> Sum of all redeemed points minus sum of all returned redemptions current month for cardholder/linked relationship/household.  Zero-filled, right-justified.
<b>Net of All Redemptions Debit/Credit Indicator</b> Positions: 111 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether the net of all redemptions is a positive or negative value:  D = Debit (negative) C = Credit (positive)
<b>Net of All Adjustments, Current Month</b> Positions: 112–118 Length: 7 Format: unpacked numeric	<b>Description:</b> Sum of positive adjustments minus negative adjustments current month for cardholder/linked relationship/household:  Zero-filled, right-justified.
<b>Net of All Adjustments Debit/Credit Indicator</b> Positions: 119 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether the net of all adjustment is a positive or negative value  D = Debit (negative) C = Credit (positive)
<b>Net of All Earnings, YTD</b> Positions: 120–128 Length: 9 Format: unpacked numeric	<b>Description:</b> Net of all earnings YTD for cardholder/linked relationship/household.  Zero-filled, right-justified.
<b>Net of All Earnings, YTD Debit/Credit Indicator</b> Positions: 129 Length: 1 Format: alphanumeric	<b>Description:</b> Sum of all positive and negative base and bonus earnings YTD.  D = Debit (negative) C = Credit (positive)
<b>Net of All Redemptions YTD</b> Positions: 130–138 Length: 9 Format: unpacked numeric	<b>Description:</b> Sum of all redeemed points minus sum of all returned redemptions YTD for cardholder/linked relationship/household.  Zero-filled, right-justified.
<b>Net of All Redemptions YTD Debit/Credit Indicator</b> Positions: 139 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether the net of all redemptions is a positive or negative value.  D = Debit (negative) C = Credit (positive)
<b>Net of All Adjustments, YTD</b> Positions: 140–148 Length: 9 Format: unpacked numeric	<b>Description:</b> Sum of positive adjustments minus negative adjustments YTD for cardholder/linked relationship/household.  Zero-filled, right-justified.
<b>Net of All Adjustments, YTD Debit/Credit Indicator</b> Positions: 149 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether the net of all adjustment is a positive or negative value  D = Debit (negative) C = Credit (positive)

## Visa Extras; Daily Incremental Enrollment Edit Criteria (continued)

<b>Cardholder Opt Out Indicator</b>  Positions: 150 Length: 1 Format: alphanumeric	<b>Description:</b> Cardholder opts out of receiving promotional communication.  Y = Opt Out for promotional mailings; otherwise, space-filled
<b>Product Type</b>  Positions: 151–152 Length: 2 Format: alphanumeric	<b>Description:</b> Visa Extras product type of the account (positions 18–36) in this record.  BC = Business Credit BD = Business Debit/Check Card CC = Consumer Credit CD = Consumer Debit/Check Card PC = Purchasing Card Credit PD = Purchasing Card Debit/Check Card TC = Corporate Card Credit TD = Corporate Card Debit/Check Card  Conditional field.
<b>Action Code</b>  Positions: 153 Length: 1 Format: alphanumeric	<b>Description:</b> This value will determine the type of request.  Valid values are:  A = Add a new request C = Change to an existing request U = Unlink request  This is a conditional field.  <b>NOTE:</b> <i>In the context of sending a Cardholder Express Interest request to an Issuer, it will always be a new request: therefore, the value would be A.</i>
<b>Linking, Householding, or Unlink Request Date</b>  Positions: 154–161 Length: 8 Format: unpacked numeric	<b>Description:</b> The date the last request for linking, householding, or unlinking was made by the account number, in the format YYYYMMDD.  <b>NOTE:</b> <i>The title of this data field changed from Date of Last Link or Householding Request.</i>
<b>Linking, Householding, or Unlink Request Source</b>  Positions: 162 Length: 1 Format: alphanumeric	<b>Description:</b> A code that identifies the channel of the linking, householding, or unlink request.  Valid values are:  C = Live telephone operator (CSR) W = Visa Extras Website V = Voice response unit (VRU)  The VRU refers the cardholder to the Website or CSR to express interest in linking accounts, so the value will be C or W. The value V is for possible future use. This is a conditional field.  <b>NOTE:</b> <i>The title of this data field changed from Linking/Householding Request Source.</i>

## Visa Extras; Daily Incremental Enrollment Edit Criteria (continued)

<b>Linking, Householding, or Unlink Request Type</b>  Positions: 163 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether a linking or householding request was made. Values are:  L = Cardholder interested in linking H = Cardholder interested in householding U = Unlink request  <b>NOTE:</b> <i>The title of this data field changed from Linking/Householding Request Type.</i>
<b>Cardholder Electronic Communication Confirmation</b>  Positions: 164 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether the issuer allows electronic communication with the cardholder. Values: Space (default), Y or N  Space = Issuer disallows electronic communications with the cardholder  Y = Issuer allows electronic communications with the cardholder on Visa Extras and the cardholder confirms  N = Issuer allows electronic communications with the cardholder on Visa Extras and the cardholder declines
<b>Company Code</b>  Positions: 165–166 Length: 2 Format: alphanumeric	<b>Description:</b> This code may be a Company ID designated by an issuer to denote a corporate card client for Visa Corporate card products; when used, it must be unique within the issuer's domain for each corporate client. This field, supplied by the issuer, is not edited by the Program Administrator but is used to report back to the issuer, e.g., in the Daily Balance file, Delta Balance file, Daily Incremental Enrollment or Monthly Enrollment files.  Default = space-filled
<b>Record Inclusion Reason Code</b>  Positions: 167 Length: 1 Format: alphanumeric	<b>Description:</b> A code that identifies the reason why this account record has been included in the order of precedence.  <b>NOTE:</b> <i>There could be multiple reasons why this record was included, such as new account with linking, or account status change with email address update. Only the most important reason is provided in this field.</i>  The following value will be added:  J = Unlink requested by cardholder  <b>NOTE:</b> <i>For a complete list of the record inclusion reason codes and the order of precedence, refer to the Visa Extras Technical Specification, version 3.12, available through VOL.</i>
<b>Enrolled Source</b>  Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> A code identifying the channel through which the cardholder account was enrolled.  Values: Space (default) C = CSR W = Visa Extras website V = VRU R = Real-time/Mainframe I = Issuer O = Other

# TCR 1 —VISA EXTRAS; DAILY INCREMENTAL ENROLLMENT—DATA 1

## TC 33

### TCR 1 — VISA EXTRAS; DAILY INCREMENTAL ENROLLMENT—DATA 1

#### CTF – Incoming Interchange

#### Visa Extras Daily Incremental Enrollment—Data 1 Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17	1	AN	Record Type Code
18–36	19	UN	Account Number
37–46	10	AN	Report ID
47–146	100	AN	Cardholder Email Address
147	1	AN	Cardholder Preferred Method of Contact
148	1	AN	Mailing Language Preferences
149–152	4	AN	Group ID
153–161	9	UN	Visa Extras Cardholder ID
162–168	7	AN	Filler

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

## TC 33

## TCR 1 — VISA EXTRAS; DAILY INCREMENTAL ENROLLMENT—DATA 1

## CTF – Incoming Interchange

## Visa Extras Daily Incremental Enrollment—Data 1 Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field will contain 33.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain 0 (zero).
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 1.
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which the BASE II transaction message is sent.  This field will contain a valid BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  This field will contain a valid BIN.
<b>Record Type Code</b> Positions: 17 Length: 1 Format: alphanumeric	<b>Description:</b> As defined by Visa - blank.
<b>Account Number</b> Positions: 18–36 Length: 19 Format: unpacked numeric	<b>Description:</b> Participating cardholder account (Visa card) number of the overall primary account of a household to which a balance record applies.  Zero-filled, left-justified.
<b>Report ID</b> Positions: 37–46 Length: 10 Format: alphanumeric	<b>Description:</b> Indicates which report is being transmitted. This field will contain VR DENROLL.
<b>Cardholder Email Address</b> Positions: 47–146 Length: 100 Format: alphanumeric	<b>Description:</b> Cardholder's email address.

## Visa Extras Daily Incremental Enrollment—Data 1 Edit Criteria (continued)

<b>Cardholder Preference Method or Contact</b>  Positions: 147 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates cardholder's preferred method of contact.  <b>E</b> = E-mail; if this field contains E, the E-mail Address field must not be blank <b>M</b> = Physical Mail; If this field contains M, all required Address fields must be provided <b>P</b> = Phone; if this field contains P, Phone Number field must not be blank <b>N</b> = None to cardholder receiving communication materials <b>Space</b> = No value provided  For Visa Extras participants, a space is equivalent to an <b>M</b> .
<b>Mailing Language Preference</b>  Positions: 148 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates the cardholder's language preference when sent written communications:  <b>E</b> = English  <b>S</b> = Spanish
<b>Group ID</b>  Positions: 149–152 Length: 4 Format: alphanumeric	<b>Description:</b> A four-digit code identifying a Group/Segment for a financial institution.
<b>Visa Extras Cardholder ID</b>  Positions: 153–161 Length: 9 Format: unpacked numeric	<b>Description:</b> This field will contain a unique cardholder identifier number other than the account number.  Zero filled, right-justified.
<b>Filler</b>  Positions: 162–168 Length: 7 Format: alphanumeric	<b>Description:</b> Reserved; space-filled.

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TC 33

# TCR 2 —VISA EXTRAS; DAILY INCREMENTAL ENROLLMENT—CONDITIONAL DATA 2

## TC 33

### TCR 2 — VISA EXTRAS; DAILY INCREMENTAL ENROLLMENT—CONDITIONAL DATA 2

#### CTF – Incoming Interchange

#### Visa Extras Daily Incremental Enrollment—Conditional Data 2 Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17	1	AN	Record Type Code
18–36	19	UN	Account Number
37–46	10	AN	Report ID
47–65	19	UN	Account 1
66–67	2	AN	Account 1 Product Type
68–86	19	UN	Account 2
87–88	2	AN	Account 2 Product Type
89–107	19	UN	Account 3
108–109	2	AN	Account 3 Product Type
110–128	19	UN	Account 4
129–130	2	AN	Account 4 Product Type
131–149	19	UN	Account 5
150–151	2	AN	Account 5 Product Type
152–168	17	AN	Filler

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



## TC 33

TCR 2 — VISA EXTRAS; DAILY INCREMENTAL ENROLLMENT—CONDITIONAL DATA  
2

## CTF – Incoming Interchange

## Visa Extras; Daily Incremental Enrollment—Conditional Data 2

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field will contain 33.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain 0 (zero).
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 2.
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which the BASE II transaction message is sent.  This field will contain a valid BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  This field will contain a valid BIN
<b>Record Type Code</b> Positions: 17 Length: 1 Format: alphanumeric	<b>Description:</b> As defined by Visa; blank.
<b>Account Number</b> Positions: 18–36 Length: 19 Format: unpacked numeric	<b>Description:</b> Participating cardholder account (Visa card) number of the overall primary account of a household to which a balance record applies.
<b>Report ID</b> Positions: 37–46 Length: 10 Format: alphanumeric	<b>Description:</b> Indicates which report is being transmitted.  This field will contain VR DENROLL.
<b>Account 1</b> Positions: 47–65 Length: 19 Format: unpacked numeric	<b>Description:</b> This field will contain the first account number entered by the cardholder expressing interest in linking, householding, or unlinking. Up to five accounts may be entered.  Zero-filled, left-justified.

## TCR 2 —VISA EXTRAS; DAILY INCREMENTAL ENROLLMENT—CONDITIONAL DATA 2

### Visa Extras; Daily Incremental Enrollment—Conditional Data 2 (continued)

<b>Account 1 Product Type</b> Positions: 66–67 Length: 2 Format: alphanumeric	<b>Description:</b> The Visa Extras product type of the linking or householding requested account of interest.  <b>Values:</b>  BC = Business Credit BD = Business Debit/Check Card CC = Consumer Credit CD = Consumer Debit/Check Card PC = Purchasing Card Credit PD = Purchasing Card Debit/Check Card TC = Corporate Card Credit TD = Corporate Card Debit/Check Card
<b>Account 2</b> Positions: 68–86 Length: 19 Format: unpacked numeric	<b>Description:</b> This field will contain the second account number entered by the cardholder expressing interest in linking, householding, or unlinking. Up to five accounts may be entered.  If no second account, zero-filled, left-justified.
<b>Account 2 Product Type</b> Positions: 87–88 Length: 2 Format: alphanumeric	<b>Description:</b> The Visa Extras product type of the linking or householding requested account of interest.  <b>Values:</b>  BC = Business Credit BD = Business Debit/Check Card CC = Consumer Credit CD = Consumer Debit/Check Card PC = Purchasing Card Credit PD = Purchasing Card Debit/Check Card TC = Corporate Card Credit TD = Corporate Card Debit/Check Card
<b>Account 3</b> Positions: 89–107 Length: 19 Format: unpacked numeric	<b>Description:</b> This field will contain the third account number entered by the cardholder expressing interest in linking, householding, or unlinking. Up to five accounts may be entered.  If no third account, zero-filled, left-justified.
<b>Account 3 Product Type</b> Positions: 108–109 Length: 2 Format: alphanumeric	<b>Description:</b> The Visa Extras product type of the linking or householding requested account of interest.  <b>Values:</b>  BC = Business Credit BD = Business Debit/Check Card CC = Consumer Credit CD = Consumer Debit/Check Card PC = Purchasing Card Credit PD = Purchasing Card Debit/Check Card TC = Corporate Card Credit TD = Corporate Card Debit/Check Card
<b>Account 4</b> Positions: 110–128 Length: 19 Format: unpacked numeric	<b>Description:</b> This field will contain the fourth account number entered by the cardholder expressing interest in linking, householding, or unlinking. Up to five accounts may be entered.  If no fourth account, zero-filled, left-justified.

## TCR 2 —VISA EXTRAS; DAILY INCREMENTAL ENROLLMENT—CONDITIONAL DATA 2

### Visa Extras; Daily Incremental Enrollment—Conditional Data 2 (continued)

<b>Account 4 Product Type</b> Positions: 129–130 Length: 2 Format: alphanumeric	<b>Description:</b> The Visa Extras product type of the linking or householding requested account of interest. <b>Values:</b> BC = Business Credit BD = Business Debit/Check Card CC = Consumer Credit CD = Consumer Debit/Check Card PC = Purchasing Card Credit PD = Purchasing Card Debit/Check Card TC = Corporate Card Credit TD = Corporate Card Debit/Check Card
<b>Account 5</b> Positions: 131–149 Length: 19 Format: unpacked numeric	<b>Description:</b> This field will contain the fifth account number entered by the cardholder expressing interest in linking, householding, or unlinking. Up to five accounts may be entered. If no fifth account, zero-filled, left-justified.
<b>Account 5 Product Type</b> Positions: 150–151 Length: 2 Format: alphanumeric	<b>Description:</b> The Visa Extras product type of the linking or householding requested account of interest. <b>Values:</b> BC = Business Credit BD = Business Debit/Check Card CC = Consumer Credit CD = Consumer Debit/Check Card PC = Purchasing Card Credit PD = Purchasing Card Debit/Check Card TC = Corporate Card Credit TD = Corporate Card Debit/Check Card
<b>Filler</b> Positions: 152–168 Length: 17 Format: alphanumeric	<b>Description:</b> Reserved; space-filled.

## TC 33

## TCR 0 — VISA EXTRAS; MONTHLY ENROLLMENT DETAIL

## CTF – Incoming Interchange

## Visa Extras Monthly Enrollment Detail Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17	1	AN	Record Type Code
18–36	19	UN	Account Number
37–46	10	AN	Report ID
47–48	2	AN	Cardholder Status
49–56	8	UN	Cardholder Status Date
57	1	AN	Cardholder Primary Account Flag
58–60	3	UN	Number of Linked Accounts
61–79	19	UN	Secondary Account, Linked-to Account
80–84	5	UN	Tier
85	1	AN	Enrollment Status Change Indicator
86–94	9	UN	Points Balance
95	1	AN	Points Balance Debit/Credit Indicator
96–102	7	UN	Net of All Earnings, Current Month
103	1	AN	Net of All Earnings, Debit/Credit Indicator
104–110	7	UN	Net of All Redemptions
111	1	AN	Net of All Redemptions Debit/Credit Indicator
112–118	7	UN	Net of All Adjustments, Current Month
119	1	AN	Net of All Adjustments Debit/Credit Indicator
120–128	9	UN	Net of All Earnings, YTD
129	1	AN	Net of All Earnings, YTD Debit/Credit Indicator
130–138	9	UN	Net of All Redemptions YTD
139	1	AN	Net of All Redemptions, YTD Debit/Credit Indicator
140–148	9	UN	Net of All Adjustments, YTD
149	1	AN	Net of All Adjustments, YTD Debit/Credit Indicator
150	1	AN	Cardholder Opt Out Indicator

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

## Visa Extras Monthly Enrollment Detail Record Layout (continued)

Position	Field Length	Format	Contents
151–158	8	UN	Linking/ Householding Request Date
159	1	AN	Request Channel
160	1	AN	Request Type
161	1	AN	Cardholder Electronic Communication Confirmation
162	1	AN	Cardholder Reward Program Flag
163–164	2	AN	Market Segmentation Cardholder Grouping ID
165	1	AN	Enrolled Source
166–167	2	AN	Card Product Type
168		AN	Last Incremental Enrollment Record Inclusion Code
Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric			

## TC 33

## TCR 0 — VISA EXTRAS; MONTHLY ENROLLMENT DETAIL

## CTF – Incoming Interchange

## Visa Extras; Monthly Enrollment Detail Record Layout

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field will contain 33.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain 0 (zero).
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which the BASE II transaction message is sent.  This field will contain a valid BIN.  Based on Account Number (is the Clearing BIN associated with the account range, defined at Visa).
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  This field will contain a valid BIN.  Provided by program administrator.
<b>Record Type Code</b> Positions: 17 Length: 1 Format: alphanumeric	<b>Description:</b> As defined by Visa - blank.
<b>Account Number</b> Positions: 18–36 Length: 19 Format: unpacked numeric	<b>Description:</b> Participating cardholder account (Visa card) number of the overall primary account of a household to which a balance record applies.  The point totals and counts in this account record are based on the value in the Cardholder Primary Account Flag in position 162 of this record:  Space = Totals of this specific cardholder account which is not in a link or household relationship Y = Totals for the entire linked relationship for which this account is the primary account N = All totals are to be zero O = Totals for the entire household for which this account is the overall primary account P = Totals for product group for which this account is the product primary account M = All totals are to be zero

## Visa Extras; Monthly Enrollment Detail Record Layout (continued)

<b>Report ID</b> Positions: 37–46 Length: 10 Format: alphanumeric	<b>Description:</b> Indicates which report is being transmitted.  This field will contain VR MENROLL.
<b>Cardholder Status</b> Positions: 47–48 Length: 2 Format: alphanumeric	<b>Description:</b> Eligibility for the program. Values are: 00 = Eligible 01 = Pending 02 = Activated 03 = Enrolled 04 = Failed 05 = Inconclusive 06 = Inactive 07 = Opt Out 08 = Issuer Denied 09 = Enrolled - Failed
<b>Cardholder Status Date</b> Positions: 49–56 Length: 8 Format: unpacked numeric	<b>Description:</b> Date cardholder status was changed or created.  YYYYMMDD
<b>Cardholder Primary Account Flag</b> Positions: 57 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether account is primary or secondary. Values:  Space = account is not in a household N = account is a secondary account in a link Y = account is a primary account in a link O = account is an overall primary account in a household P = account is a product primary account in a household M = account is a secondary account in a household  Conditional field.
<b>Number of Linked Accounts</b> Positions: 58–60 Length: 3 Format: unpacked numeric	<b>Description:</b> The actual number of accounts in a link or household relationship.  If Product Primary Account Flag (Field 57) is: Y = number of accounts in the linked relationship O = number of accounts in the household P = number of accounts in the Product Group M, N, Space = 0  Zero-filled, right-justified.  Conditional field.
<b>Secondary Account, Linked-to Account</b> Positions: 61–79 Length: 19 Format: unpacked numeric	<b>Description:</b> If the Account Number in position 18-36 is a secondary account, this field contains the account information as follows:  For a linked relationship (Primary Account Flag in position 57 = N), this field contains the Primary Account Number.  For a household (Primary Account Flag in position 57 = M or P, this field contains the Overall Primary Account number.  Zero-filled, left-justified.  Conditional field.

## Visa Extras; Monthly Enrollment Detail Record Layout (continued)

<b>Tier</b> Positions: 80–84 Length: 5 Format: unpacked numeric	<b>Description:</b> The tier code at which the cardholder/linked relationship/household is currently earning.  The Tier is related to the value in the Cardholder Primary Account Flag (position 57) of this record:  Space = This Account's Earnings Tier (account not in a link or household relationship)  Y = Primary Account's Earnings Tier  O = Overall Primary Account's Earnings Tier  P = Product Primary Account's Earnings Tier  N or M = No Tier specified  Zero-filled, right-justified.
<b>Enrollment Status Change Indicator</b> Positions: 85 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether the Issuer or cardholder changed the status on the account.  I = Issuer C = Cardholder
<b>Points Balance</b> Positions: 86–94 Length: 9 Format: unpacked numeric	<b>Description:</b> Total points available for redemption.  Zero-filled, right-justified.
<b>Points Balance Debit/Credit Indicator</b> Positions: 95 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether the Points Balance is a positive or negative value:  D = Debit (negative) C = Credit (positive)
<b>Net of All Earnings, Current Month</b> Positions: 96–102 Length: 7 Format: unpacked numeric	<b>Description:</b> Sum of all positive and negative base and bonus earnings for the current month for cardholder/linked relationship/household.  Zero-filled, right-justified.
<b>Net of All Earnings Debit/Credit Indicator</b> Positions: 103 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether the net of all earnings is a positive or negative value.  D = Debit (negative) C = Credit (positive)
<b>Net of All Redemptions</b> Positions: 104–110 Length: 7 Format: unpacked numeric	<b>Description:</b> Sum of all redeemed points minus sum of all returned redemptions current month for cardholder/linked relationship/household.  Zero-filled, right-justified.



## Visa Extras; Monthly Enrollment Detail Record Layout (continued)

<b>Net of All Redemptions Debit/Credit Indicator</b>  Positions: 111 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether the net of all redemptions is a positive or negative value.  D = Debit (negative) C = Credit (positive)
<b>Net of All Adjustments, Current Month</b>  Positions: 112–118 Length: 7 Format: unpacked numeric	<b>Description:</b> Sum of positive adjustments minus negative adjustments current month for cardholder/linked relationship/household.  Zero-filled, right-justified.
<b>Net of All Adjustments Debit/Credit Indicator</b>  Positions: 119 Length: 1 Format: alphanumeric	Indicates whether the net of all adjustment is a positive or negative value.  D = Debit (negative) C = Credit (positive)
<b>Net of All Earnings, YTD</b>  Positions: 120–128 Length: 9 Format: unpacked numeric	<b>Description:</b> Net of all earnings YTD for cardholder/linked relationship/household.  Zero-filled, right-justified.
<b>Net of All Earnings, YTD Debit/Credit Indicator</b>  Positions: 129 Length: 1 Format: alphanumeric	<b>Description:</b> Sum of all positive and negative base and bonus earnings YTD.  D = Debit (negative) C = Credit (positive)
<b>Net of All Redemptions YTD</b>  Positions: 130–138 Length: 9 Format: unpacked numeric	<b>Description:</b> Sum of all redeemed points minus sum of all returned redemptions YTD for cardholder/linked relationship/household.  Zero-filled, right-justified.
<b>Net of All Redemptions, YTD Debit/Credit Indicator</b>  Positions: 139 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether the net of all redemptions is a positive or negative value.  D = Debit (negative) C = Credit (positive)
<b>Net of All Adjustments, YTD</b>  Positions: 140–148 Length: 9 Format: unpacked numeric	<b>Description:</b> Sum of positive adjustments minus negative adjustments YTD for cardholder/linked relationship/household.  Zero-filled, right-justified.
<b>Net of All Adjustments, YTD Debit/Credit Indicator</b>  Positions: 149 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether the net of all adjustment is a positive or negative value.  D = Debit (negative) C = Credit (positive)
<b>Cardholder Opt Out Indicator</b>  Positions: 150 Length: 1 Format: alphanumeric	<b>Description:</b> Cardholder opts out of receiving promotional communication.  Y = Opt Out for promotional mailings; otherwise, space-filled.

## Visa Extras; Monthly Enrollment Detail Record Layout (continued)

<b>Linking/Householding Request Date</b>  Positions: 151–158 Length: 8 Format: unpacked numeric	<b>Description:</b> The date the last request for linking or householding was made by the account number.  YYYYMMDD  Conditional field.
<b>Request Channel</b>  Positions: 159 Length: 2 Format: alphanumeric	<b>Description:</b> A code identifying the channel through which the linking or householding request was received. Values:  C = CSR W = Visa Extras website V = VRU O = Other (Conditional field)
<b>Request Type</b>  Positions: 160 Length: 1 Format: alphanumeric	<b>Description:</b> The linking or householding request made:  C = Cardholder initiated linking L = Cardholder interested in linking H = Cardholder interested in householding  Conditional field.
<b>Cardholder Electronic Communication Confirmation</b>  Positions: 161 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether issuer allows electronic communication with the cardholder. Values: Space (default), Y or N Space = Issuer disallows electronic communications with the cardholder Y = Issuer allows electronic communications with the cardholder on Visa Extras and the cardholder confirms N = Issuer allows electronic communications with the cardholder on Visa Extras and the cardholder declines
<b>Cardholder Reward Program Flag</b>  Positions: 162 Length: 1 Format: alphanumeric	<b>Description:</b> Reserved for future use; space-filled.
<b>Market Segmentation Cardholder Grouping ID</b>  Positions: 163–164 Length: 2 Format: alphanumeric	<b>Description:</b> Reserved for future use; space-filled.
<b>Enrolled Source</b>  Positions: 165 Length: 1 Format: alphanumeric	<b>Description:</b> A code identifying the channel through which the cardholder account was enrolled.  Values: Space (default) C = CSR W = Visa Extras website V = VRU I = Issuer R = Real-time/Mainframe O = Other

## Visa Extras; Monthly Enrollment Detail Record Layout (continued)

<b>Card Product Type</b>  Positions: 166–167 Length: 2 Format: alphanumeric	<b>Description:</b> Visa Extras card product type of the account (positions 18–36) in this record: BC = Business Credit BD = Business Debit/Check Card CC = Consumer Credit CD = Consumer Debit/Check Card PC = Purchasing Card Credit PD = Purchasing Card Debit/Check Card TC = Corporate Card Credit TD = Corporate Card Debit/Check Card
<b>Last Incremental Enrollment Record Inclusion Code</b>  Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> A code identifying the most recent reason why this account record has been included on the Daily Incremental Enrollment File. There could be multiple reasons why this record was included, e.g., new account with linking, or account status change with email address update. Only the most important reason, as represented by the following sequence, is provided in this field.  Values are:  N = This is a brand new Visa Extras Account, regardless of its initial account status, whose account status has been set to one of the billable Activation/Enrollment Fee statuses: 01 (Pending), 02 (Activated), or 05 (Inconclusive) from any of the non-billable statuses: 03 (Enrolled), 04 (Failed), 00 (Eligible), 06 (Inactive), 07 (Opt-Out), 08 (Issuer-Denied), 10 (Legally Denied), or 11 (Other Program Participant) U = Unlink by Issuer (CMF only), meaning explicit unlink from the Issuer via CMF records D = Unlink due to primary/overall primary/product primary accounts being deleted T = Unlink due to Product Type change (regardless of whether it is a card range product type change or a card replacement product type change) X = Unlink due to Status Change (i.e., Opt-Out, Issuer Denied, Legally Denied or Other Program Participant) causing an unlink to occur P = Product Type change that does NOT cause any unlinking (i.e., the non-linked accounts that have their product type changed) R = Card Replacement. This only applies to replacements that do not result in any unlinking. It also applies to cards that are not excluded (i.e., the card must have been in some status other than Opt-Out, Issuer Denied, Legally Denied or Other Program Participant) S = Status Change I = Cardholder interest in Linking was expressed L = Cardholder Linked Q = Language Preference changed V = Group ID added or changed E = Email address added, changed, or deleted 4 = 4 digit number (SSN/Tax ID last 4) changed O = Communication Opt-Out Flag changed M = Preferred Method of Contact added or changed C = Company Code changed  Default; space-filled

## TC 33

## TCR 1 — VISA EXTRAS; MONTHLY ENROLLMENT DETAIL—DATA

## CTF – Incoming Interchange

## Visa Extras Monthly Enrollment Detail—Data Record Layout

Position	Field Length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17	1	AN	Record Type Code
18-36	19	UN	Account Number
37-46	10	AN	Report ID
47-146	100	AN	Cardholder Email Address
147	1	AN	Cardholder Preferred Method of Contact
148	1	AN	Mailing Language Preference
149-152	4	AN	Group ID
153-161	9	UN	Visa Extras Cardholder ID
162-168	7	AN	Filler

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

## TC 33

## TCR 1 — VISA EXTRAS; MONTHLY ENROLLMENT DETAIL—DATA

## CTF – Incoming Interchange

## Visa Extras; Monthly Enrollment—Data

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field will contain 33.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain 0 (zero).
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which the BASE II transaction message is sent.  This field will contain a valid BIN
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  This field will contain a valid BIN
<b>Record Type Code</b> Positions: 17 Length: 1 Format: alphanumeric	<b>Description:</b> As defined by Visa; blank.
<b>Account Number</b> Positions: 18–36 Length: 19 Format: unpacked numeric	<b>Description:</b> Participating cardholder account (Visa card) number of the overall primary account of a household to which a balance record applies.  Zero-filled, left-justified.
<b>Report ID</b> Positions: 37–46 Length: 10 Format: alphanumeric	<b>Description:</b> Indicates which report is being transmitted.  This field will contain VR MENROLL.
<b>Cardholder Email Address</b> Positions: 47–146 Length: 100 Format: alphanumeric	<b>Description:</b> Cardholder's email address.

## Visa Extras; Monthly Enrollment—Data (continued)

<b>Cardholder Preferred Method of Contact</b>  Positions: 147 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates cardholder's preferred method of contact:  <b>M</b> = Physical Mail; if this field contains <b>M</b> , all required Address fields must be provided. <b>N</b> = None to cardholder receiving communication materials. <b>Space</b> = No value provided. <b>E</b> = E-mail <b>P</b> = Phone  For Visa Extras participants, a space is equivalent to an <b>M</b> .
<b>Mailing Language Preference</b>  Positions: 148 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates the cardholder's language preference when sent written communications:  <b>E</b> = English <b>S</b> = Spanish
<b>Group ID</b>  Positions: 149–152 Length: 4 Format: alphanumeric	<b>Description:</b> A four-digit code identifying a Group/Segment for a financial institution.
<b>Visa Extras Cardholder ID</b>  Positions: 153–161 Length: 9 Format: unpacked numeric	<b>Description:</b> This field will contain a unique cardholder identifier number other than the account number.  Zero filled, right-justified.
<b>Filler</b>  Positions: 162–168 Length: 7 Format: alphanumeric	<b>Description:</b> Reserved; space-filled.

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TC 33

# TCR 2 —VISA EXTRAS MONTHLY ENROLLMENT DETAIL—EXPIRED POINTS DATA

## TC 33

### TCR 2 — VISA EXTRAS MONTHLY ENROLLMENT DETAIL—EXPIRED POINTS DATA

#### CTF – Incoming Interchange

#### Visa Extras Monthly Enrollment Detail – Expired Points Data

Position	Field Length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17	1	AN	Record Type Code
18-36	19	UN	Account Number
37-46	10	AN	Report ID
47-55	9	UN	Expired Points Program to Date
56-64	9	UN	Expired Points Year to Date
65-73	9	UN	Expired Points Reporting Month
74-82	9	UN	Points Expire 30 Days
83-91	9	UN	Points Expire 60 days
92-168	77	AN	Filler

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



## TCR 2 —VISA EXTRAS MONTHLY ENROLLMENT DETAIL—EXPIRED POINTS DATA

### TC 33

#### TCR 2 — VISA EXTRAS MONTHLY ENROLLMENT DETAIL—EXPIRED POINTS DATA

##### CTF – Incoming Interchange

##### Visa Extras; Monthly Enrollment Detail – Expired Points Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field will contain 33.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain 0 (zero).
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain 2.
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which the BASE II transaction message is sent.  This field will contain a valid BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  This field will contain a valid BIN.
<b>Record Type Code</b> Positions: 17 Length: 1 Format: alphanumeric	<b>Description:</b> As defined by Visa – Blank.
<b>Account Number</b> Positions: 18–36 Length: 19 Format: unpacked numeric	<b>Description:</b> Participating cardholder account (Visa card) number of the overall primary account of a household to which a balance record applies.  Zero-filled, left-justified.
<b>Report ID</b> Positions: 37–46 Length: 10 Format: alphanumeric	<b>Description:</b> Indicates which report is being transmitted.  This field will contain VR MENROLL.
<b>Expired Points Programs to Date</b> Positions: 47–55 Length: 9 Format: unpacked numeric	<b>Description:</b> Total number of expired points since the cardholder began participating in the program.  Zero-filled, right-justified.

## TCR 2 —VISA EXTRAS MONTHLY ENROLLMENT DETAIL—EXPIRED POINTS DATA

### Visa Extras; Monthly Enrollment Detail – Expired Points Data Edit Criteria (continued)

<b>Expired Points Year to Date</b> Positions: 56–64 Length: 9 Format: unpacked numeric	<b>Description:</b> Total number of expired points in the calendar year to date.  Zero-filled, right-justified.
<b>Expired Points Reporting Month</b> Positions: 65–73 Length: 9 Format: unpacked numeric	<b>Description:</b> Total number of expired points in activity month that this file reflects. For example, if this file is received in June, it reflects the points expired in May.  Zero-filled, right-justified.
<b>Points Expire 30 Days</b> Positions: 74–82 Length: 9 Format: unpacked numeric	<b>Description:</b> This field will contain the total number of points to expire in 30 days.
<b>Points Expire 60 days</b> Positions: 83–91 Length: 9 Format: unpacked numeric	<b>Description:</b> This field will contain the total number of points to expire in 60 days.
<b>Filler</b> Positions: 92–168 Length: 77 Format: alphanumeric	<b>Description:</b> Reserved; space filled.

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## CTF – Outgoing and Incoming Interchange

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**38.1 TC 38—VCRFS/VDAS MESSAGE TRANSACTIONS**

TCR 0–3: VCRFS

TCR 0–3, 5: VDAS

CTF – Outgoing and Incoming Interchange

**38.2 VISANET COPY REQUEST AND FULFILLMENT SERVICE (VCRFS) MESSAGES**

This Visa service provides members with an automated system for processing copy requests and fulfillments. Copy requests and fulfillments are sent and received through Visa Resolve Online. Fulfillments are electronically delivered to members through VisaNet.

BASE II processes requests (TC 52) and responses (TC 38, 39) as part of its normal interchange clearing and settlement cycle. Refer to the section on TC 52, and TC 39 for edit criteria for those records.

The TC 38 is used to convey the following responses for copy request transactions:

- Nonfulfillment messages
- Pick list messages

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

A VCRFS advice (Transaction Type A) is a message generated by BASE II to advise VROL users of each automated request for copy transaction collected from the issuer's VAP during the current BASE II cycle.

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

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

**38.3 VISANET DOCUMENTATION AUTOMATION SERVICE (VDAS) MESSAGES**

The VisaNet Documentation Automation Service (VDAS) uses the TC 38 chargeback or re-presentment advice (transaction type C or R respectively), which is generated by VisaNet applications. The transaction is described for documentation purposes only and should not be created by the host system.

This transaction is created by BASE II upon successful edits of a chargeback/re-presentment transaction eligible for VDAS. BASE II delivers it to VROL.

**Table 38-1 Valid TCRs for VCRFS/VDAS TC 38 Transactions**

Transaction Type	Valid TCRs						Comments
	TCR 0	TCR 1	TCR 2	TCR 3	TCR 5	TCR 6-7	
Nonfulfillment	√	√					Data Type = F Transaction Type = N Message Transaction No. = 1 End Flag = G <sup>1</sup> End Flag = F
Optional Text Message	√	√	√	√	√	√	(Applicable to nonfulfillment transactions) Data Type Flag = T Transaction Type = N Message Transaction No. = 2 Last TCR Data Length = number of characters in the last TCR of the text message <sup>2</sup> End Flag = space <sup>3</sup>
VCRFS Advice	√	√	√				Transaction Type = A <sup>4</sup>
Pick List	√	√	√				Transaction Type = A <sup>5</sup>
VDAS Advice	√	√	√	√	√		<b>NOTE:</b> <i>Up to TCR 5 only</i>  Transaction Type = C or R <sup>5</sup>

1. If text message follows
2. This field must not contain a 0 (zero) when End Flag is an F
3. If more than 7 TCRs are needed and last TCR data length should be 0 (zero)
4. Generated by Visa; does not go to VAP endpoints
5. Generated by Visa; goes to merchant endpoints or acquirer's remote sites

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TC 38

## TC 38

## TCR 0

## CTF – Outgoing and Incoming Interchange

## VCRFS/VDAS Message Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17	1	AN	End Flag
18–20	3	UN	Last TCR Data Length
21–32	12	UN	Retrieval Request ID
33	1	AN	Data Type Flag
34	1	AN	Transaction Type
35	1	AN	Source Routing Flag
36	1	AN	Destination Routing Flag
37	1	AN	Error Return Flag
38	1	UN	Settlement Flag
39–43	5	UN	Message Transaction Number
44–50	7	UN	Destination Sub-Address
51–57	7	UN	Source Sub-Address
58–61	4	AN	Reserved
62–84	23	AN	Acquirer (Microfilm) Reference Number
85–100	16	UN	Account Number
101–103	3	UN	Account Number Extension
104–118	15	UN	Transaction Identifier
119	1	AN	Excluded Transaction ID Reason
120	1	AN	CRS Processing Code
121–122	2	UN	Multiple Clearing Sequence Number
123–150	28	AN	Reserved
151–156	6	UN	Issuer Financial BIN
157–162	6	UN	Acquirer Financial BIN
163	1	AN	Secondary Advice Type
164–167	4	UN	Central Processing Date (YDDD)

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



**VCRFS/VDAS Message Record Layout (continued)**

Position	Field Length	Format	Contents
168	1	AN	Reimbursement Attribute
Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric			

## TC 38

## TCR 0

## CTF – Outgoing and Incoming Interchange

## VCRFS/VDAS Message Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain 38.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which this BASE II transaction message is sent.  This field must contain a valid BIN. It must be either a Visa internal BIN or a BIN belonging to an automated Service participant.  <b>NOTE:</b> <i>For valid nonfulfillments destined to a fax issuer endpoint, the VIC overrides the destination BIN and sends it to the reporting BIN of the account number</i>
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  This field must contain a valid BIN. It must be either a Visa internal BIN or a BIN belonging to an automated Service participant.
<b>End Flag</b> Positions: 17 Length: 1 Format: alphanumeric	<b>Description:</b> Flag designating if there are more TCs that follow this message or if this is the end of a page or group of transactions.  <b>VIC Edit:</b> The field must contain a P, G, F, or space.  The End Flags are:  Space = Indicates there are more TCs to follow for this message  P = Indicates the end of a page of unformatted text data within a group  G = Indicates the end of the last page in a group of transactions within the message. Another group of transactions follows  F = Indicates the end of the last group of transactions in the message

**VCRFS/VDAS Message Edit Criteria (continued)**

<b>Last TCR Data Length</b> Positions: 18–20 Length: 3 Format: unpacked numeric	<b>Description:</b> Data length of the last Transaction Component Record (TCR) of the transaction. For text data transactions, this field contains the number of characters of data in the last TCR of the transaction.  <b>VIC Edit:</b> This field must be numeric. If the Data Type is T and the End Flag is not a space, this field must be greater than 0 (zero).  This field may contain zeros.
<b>Retrieval Request ID</b> Positions: 21–32 Length: 12 Format: unpacked numeric	<b>Description:</b> Numeric identifier of an Issuer's request for a Transaction Receipt, which could include the original, a paper copy or facsimile, or an electronic version thereof.  <b>VIC Edit:</b> This field must be numeric. In the following cases, this field must contain a properly formatted Retrieval Request ID:  Transaction Type A Transaction Type C Transaction Type R  This field may contain zeros.
<b>Data Type Flag</b> Positions: 33 Length: 1 Format: alphanumeric	<b>Description:</b> Flag identifying the type of data in the TCR. Flags are:  F = Transaction contains formatted data T = Transaction contains unformatted data  <b>VIC Edit:</b> The field must contain an F or T.
<b>Transaction Type</b> Positions: 34 Length: 1 Format: alphanumeric	<b>Description:</b> The type of transaction contained in this TCR. Types are:  The Transaction Types are:  A = VCRFS advice N = Non-fulfilment D = Dispute P = Pick list C = Chargeback advice R = Re-presentment advice  <b>VIC Edit:</b> The field must contain an A, N, D, P, C, or R.

## VCRFS/VDAS Message Edit Criteria (continued)

<b>Source Routing Flag</b>  Positions: 35 Length: 1 Format: alphanumeric	<b>Description:</b> Flag identifying the source of the transaction. Flags are:  I = Transaction from issuer. This is for dispute requests.  A = Transaction from acquirer. This is used to send nonfulfillments to issuers.  S = Transaction from secondary acquirer. This is used to send secondary acquirer fulfillments and nonfulfillments to issuers and acquirers.  M = Transaction from merchant. This is used to send merchant fulfillments and nonfulfillments to issuers and acquirers.  V = Transaction from Visa. This is used for VCRFS or VDAS advices.  <b>VIC Edit:</b> The field must contain an I, A, S, M, or V. It must be a valid code for the Transaction Type.  For Transaction Type A, it must be I or V. For Transaction Type P, it must be A. For Transaction Type C or R, it must be I or A or V.
<b>Destination Routing Flag</b>  Positions: 36 Length: 1 Format: alphanumeric	<b>Description:</b> Flag designating to whom the transaction is being sent: acquirer, issuer, merchant, secondary acquirer or Visa.  Flags are:  A = Transaction destined to acquirer. This is used for VCRFS advices and nonfulfillments from merchants. It is also used for VDAS advices.  I = Transaction destined to issuer. This is for VCRFS advices and nonfulfillments. It is also used for VDAS advices.  V = Transaction to Visa. This is used for dispute requests.  <b>VIC Edit:</b> The field must contain an I, A, M, or V. It must be a valid code for the Transaction Type:  For Transaction Type A, it must be I or A.  For Transaction Type P, it must be A, S, or M.  For Transaction Type C or R, it must be I or A.
<b>Reserved</b>  Positions: 37 Length: 1 Format: alphanumeric	<b>Description:</b> This field is reserved for future use.
<b>Settlement Flag</b>  Positions: 38 Length: 1 Format: unpacked numeric	<b>Description:</b> Reserved for future use. If this field is used, it should contain the Settlement Flag from the original request for copy or VCRFS advice.
<b>Message Transaction Number</b>  Positions: 39–43 Length: 5 Format: unpacked numeric	<b>Description:</b> Indicates the sequence number of the transaction within a message made up of multiple transactions.  <b>VIC Edit:</b> The field must be numeric and greater than 0 (zero).

## VCRFS/VDAS Message Edit Criteria (continued)

<b>Destination Sub-Address</b> Positions: 44–50 Length: 7 Format: unpacked numeric	<b>Description:</b> The secondary address to which the transaction can be sent. It is a CRM sub-address or a Public Network ID and mailbox ID.  For a nonfulfillment destined to an issuer, the field must contain the issuer VCRFS sub-address from the request for copy or VCRFS advice.  <b>VIC Edit:</b> The field must be numeric.
<b>Source Sub-Address</b> Positions: 51–57 Length: 7 Format: unpacked numeric	<b>Description:</b> If included, this is the sub-address of the sender.  It is a CRM sub-address or a Public Network ID and mailbox ID.  <b>VIC Edit:</b> The field must be numeric.
<b>Reserved</b> Positions: 58–61 Length: 4 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Acquirer Reference Number</b> Positions: 62–84 Length: 23 Format: alphanumeric	<b>Description:</b> Identification number assigned by the acquirer. For nonfulfillment sent to an issuer, this field must contain the acquirer reference number from the request for copy or VCRFS advice.  <b>VIC Edit:</b> The Format Code in position 62 must contain either a 2 or a 7.
<b>Account Number</b> Positions: 85–100 Length: 16 Format: unpacked numeric	<b>Description:</b> Primary cardholder account number. When required, this field must contain the account number that appears on the request for copy or VCRFS advice.  For dispute requests from Swedish issuers, the card type associated with the account number must be a Visa card type (card types B, C, E, P, R, or S).  <b>VIC Edit:</b> The field must be numeric. For nonfulfillments with Destination Routing Flag of I, this field must contain a valid number.
<b>Account Number Extension</b> Positions: 101–103 Length: 3 Format: unpacked numeric	<b>Description:</b> Used for Account Numbers greater than 16 digits.  <b>VIC Edit:</b> The field must contain zeros if Account Number is 16 digits. or fewer.
<b>Transaction Identifier</b> Positions: 104–118 Length: 15 Format: unpacked numeric	<b>Description:</b> A unique value that Visa assigns to each transaction and returns to the acquirer in the authorization response. Visa uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations, and chargebacks.  <b>VIC Edit, National—U.S.:</b> If the Format Code subfield in the Acquirer Reference Number is 2, this field may not be zeros.
<b>Excluded Transaction Identifier Reason</b> Positions: 119 Length: 1 Format: alphanumeric	<b>Description:</b> This field contains a code indicating that a transaction identifier is not included in the transaction. Use of this field ensures that certain transactions that do not have a transaction identifier can be processed successfully through the VisaNet systems. This field contains the value from the TC 05 for VDAS and from the TC 52 for VCRFS.

## VCRFS/VDAS Message Edit Criteria (continued)

<b>CRS Processing Code</b> Positions: 120 Length: 1 Format: alphanumeric	<b>Description:</b> Code will be set by BASE II when an exception item has been validated by the Chargeback Reduction Service. A transaction not qualified for CRS validation will contain a space.  Codes are:  Y = Validated Spaces = Not validated
<b>Multiple Clearing Sequence Number</b> Positions: 121–122 Length: 2 Format: unpacked numeric	<b>Description:</b> A sequence number that distinguishes a specific clearing message among multiple clearing messages being submitted for a single CPS authorization. All BASE II clearing messages linked to a single authorization request must contain a unique clearing sequence number from at least 1 to the total number of clearing records for the authorization. The entry must be numeric.  <b>NOTE:</b> <b>Outgoing:</b> For transactions from non-CPS participating merchants, the Edit Package zero-fills this field.
<b>Reserved</b> Positions: 123–150 Length: 28 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Issuer Financial BIN</b> Positions: 151–156 Length: 6 Format: unpacked numeric	<b>Description:</b> Issuer's Visa-assigned identification number, usually six digits. Must be a valid financial BIN. If zeros, it will be filled by BASE II with the default financial BIN on the CONFIG.
<b>Acquirer Financial BIN</b> Positions: 157–162 Length: 6 Format: unpacked numeric	<b>Description:</b> Acquirer's Visa-assigned identification number, usually six digits. Must be a valid financial BIN. If zeros, it will be filled by BASE II with the default financial BIN on the CONFIG.
<b>Secondary Advice Type</b> Positions: 163 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates types of secondary advice being created. Types are:  F = Fulfillment N = Nonfulfillment  The field must contain F, N or space.  This field is populated by Visa (Source Routing Flag V) when Visa is creating an advice of fulfillment or nonfulfillment.
<b>Central Processing Date</b> Positions: 164–167 Length: 4 Format: unpacked numeric	<b>Description:</b> The date (based on Greenwich Mean Time) when this TC 38 was processed. The field must contain a valid date in YDDD format.  <b>VIC Edit:</b> The field must contain the date when this TC 38 advice was processed.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete — must be zero-filled.

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TC 38

## TC 38

## TCR 1 — NONFULFILLMENT

## CTF – Outgoing and Incoming Interchange

## VCRFS Message Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–16	12	AN	Reserved
17–18	2	UN	Reason Code
19–30	12	UN	Transaction Amount
31–33	3	AN	Transaction Currency Code
34–35	2	UN	Retrieval Request Reason Code
36–39	4	UN	Purchase Date (MMDD)
40–48	9	UN	Issuer Control Number
49–168	120	AN	Reserved

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



## TC 38

## TCR 1 — NONFULFILLMENT

## CTF – Outgoing and Incoming Interchange

## VCRFS Message Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain 38.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain 1.
<b>Reserved</b> Positions: 5–16 Length: 12 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Nonfulfillment Reason Code</b> Positions: 17–18 Length: 2 Format: unpacked numeric	<b>Description:</b> Code indicating the reason why copy request not fulfilled: no draft available, invalid reference number, acquirer will not fulfill, etc.  <b>NOTE:</b> <i>See Nonfulfillment Reason Codes—Copy Request and Fulfillment Service in BASE II Clearing Data Codes for valid reason codes.</i>
<b>Transaction Amount</b> Positions: 19–30 Length: 12 Format: unpacked numeric	<b>Description:</b> The numerical amount of the transaction.  <b>VIC Edit:</b> This field must contain a numeric entry and may be zeros. Two decimals are implied.  <b>NOTE:</b> <i>If the request for copy or the VCRFS advice provides the Transaction Amount, it should be retained and returned in nonfulfillments sent to the issuer.</i>
<b>Transaction Currency Code</b> Positions: 31–33 Length: 3 Format: alphanumeric	<b>Description:</b> Code designating the type of currency used in the transaction.  <b>VIC Edit:</b> This field must contain spaces or a valid numeric currency code.  <b>NOTE:</b> <i>If the request for copy or the VCRFS advice provides the Currency Code, it should be retained and returned in nonfulfillments sent to the issuer.</i> <i>See Country and Currency Codes in BASE II Clearing Data Codes for currency codes.</i>

## VCRFS Message Edit Criteria (continued)

<b>Retrieval Request Reason Code</b>  Positions: 34–35 Length: 2 Format: unpacked numeric	<b>Description:</b> Code designating the reason for the retrieval request.  <b>VIC Edit:</b> The field must contain a numeric entry.  <b>NOTE:</b> <i>The Reason Code from the VCRFS or advice should be retained and returned in nonfulfillments sent to the issuer.</i>
<b>Purchase Date</b>  Positions: 36–39 Length: 4 Format: unpacked numeric	<b>Description:</b> Date the purchase was made.  <b>VIC Edit:</b> The field must contain a numeric entry. The field must contain zeros or a valid date in MMDD format.  <b>NOTE:</b> <i>If the request for copy or the VCRFS advice provides the purchase date, it should be retained in the nonfulfillments and returned to the issuer.</i>
<b>Issuer Control Number</b>  Positions: 40–48 Length: 9 Format: unpacked numeric	<b>Description:</b> A 9-digit number optionally assigned by issuers to manage copy requests.  <b>VIC Edit:</b> The field must contain a numeric entry.  <b>NOTE:</b> <i>If the request for copy or the VCRFS advice provides the Issuer Control Number, it should be retained in the nonfulfillments and returned to the issuer.</i>
<b>Reserved</b>  Positions: 49–168 Length: 120 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

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TC 38

## TC 38

## TCR 1 — 7 VCRFS NONFULFILLMENT TEXT MESSAGE

## CTF – Outgoing and Incoming Interchange

## VCRFS Message Record Layout

Position	Field Length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-168	152	AN	Text

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

## TC 38

## TCR 1 — 7 VCRFS NONFULFILLMENT TEXT MESSAGE

## CTF – Outgoing and Incoming Interchange

## VCRFS Message Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain 38.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain 1, 2, 3, 4, 5, 6, or 7.
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which this BASE II transaction message is sent.  <b>NOTE:</b> <i>For valid nonfulfillments destined to a fax issuer endpoint, the VIC overrides the destination BIN and sends it to the reporting BIN of the account number.</i>
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> Visa-assigned identification number of the source of the transaction. This field must contain a valid BIN. It must be either a Visa internal BIN or a BIN belonging to an automated Service participant.
<b>Text</b> Positions: 17–168 Length: 152 Format: alphanumeric	<b>Description:</b> Text providing information regarding the nonfulfillment.

## TC 38

## TCR 1 — VCRFS/VDAS ADVICE

## CTF – Outgoing and Incoming Interchange

## VCRFS/VDAS Message Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–16	12	AN	Reserved
17–24	8	AN	Reserved
25–28	4	UN	Purchase Date (MMDD)
29–40	12	UN	Transaction Amount
41–43	3	AN	Transaction Currency Code
44–68	25	AN	Merchant Name
69–81	13	AN	Merchant City
82–84	3	AN	Merchant Country Code
85–88	4	UN	Merchant Category Code
89–93	5	UN	U.S. Merchant ZIP Code
94–96	3	AN	Merchant State/Province Code
97–105	9	UN	Issuer Control Number
106–107	2	UN	Reason Code
108	1	AN	Request Type
109–120	12	UN	Authorized Amount
121–123	3	AN	Authorization Currency Code
124–125	2	AN	Authorization Response Code
126	1	AN	Market-Specific Authorization Data Indicator
127–138	12	UN	Total Authorized Amount
139–168	30	AN	Reserved

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

## TC 38

## TCR 1 — VCRFS/VDAS ADVICE

## CTF – Outgoing and Incoming Interchange

## VCRFS/VDAS Message Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain 38.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 1.
<b>Reserved</b> Positions: 5–16 Length: 12 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Reserved</b> Positions: 17–24 Length: 8 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Purchase Date</b> Positions: 25–28 Length: 4 Format: unpacked numeric	<b>Description:</b> Date the purchase was made.  <b>VIC Edit:</b> The field must contain a numeric entry which is either zeros or a valid date in MMDD format.  <b>NOTE:</b> <i>On a VCRFS/VDAS advice, the field contains the Purchase Date.</i>
<b>Transaction Amount</b> Positions: 29–40 Length: 12 Format: unpacked numeric	<b>Description:</b> The numerical amount of the transaction.  <b>VIC Edit:</b> The field must contain a numeric entry which may be zeros. Two decimals are implied.  <b>NOTE:</b> <i>On a VCRFS advice, the field contains the Transaction Amount.</i> <i>On a VDAS advice, the field contains the source amount from the draft data transaction.</i>

## VCRFS/VDAS Message Edit Criteria (continued)

<b>Transaction Currency Code</b> Positions: 41–43 Length: 3 Format: alphanumeric	<b>Description:</b> Code designating the type of currency used in the transaction.  <b>VIC Edit:</b> On a VCRFS/VDAS advice, this field contains the Transaction Currency Code. If the Transaction Currency Code was not on the request for copy, this field will be spaces.  <b>NOTE:</b> <i>See Country and Currency Codes in BASE II Clearing Data Codes for currency codes.</i>
<b>Merchant Name</b> Positions: 44–68 Length: 25 Format: alphanumeric	<b>Description:</b> Name of merchant that generated the transaction.  <b>VIC Edit:</b> On a VCRFS/VDAS advice, this field contains the Merchant Name.
<b>Merchant City</b> Positions: 69–81 Length: 13 Format: alphanumeric	<b>Description:</b> City the merchant is located in.  <b>VIC Edit:</b> On a VCRFS/VDAS advice, this field contains the Merchant City.
<b>Merchant Country Code</b> Positions: 82–84 Length: 3 Format: alphanumeric	<b>Description:</b> Code designating the country the merchant is located in.  <b>VIC Edit:</b> On a VCRFS/VDAS advice, this field contains the Merchant Country Code. For Visa transactions, the Country Codes are two left-justified alphabetic characters.  <b>NOTE:</b> <i>See Country and Currency Codes in BASE II Clearing Data Codes for country codes.</i>
<b>Merchant Category Code</b> Positions: 85–88 Length: 4 Format: unpacked numeric	<b>Description:</b> Code designating the principal trade, profession, or line of business in which the merchant is engaged.  <b>VIC Edit:</b> The field must contain a numeric entry.  <b>NOTE:</b> <i>On a VCRFS/VDAS advice, this field contains the Merchant Category Code.</i>  See International Operating Regulations, Volume I--General Rules, Appendix C, "Merchant Data Standards." for more information on category codes.
<b>U.S. Merchant ZIP Code</b> Positions: 89–93 Length: 5 Format: unpacked numeric	<b>Description:</b> Merchant's postal code.  <b>VIC Edit:</b> The field must contain a numeric entry.  <b>NOTE:</b> <i>On a VCRFS/VDAS advice, this field contains the Merchant ZIP Code.</i>
<b>Merchant State/Province Code</b> Positions: 94–96 Length: 3 Format: alphanumeric	<b>Description:</b> Code designating merchant's state or province code.  <b>VIC Edit:</b> On a VCRFS/VDAS advice, this field contains the Merchant State or Province Code.



## VCRFS/VDAS Message Edit Criteria (continued)

<b>Issuer Control Number</b> Positions: 97–105 Length: 9 Format: unpacked numeric	<b>Description:</b> A 9-digit number optionally assigned by issuers to manage copy requests. When no control number is present, but a fax number is, this subfield must be space-filled.  <b>VIC Edit:</b> The field must contain a numeric entry.  <b>NOTE:</b> <i>On a VCRFS/VDAS advice, this field contains the Issuer Control Number.</i>  This field may contain zeros (this is a VCRFS field).
<b>Reason Code</b> Positions: 106–107 Length: 2 Format: unpacked numeric	<b>Description:</b> Code indicating the reason for this advice.  <b>VIC Edit:</b> The field must contain a numeric entry.  On a VCRFS/VDAS advice, this field contains the Reason Code.
<b>Request Type</b> Positions: 108 Length: 1 Format: alphanumeric	<b>Description:</b> Code designating whether the request is for a copy or an original.  <b>VIC Edit:</b> The field must contain a C, an R, or a space. On VCRFS/VDAS advices, it contains a C.  C = Request for copy
<b>Authorized Amount</b> Positions: 109–120 Length: 12 Format: unpacked numeric	<b>Description:</b> Amount the issuer originally authorized. The Authorized Amount from TCR 5 of the chargeback or re-presentment. Two decimals are implied.
<b>Authorization Currency Code</b> Positions: 121–123 Length: 3 Format: alphanumeric	<b>Description:</b> Currency code of the authorized source amount. The Authorization Currency Code from TCR 5 of the chargeback or re-presentment.
<b>Authorization Response Code</b> Positions: 124–125 Length: 2 Format: alphanumeric	<b>Description:</b> The authorization code provided by the issuer when a transaction is approved or a “no reason to decline” code is provided. The Authorization Response Code from TCR 5 of the chargeback or re-presentment.
<b>Market-Specific Authorization Data Indicator</b> Positions: 126 Length: 1 Format: alphanumeric	<b>Description:</b> Code indicating if the industry for which market-specific data has been provided. The Market-Specific Authorization Data Indicator from TCR 5 of the chargeback or re-presentment.
<b>Total Authorized Amount</b> Positions: 127–138 Length: 12 Format: unpacked numeric	<b>Description:</b> The total amount of the transaction including all taxes and miscellaneous fees.  The Total Authorized Amount from TCR 5 of the chargeback or re-presentment. Two decimals are implied.
<b>Reserved</b> Positions: 139–168 Length: 30 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

## TC 38

## TCR 2 — VCRFS ADVICE

## CTF – Outgoing and Incoming Interchange

## VCRFS/VDAS Message Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–16	12	AN	Reserved
17	1	AN	Requested Fulfillment Method
18	1	AN	Established Fulfillment Method
19–24	6	UN	Issuer Workstation BIN
25–31	7	AN	Issuer RFC Sub-address
32–47	16	AN	Issuer FAX Number
48	1	AN	Routing Tier Code
49–57	9	UN	Routing Transit Number (ABA Number)
58–76	19	AN	Customer Account Number
77–91	15	AN	Check Serial Number
92–168	77	AN	Reserved

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

## TC 38

## TCR 2 — VCRFS ADVICE

## CTF – Outgoing and Incoming Interchange

## VCRFS Message Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain 38.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 2.
<b>Reserved</b> Positions: 5–16 Length: 12 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Requested Fulfillment Method</b> Positions: 17 Length: 1 Format: alphanumeric	<b>Description:</b> Code designating whether a manual or automated fulfillment is being requested.  <b>VIC Edit:</b> On VCRFS advices, this field indicates whether the issuer requested a manual or an automated fulfillment.  0 = Manual fulfillment requested by issuer 1 = Automated fulfillment requested by issuer
<b>Established Fulfillment Method</b> Positions: 18 Length: 1 Format: alphanumeric	<b>Description:</b> Code designating whether the fulfillment method must be fulfilled manually or through the automated service.  <b>VIC Edit:</b> On VCRFS advices, this field indicates the fulfillment method that the acquirer should use as determined by the VIC (based on the method requested by the issuer, the Request Reason Code, and whether the acquirer is an automated service participant).  0 = The request must be fulfilled manually. If a fax number is included in this TCR, the copy should be sent by fax to that number. Otherwise, it should be sent by mail. 1 = Automated fulfillment should be sent through the VisaNet network.
<b>Issuer Workstation BIN</b> Positions: 19–24 Length: 6 Format: unpacked numeric	<b>Description:</b> BIN that identifies the issuer workstation the data is sent to.  <b>VIC Edit:</b> This field must be a valid workstation BIN.  <b>NOTE:</b> <i>This BIN must be used as the Destination BIN in any automated fulfillments or nonfulfillments sent to the issuer.</i>

## VCRFS Message Edit Criteria (continued)

<b>Issuer RFC Sub-Address</b> Positions: 25–31 Length: 7 Format: alphanumeric	<b>Description:</b> Issuer's Request for Copy secondary address.  <b>VIC Edit:</b> This sub-address must be used as the destination sub-address in any automated fulfillment or nonfulfillment transaction being sent to the issuer.  This field may contain zeros.
<b>Issuer FAX Number</b> Positions: 32–47 Length: 16 Format: alphanumeric	<b>Description:</b> Fax number used for sending manual fulfillments to the issuer.  <b>VIC Edit:</b> This field may contain spaces.
<b>Routing Tier Code</b> Positions: 48 Length: 1 Format: alphanumeric	<b>Description:</b> Code designating VCRFS advice routing (domestic, regional, interregional). The Routing Tier Codes are: 1 = Interregional 2 = Regional 3 = Domestic  <b>VIC Edit:</b> This field is applicable only on VCRFS advices. The VIC inserts the code prior to delivery.
<b>Routing Transit Number (ABA Number)</b> Positions: 49–57 Length: 9 Format: unpacked numeric	<b>Description:</b> The drawee financial institution's Routing Transit Number (ABA Number).  Derived from the composite ISO field 125 usage 6.
<b>Customer Account Number</b> Positions: 58–76 Length: 19 Format: alphanumeric	<b>Description:</b> The customer deposit account number.  This field is left-justified and space-filled.  Derived from the composite ISO field 125 usage 6.
<b>Check Serial Number</b> Positions: 77–91 Length: 15 Format: alphanumeric	<b>Description:</b> The check serial number of the check being converted. This field is left-justified and space-filled.  Derived from the composite ISO field 125 usage 6.  <b>NOTE:</b> <i>The check serial number is optional for Internet, Mail Order, or Telephone Order transactions.</i>  This field will be filled with spaces if not submitted.
<b>Reserved</b> Positions: 92–168 Length: 77 Format: alphanumeric	<b>Description:</b> This field is reserved for future use.  <b>VIC Edit:</b> This field must be space-filled.

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TC 38

## TC 38

## TCR 2 — VDAS ADVICE

## CTF – Outgoing and Incoming Interchange

## VDAS Message Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–16	12	AN	Reserved
17	1	AN	Requested Fulfillment Method
18	1	AN	Established Fulfillment Method
19–24	6	UN	Destination Workstation BIN
25–31	7	AN	Destination Sub-address
32–47	16	AN	Destination FAX Number
48	1	AN	Routing Tier Code
49–54	6	UN	Source Workstation BIN
55–56	2	UN	Draft Transaction Code
57	1	AN	Floor Limit Indicator
58	1	AN	CRB/Exception File Indicator
59	1	AN	Positive Cardholder Authorization Service (PCAS) Indicator
60–67	8	UN	Acquirer's Business ID
68–79	12	UN	Destination Amount
80–82	3	AN	Destination Currency Code
83	1	AN	Requested Payment Service
84	1	UN	Usage Code
85	1	AN	Authorization Characteristics Indicator
86–91	6	AN	Authorization Code
92	1	AN	POS Terminal Capability
93	1	AN	International Fee Indicator
94	1	AN	Cardholder ID Method
95–96	2	AN	POS Entry Mode
97–100	4	UN	Exception Item Central Processing Date (YDDD)
101	1	AN	Exception Item Reimbursement Attribute
102–105	4	UN	Network
106–117	12	UN	Retrieval Reference Number

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

**VDAS Message Record Layout (continued)**

Position	Field Length	Format	Contents
118–123	6	UN	Interface Trace Number
124–168	45	AN	Reserved

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

## TC 38

## TCR 2 — VDAS ADVICE

## CTF – Outgoing and Incoming Interchange

## VDAS Message Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain 38.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 2.
<b>Reserved</b> Positions: 5–16 Length: 12 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Requested Fulfillment Method</b> Positions: 17 Length: 1 Format: alphanumeric	<b>Description:</b> Code designating whether a manual or automated fulfillment is being requested.  <b>VIC Edit:</b> This field will contain a space.
<b>Established Fulfillment Method</b> Positions: 18 Length: 1 Format: alphanumeric	<b>Description:</b> Code designating whether the fulfillment method must be fulfilled manually or is automated.  <b>VIC Edit:</b> On VDAS advices, this field indicates the response method that should be used as determined by the VIC (based on whether the opposite party is a VDAS participant).  0 = The request must be fulfilled manually. 1 = Automated fulfillment should be sent through the VisaNet network.



## VDAS Message Edit Criteria (continued)

<b>Destination Workstation BIN</b> Positions: 19–24 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN of the workstation located at the destination of the chargeback or re-presentment.  <b>VIC Edit:</b> This field will be a valid workstation BIN.  <b>NOTE:</b> <b>Chargebacks (Transaction type C)</b> <i>If the acquirer is a VDAS participant, this field will contain the Acquirer Workstation BIN from the TCR 1 of the chargeback (position 11-16) if present, otherwise BASE II will insert the default Acquirer VDAS BIN from the CONFIG.</i>  <b>Re-presentments (Transaction type R)</b> <i>If the issuer is a VDAS participant, this field will contain the Issuer Workstation BIN from the TCR 1 of the re-presentment (position 5-10) if present, otherwise BASE II will insert the default Issuer VDAS BIN from the CONFIG.</i>
<b>Destination Sub-Address</b> Positions: 25–31 Length: 7 Format: alphanumeric	<b>Description:</b> Secondary address of the destination of the chargeback or re-presentment.  <b>VIC Edit:</b> This field must be zero-filled.
<b>Destination FAX Number</b> Positions: 32–47 Length: 16 Format: alphanumeric	<b>Description:</b> FAX number of the destination of the chargeback or re-presentment.  <b>VIC Edit:</b> This field must be space-filled.
<b>Routing Tier Code</b> Positions: 48 Length: 1 Format: alphanumeric	<b>Description:</b> Code designating VCRFS advice routing (domestic, regional, interregional). The Routing Tier Codes are:  1 = Interregional 2 = Regional 3 = Domestic  <b>VIC Edit:</b> This field is applicable only on VDAS advices. The VIC inserts the code prior to delivery.
<b>Source Workstation BIN</b> Positions: 49–54 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN of the workstation located at the source of the chargeback or re-presentment  <b>VIC Edit:</b> This field will be a valid workstation BIN.  <b>NOTE:</b> <b>Chargebacks (Transaction type C)</b> <i>If the Issuer is a VDAS participant, this field will contain the Issuer Workstation BIN from the TCR 1 of the chargeback (position 5–10) if present, otherwise BASE II will insert the default Issuer VDAS BIN from the CONFIG.</i>  <b>Re-presentments (Transaction type R)</b> <i>If the acquirer is a VDAS participant, this field will contain the Acquirer Workstation BIN from the TCR 1 of the re-presentment (position 11–16) if present, otherwise BASE II will insert the default Acquirer VDAS BIN from the CONFIG.</i>

## VDAS Message Edit Criteria (continued)

<b>Draft Transaction Code</b> Positions: 55–56 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain the Draft Transaction Code from TCR 0 of the chargeback or re-presentment.
<b>Floor Limit Indicator</b> Positions: 57 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates that the transaction was above or below the merchant's floor limit for the date of purchase. This field must contain the Floor Limit Indicator from TCR 0 of the chargeback or re-presentment.
<b>CRB/Exception File Indicator</b> Positions: 58 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates that the account number used in the transaction was listed in the Card Recovery Bulletin or the Exception File (U.S. transactions). This field must contain the CRB/Exception File Indicator from TCR 0 of the chargeback or re-presentment.
<b>Positive Cardholder Authorization Service (PCAS) Indicator</b> Positions: 59 Length: 1 Format: alphanumeric	<b>Description:</b> This field must contain the Positive Cardholder Authorization Service (PCAS) Indicator from TCR 0 of the chargeback or re-presentment.
<b>Acquirer's Business ID</b> Positions: 60–67 Length: 8 Format: unpacked numeric	<b>Description:</b> A unique member identification number assigned by Visa. This field must contain the Acquirer's Business ID from TCR 0 of the chargeback or re-presentment.
<b>Destination Amount</b> Positions: 68–79 Length: 12 Format: unpacked numeric	<b>Description:</b> This field must contain the Destination Amount from TCR 0 of the chargeback or re-presentment.
<b>Destination Currency Code</b> Positions: 80–82 Length: 3 Format: alphanumeric	<b>Description:</b> This field must contain the Destination Currency Code from TCR 0 of the chargeback or re-presentment.
<b>Requested Payment Service</b> Positions: 83 Length: 1 Format: alphanumeric	<b>Description:</b> This field must contain the Requested Payment Service from TCR 0 of the chargeback or re-presentment.
<b>Usage Code</b> Positions: 84 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates whether this is the first presentment or the second.  This field must contain the Usage Code from TCR 0 of the chargeback or re-presentment.
<b>Authorization Characteristics Indicator</b> Positions: 85 Length: 1 Format: alphanumeric	<b>Description:</b> A code used by the acquirer to request CPS qualification. This field must contain the Authorization Characteristics Indicator from TCR 0 of the chargeback or re-presentment.

## VDAS Message Edit Criteria (continued)

<b>Authorization Code</b> Positions: 86–91 Length: 6 Format: alphanumeric	<b>Description:</b> Code that an issuer, its authorizing processor, or stand-in processor provides to indicate approval of a transaction. The code is returned in the authorization response. This field must contain the Authorization Code from TCR 0 of the chargeback or re-presentment.
<b>POS Terminal Capability</b> Positions: 92 Length: 1 Format: alphanumeric	<b>Description:</b> This field must contain the POS Terminal Capability from TCR 0 of the chargeback or re-presentment.
<b>International Fee Indicator</b> Positions: 93 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether a transaction has been settled under the IRF schedule or was subject to a regional or national program. This field must contain the International Fee Indicator from TCR 0 of the chargeback or re-presentment.
<b>Cardholder ID Method</b> Positions: 94 Length: 1 Format: alphanumeric	<b>Description:</b> Method used to identify cardholder (PIN, signature, etc.). This field must contain the Cardholder ID Method from TCR 0 of the chargeback or re-presentment.
<b>POS Entry Mode</b> Positions: 95–96 Length: 2 Format: alphanumeric	<b>Description:</b> This field must contain the POS Entry Mode from TCR 0 of the chargeback or re-presentment.
<b>Exception Item Central Processing Date (YDDD)</b> Positions: 97–100 Length: 4 Format: unpacked numeric	<b>Description:</b> The Central Processing Date from TCR 0 of the chargeback or re-presentment.
<b>Exception Item Reimbursement Attribute</b> Positions: 101 Length: 1 Format: alphanumeric	<b>Description:</b> The Reimbursement Attribute from TCR 0 of the chargeback or re-presentment.
<b>Network</b> Positions: 102–105 Length: 4 Format: unpacked numeric	<b>Description:</b> Network value from the chargeback or re-presentment.
<b>Retrieval Reference Number</b> Positions: 106–117 Length: 12 Format: unpacked numeric	<b>Description:</b> Retrieval Reference Number from the chargeback or re-presentment.
<b>Interface Trace Number</b> Positions: 118–123 Length: 6 Format: unpacked numeric	<b>Description:</b> Trace Number from the chargeback or re-presentment.

**VDAS Message Edit Criteria (continued)**

<b>Reserved</b> Positions: 124–168 Length: 45 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
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TC 38

## TC 38

## TCR 3 — CHARGEBACK DOCUMENTATION DATA

## CTF – Outgoing and Incoming Interchange

## VCRFS/VDAS Message Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Chargeback Reference Number
11	1	AN	Documentation Indicator
12–61	50	AN	Member Message Text
62–63	2	AN	Special Condition Indicators
64–78	15	AN	Card Acceptor ID
79–86	8	AN	Terminal ID
87	1	AN	Mail/Telephone Indicator
88	1	AN	Special Chargeback Indicator
89	1	UN	Cardholder-Activated Terminal Indicator
90	1	AN	Prepaid Card Indicator
91	1	AN	AVS Response Code
92	1	AN	Authorization Source Code
93	1	AN	Purchase Identifier Format
94	1	AN	ATM Account Selection
95–119	25	AN	Purchase Identifier
120–128	9	UN	Cashback
129–167	39	AN	Reserved
168	1	AN	Reserved for Visa Internal Use

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

## TC 38

## TCR 3 — CHARGEBACK DOCUMENTATION DATA

## CTF – Outgoing and Incoming Interchange

## VCRFS/VDAS Message Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain 38.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 3.
<b>Chargeback Reference Number</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> Unique identifier assigned by issuers to chargebacks. The Chargeback Reference Number from the TCR 1 of the chargeback or re-presentation.
<b>Documentation Indicator</b> Positions: 11 Length: 1 Format: alphanumeric	<b>Description:</b> The Documentation Indicator from the TCR 1 of the chargeback or re-presentation. Indicates the status of supporting documentation.
<b>Member Message Text</b> Positions: 12–61 Length: 50 Format: alphanumeric	<b>Description:</b> Contains member text message. The Member Message Text from the TCR 1 of the chargeback or re-presentation.
<b>Special Condition Indicators</b> Positions: 62–63 Length: 2 Format: alphanumeric	<b>Description:</b> This subfield supplies extra information regarding chargebacks (validation requests and advices).  The Special Condition Indicators from the TCR 1 of the chargeback or re-presentation.
<b>Card Acceptor ID</b> Positions: 64–78 Length: 15 Format: alphanumeric	<b>Description:</b> Code that identifies the card acceptor operating the POS terminal. The Card Acceptor ID from the TCR 1 of the chargeback or re-presentation.
<b>Terminal ID</b> Positions: 79–86 Length: 8 Format: alphanumeric	<b>Description:</b> Code that identifies the card acceptor terminal or ATM.  The Terminal ID from the TCR 1 of the chargeback or re-presentation.

## VCRFS/VDAS Message Edit Criteria (continued)

<b>Mail/Telephone Indicator</b> Positions: 87 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates transaction performed by mail, telephone, or electronic commerce. The Mail/Telephone Indicator from the TCR 1 of the chargeback or re-presentment.
<b>Special Chargeback Indicator</b> Positions: 88 Length: 1 Format: alphanumeric	<b>Description:</b> This subfield supplies extra information regarding chargebacks (validation requests and advices).  The Special Chargeback Indicator from the TCR 1 of the chargeback or re-presentment.
<b>Cardholder-Activated Terminal Indicator</b> Positions: 89 Length: 1 Format: unpacked numeric	<b>Description:</b> If the transaction occurred at an unattended terminal, the indicator identifies what type of terminal, such as a gas pump. The Cardholder-Activated Terminal Indicator from the TCR 1 of the chargeback or re-presentment.
<b>Prepaid Card Indicator</b> Positions: 90 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates the type of prepaid card. The Prepaid Card Indicator from the TCR 1 of the chargeback or re-presentment.
<b>AVS Response Code</b> Positions: 91 Length: 1 Format: alphanumeric	<b>Description:</b> Contains the response to an address verification service request. The AVS Response Code from the TCR 1 of the chargeback or re-presentment.
<b>Authorization Source Code</b> Positions: 92 Length: 1 Format: alphanumeric	<b>Description:</b> Identifies the source of the authorization. The Authorization Source Code from the TCR 1 of the chargeback or re-presentment.
<b>Purchase Identifier Format</b> Positions: 93 Length: 1 Format: alphanumeric	<b>Description:</b> The Purchase Identifier Format from the TCR 1 of the chargeback or re-presentment.
<b>ATM Account Selection</b> Positions: 94 Length: 1 Format: alphanumeric	<b>Description:</b> The ATM Account Selection from the TCR 1 of the chargeback or re-presentment.
<b>Purchase Identifier</b> Positions: 95–119 Length: 25 Format: alphanumeric	<b>Description:</b> Indicates the type of identifying information (order number, invoice number, text description, etc.). The Purchase Identifier from the TCR 1 of the chargeback or re-presentment.
<b>Cashback</b> Positions: 120–128 Length: 9 Format: unpacked numeric	<b>Description:</b> The Cashback amount from the TCR 1 of the chargeback or re-presentment.
<b>Reserved</b> Positions: 129–167 Length: 39 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.



**VCRFS/VDAS Message Edit Criteria (continued)**

<b>Reserved for Visa Internal Use</b>  Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> This field is reserved for Visa internal use. EP will always space-fill.
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## TC 38

## TCR 5 — INDUSTRY-SPECIFIC DATA—PASSENGER ITINERARY

## CTF – Outgoing and Incoming Interchange

## VDAS Advice Record Layout

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

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

## TC 38

## TCR 5 — INDUSTRY-SPECIFIC DATA—PASSENGER ITINERARY

## CTF – Outgoing and Incoming Interchange

## VDAS Advice Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain 38.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 5.
<b>Reserved</b> Positions: 5–16 Length: 12 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Business Format Code</b> Positions: 17–18 Length: 2 Format: alphanumeric	<b>Description:</b> Code indicating the type of business that is applicable to this transaction.
<b>Reserved</b> Positions: 19–26 Length: 8 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Passenger Name</b> Positions: 27–46 Length: 20 Format: alphanumeric	<b>Description:</b> The Passenger Name from TCR 3 of the chargeback or re-presentment.
<b>Departure Date (MMDDYY)</b> Positions: 47–52 Length: 6 Format: unpacked numeric	<b>Description:</b> The Departure Date from TCR 3 of the chargeback or re-presentment.
<b>Origination City/Airport Code</b> Positions: 53–55 Length: 3 Format: alphanumeric	<b>Description:</b> The Origination City/Airport Code from TCR 3 of the chargeback or re-presentment.

## VDAS Advice Edit Criteria (continued)

<b>Trip Leg 1 Information</b> Positions: 56–62 Length: 7 Format: Group	<b>Description:</b> Description of the first leg of trip.  The Trip Leg 1 Information from the TCR 3 of the chargeback or re-presentment.
<b>Carrier Code</b> Positions: 56–57 Length: 2 Format: alphanumeric	<b>Description:</b> The Trip Leg 1 Carrier Code from the TCR 3 of the chargeback or re-presentment.
<b>Service Class</b> Positions: 58 Length: 1 Format: alphanumeric	<b>Description:</b> The Trip Leg 1 Service Class from the TCR 3 of the chargeback or re-presentment.
<b>Stop-Over Code</b> Positions: 59 Length: 1 Format: alphanumeric	<b>Description:</b> The Trip Leg 1 Stop Over Code from the TCR 3 of the chargeback or re-presentment.
<b>Destination City</b> Positions: 60–62 Length: 3 Format: alphanumeric	<b>Description:</b> The Trip Leg 1 Destination City from the TCR 3 of the chargeback or re-presentment.
<b>Trip Leg 2 Information</b> Positions: 63–69 Length: 7 Format: Group	<b>Description:</b> Description of the second leg of trip.  The Trip Leg 2 Information from the TCR 3 of the chargeback or re-presentment.
<b>Carrier Code</b> Positions: 63–64 Length: 2 Format: alphanumeric	<b>Description:</b> The Trip Leg 2 Carrier Code from the TCR 3 of the chargeback or re-presentment.
<b>Service Class</b> Positions: 65 Length: 1 Format: alphanumeric	<b>Description:</b> The Trip Leg 2 Service Class from the TCR 3 of the chargeback or re-presentment.
<b>Stop-Over Code</b> Positions: 66 Length: 1 Format: alphanumeric	<b>Description:</b> The Trip Leg 2 Stop Over Code from the TCR 3 of the chargeback or re-presentment.
<b>Destination City</b> Positions: 67–69 Length: 3 Format: alphanumeric	<b>Description:</b> The Trip Leg 2 Destination City from the TCR 3 of the chargeback or re-presentment.
<b>Trip Leg 3 Information</b> Positions: 70–76 Length: 7 Format: Group	<b>Description:</b> Description of the third leg of trip.  The Trip Leg 3 Information from the TCR 3 of the chargeback or re-presentment.

## VDAS Advice Edit Criteria (continued)

<b>Carrier Code</b> Positions: 70–71 Length: 2 Format: alphanumeric	<b>Description:</b> The Trip Leg 3 Carrier Code from the TCR 3 of the chargeback or re-presentment.
<b>Service Class</b> Positions: 72 Length: 1 Format: alphanumeric	<b>Description:</b> The Trip Leg 3 Service Class from the TCR 3 of the chargeback or re-presentment.
<b>Stop-Over Code</b> Positions: 73 Length: 1 Format: alphanumeric	<b>Description:</b> The Trip Leg 3 Stop Over Code from the TCR 3 of the chargeback or re-presentment.
<b>Destination City</b> Positions: 74–76 Length: 3 Format: alphanumeric	<b>Description:</b> The Trip Leg 3 Destination City from the TCR 3 of the chargeback or re-presentment.
<b>Trip Leg 4 Information</b> Positions: 77–83 Length: 7 Format: Group	<b>Description:</b> The Trip Leg 4 Information from the TCR 3 of the chargeback or re-presentment.
<b>Carrier Code</b> Positions: 77–78 Length: 2 Format: alphanumeric	<b>Description:</b> The Trip Leg 4 Carrier Code from the TCR 3 of the chargeback or re-presentment.
<b>Service Class</b> Positions: 79 Length: 1 Format: alphanumeric	<b>Description:</b> The Trip Leg 4 Service Class from the TCR 3 of the chargeback or re-presentment.
<b>Stop-Over Code</b> Positions: 80 Length: 1 Format: alphanumeric	<b>Description:</b> The Trip Leg 4 Stop Over Code from the TCR 3 of the chargeback or re-presentment.
<b>Destination City</b> Positions: 81–83 Length: 3 Format: alphanumeric	<b>Description:</b> The Trip Leg 4 Destination City from the TCR 3 of the chargeback or re-presentment.
<b>Travel Agency Code</b> Positions: 84–91 Length: 8 Format: alphanumeric	<b>Description:</b> The Travel Agency Code from TCR 3 of the chargeback or re-presentment.
<b>Travel Agency Name</b> Positions: 92–116 Length: 25 Format: alphanumeric	<b>Description:</b> The Travel Agency Code from TCR 3 of the chargeback or re-presentment.

## VDAS Advice Edit Criteria (continued)

<b>Restricted Ticket Indicator</b> Positions: 117 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether this ticket is non-refundable. The Restricted Ticket Indicator from TCR 3 of the chargeback or re-presentation.
<b>Reserved</b> Positions: 118–168 Length: 51 Format: alphanumeric	<b>Description:</b> This field is reserved for future reference. EP will always space-fill.

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TC 38

## TC 38

## TCR 5 — INDUSTRY-SPECIFIC DATA—LODGING

## CTF – Outgoing and Incoming Interchange

## VDAS Advice Record Layout

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

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



## TC 38

## TCR 5 — INDUSTRY-SPECIFIC DATA—LODGING

## CTF – Outgoing and Incoming Interchange

## VDAS Advice Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain 38.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 5.
<b>Reserved</b> Positions: 5–16 Length: 12 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Business Format Code</b> Positions: 17–18 Length: 2 Format: alphanumeric	<b>Description:</b> Code indicating the type of business that is applicable to this transaction. The Business Format Code from TCR 3 of the chargeback or re-presentment.
<b>Reserved</b> Positions: 19–26 Length: 8 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Lodging No-Show Indicator</b> Positions: 27 Length: 1 Format: alphanumeric	<b>Description:</b> Code indicating the cardholder is being billed for a reserved room that was not actually rented. The Lodging No-Show Indicator from TCR 3 of the chargeback or re-presentment.
<b>Lodging Extra Charges</b> Positions: 28–33 Length: 6 Format: unpacked numeric	<b>Description:</b> Used to indicate the type of additional charges added to a customer's bill after check out. The Lodging Extra Charges from TCR 3 of the chargeback or re-presentment.
<b>Reserved</b> Positions: 34–37 Length: 4 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

## VDAS Advice Edit Criteria (continued)

<b>Lodging Check-In Date</b> Positions: 38–43 Length: 6 Format: unpacked numeric	<b>Description:</b> The Lodging Check-In Date from TCR 3 of the chargeback or re-presentment.
<b>Reserved</b> Positions: 44–168 Length: 125 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

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TC 38

## TC 38

## TCR 5 — INDUSTRY-SPECIFIC DATA—CAR RENTAL

## CTF – Outgoing and Incoming Interchange

## VDAS Advice Record Layout

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

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

## TC 38

## TCR 5 — INDUSTRY-SPECIFIC DATA—CAR RENTAL

## CTF – Outgoing and Incoming Interchange

## VDAS Advice Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain 38.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 5.
<b>Reserved</b> Positions: 5–16 Length: 12 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Business Format Code</b> Positions: 17–18 Length: 2 Format: alphanumeric	<b>Description:</b> Code indicating the type of business that is applicable to this transaction. This field must contain the Business Format Code from TCR 3 of the chargeback or re-presentment.
<b>Reserved</b> Positions: 19–26 Length: 8 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Car Rental No-Show Indicator</b> Positions: 27 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates that the cardholder was billed for a reserved vehicle that was not actually rented. This field must contain the Car Rental No-Show Indicator from TCR 3 of the chargeback or re-presentment.
<b>Car Rental Extra Charges</b> Positions: 28–33 Length: 6 Format: unpacked numeric	<b>Description:</b> Indicates additional charges (gas, late fee, etc.) added to the customer's bill after checkout. This field must contain the Car Rental Extra Charges from TCR 3 of the chargeback or re-presentment.
<b>Reserved</b> Positions: 34–37 Length: 4 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

## VDAS Advice Edit Criteria (continued)

<b>Car Rental Check-Out Date</b> Positions: 38–43 Length: 6 Format: unpacked numeric	<b>Description:</b> Date the customer picked up the car or, in the case of a no-show or pre-pay, the scheduled pick-up date. This field must contain the Car Rental Check-Out Date from TCR 3 of the chargeback or re-presentment.
<b>Reserved</b> Positions: 44–168 Length: 125 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

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## CTF – Outgoing and Incoming Interchange

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**39.1 TC 39—VCRFS/VDAS MESSAGE TRANSACTIONS**

TCR 0, 1–7

CTF – Outgoing and Incoming Interchange

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

In VCRFS, an automated copy fulfillment (TC 39) is an electronic image of the requested copy provided by the acquirer to the issuer or by the merchant to the acquirer. An acquirer, using a workstation or fax machine, can send automated copy fulfillments to an issuer participating in either the CRM or fax service. A merchant, using a workstation or fax machine, can send automated copy fulfillments to an acquirer participating in the CRM service.

## TC 39

## TCR 0

## CTF – Outgoing and Incoming Interchange

## VCRFS/VDAS Message Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17	1	AN	End Flag
18–20	3	UN	Last TCR Data Length
21–32	12	UN	Retrieval Request ID
33	1	AN	Data Type Flag
34	1	AN	Transaction Type
35	1	AN	Source Routing Flag
36	1	AN	Destination Routing Flag
37	1	AN	Return Flag
38	1	UN	Settlement Flag
39–43	5	UN	Message Transaction Number
44–50	7	UN	Destination Sub-Address
51–57	7	UN	Source Sub-Address
58–61	4	AN	Public Network Trace Number
62–84	23	AN	Acquirer Reference Number
85–100	16	UN	Account Number
101–103	3	UN	Account Number Extension
104–118	15	UN	Transaction Identifier
119	1	AN	Excluded Transaction ID Reason
120–121	2	UN	Multiple Clearing Sequence Number
122–128	7	AN	Reserved
129–134	6	UN	Issuer Financial BIN
135–140	6	UN	Acquirer Financial BIN
141	1	AN	Requested Document Method
142–147	6	UN	Chargeback Reference Number
148–159	12	UN	Transaction Amount

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

**VCRFS/VDAS Message Record Layout (continued)**

Position	Field Length	Format	Contents
160–163	4	UN	Purchase Date (MMDD)
164–167	4	UN	Central Processing Date (YDDD)
168	1	AN	Reimbursement Attribute
Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric			

## TC 39

## TCR 0

## CTF – Outgoing and Incoming Interchange

## VCRFS/VDAS Message Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must be 39.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which a BASE II transaction message is sent.  This field must contain a valid VCRFS or VDAS workstation BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which a BASE II transaction message is sent.
<b>End Flag</b> Positions: 17 Length: 1 Format: alphanumeric	<b>Description:</b> Flag designating if there are more TCs that follow this message or if this is the end of a page or group of transactions.  <b>VIC Edit:</b> The field must contain a P, G, F, or space.  The End Flags are:  Space = Indicates that there are more TCs to follow for this message  P = Indicates the end of a page of unformatted text data within a group  G = Indicates the end of the last page in a group of transactions within the message. Another group of transactions follows  F = Indicates the end of the last group of transactions in the message
<b>Last TCR Data Length</b> Positions: 18–20 Length: 3 Format: unpacked numeric	<b>Description:</b> This is the data length of the last Transaction Component Record (TCR) of the transaction.  <b>VIC Edit:</b> This field must contain a numeric entry.  If the Data Type is I or T and the End Flag is not a space, this field must be greater than zero.

## VCRFS/VDAS Message Edit Criteria (continued)

<b>Retrieval Request ID</b> Positions: 21–32 Length: 12 Format: unpacked numeric	<b>Description:</b> Numeric identifier of an issuer's request for a transaction receipt, which could include the original, a paper copy, a facsimile, or an electronic version.  <b>VIC Edit:</b> This field must contain a numeric entry.  When the Destination Routing Flag is 1, this field must contain a properly formatted ID.  This field may contain zeros.
<b>Data Type Flag</b> Positions: 33 Length: 1 Format: alphanumeric	<b>Description:</b> Flag identifying the type of data in the Transaction Component Record (TCR).  The Data Type Flags are:  I = Transaction contains G3 image data  F = Transaction contains formatted data  T = Transaction contains unformatted text data
<b>Transaction Type</b> Positions: 34 Length: 1 Format: alphanumeric	<b>Description:</b> The type of transaction contained in this TCR. The transaction type flags are:  C = Chargeback  D = Dispute  R = Re-presentment  F = Fulfillment  V = Reserved for Visa internal use  <b>VIC Edit:</b> The field must contain a C, D, R, F, or V.
<b>Source Routing Flag</b> Positions: 35 Length: 1 Format: alphanumeric	<b>Description:</b> Flag indicating from whom the transaction was sent. The Source Routing Flags are:  I = Transaction from issuer  A = Transaction from acquirer  S = Transaction from secondary acquirer  M = Transaction from merchant  V = Transaction from Visa  <b>VIC Edit:</b> The field must contain an I, A, S, M, or V.
<b>Destination Routing Flag</b> Positions: 36 Length: 1 Format: alphanumeric	<b>Description:</b> Flag indicating to whom the transaction is being sent (destined): acquirer, issuer, or Visa. The Destination Routing Flags are:  A = Transaction to acquirer  I = Transaction to issuer  <b>VIC Edit:</b> The field must contain an A or I.
<b>Return Flag</b> Positions: 37 Length: 1 Format: alphanumeric	<b>Description:</b> Reserved for future use. EP will always space-fill.

## VCRFS/VDAS Message Edit Criteria (continued)

<b>Settlement Flag</b> Positions: 38 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates the settlement impact; also, the settlement service in which the transaction will settle: the International Settlement Service or a National Area Net Service.  <b>VIC Edit:</b> If provided from the VCRFS/VDAS advice, this field should contain the Settlement Flag.  This field must contain the Settlement Flag from the chargeback or re-presentment.
<b>Message Transaction Number</b> Positions: 39–43 Length: 5 Format: unpacked numeric	<b>Description:</b> This field indicates the sequence of the transaction within the message. For example, the first transaction in the message has a Transaction Number of 00001.  <b>VIC Edit:</b> The field must contain a numeric entry which is greater than zero.
<b>Destination Sub-Address</b> Positions: 44–50 Length: 7 Format: unpacked numeric	<b>Description:</b> The secondary address to which the transaction is sent (destined): acquirer, issuer, merchant, secondary acquirer, or Visa.  For a nonfulfillment destined to an issuer, the field must contain the issuer VCRFS sub-address from the request for copy or VCRFS advice.  <b>VIC Edit:</b> The field must contain a numeric entry.  If the destination is the Public Network Gateway, this field may not be zeros.  This field has the same sub-address that appeared on the VCRFS/VDAS advice. It is the sub-address receiving the transaction. The sub-address is a Public Network ID and mailbox ID.
<b>Source Sub-Address</b> Positions: 51–57 Length: 7 Format: unpacked numeric	<b>Description:</b> The sub-address from which the transaction was sent.  <b>VIC Edit:</b> The field must contain a numeric entry.  If included, this is the sub-address of the sender. It is a Public Network ID and mailbox ID.
<b>Public Network Trace Number</b> Positions: 58–61 Length: 4 Format: alphanumeric	<b>VIC Edit:</b> Transactions which originated at a Public Network user can contain a trace number inserted by the Public Network Gateway.  The receiver is not required to retain this trace number.  This field may contain spaces.
<b>Acquirer Reference Number (ARN)</b> Positions: 62–84 Length: 23 Format: alphanumeric	<b>Description:</b> A 23-digit identification number assigned by the acquirer and associated with every draft/voucher. It contains a format code, BIN, capture date, file locator, and check digit. This field must contain the Acquirer Reference Number from the chargeback or re-presentment.  This number is included in a Clearing Record.  The ARN should be unique although duplicate ARNs will not be rejected.  <b>VIC Edit:</b> The Format Code in Position 62 of the ARN must contain either a 2 or a 7.
<b>Account Number</b> Positions: 85–100 Length: 16 Format: unpacked numeric	<b>Description:</b> Contains the Account Number from the chargeback or re-presentment.  Account numbers are required on some transactions depending on the specified Funds Disbursement Reason Code. Refer to <i>BASE II Clearing Data Codes</i> manual to determine which reason code requires an account number.  <b>VIC Edit:</b> If the Destination Routing Flag is I, the field must contain a valid account number.  Fulfillments sent to issuers must contain the account number from the VCRFS/VDAS advice.

## VCRFS/VDAS Message Edit Criteria (continued)

<b>Account Number Extension</b> Positions: 101–103 Length: 3 Format: unpacked numeric	<p><b>Description:</b> A three-digit extension of the account number that allows account numbers up to 19 digits.</p> <p>If the account number exceeds 16 digits, the extension field entry must be numeric, left-justified, and any remaining positions zero-filled.</p> <p><b>Outgoing:</b> The Edit Package inserts zeros in the field if the Account Number is 16 digits or less (per the ARDEF Table).</p> <p><b>VIC Edit:</b> The field must contain zeros if Account Number is 16 digits or fewer.</p>
<b>Transaction Identifier (TID)</b> Positions: 104–118 Length: 15 Format: unpacked numeric	<p><b>Description:</b> A unique value that Visa assigns to each transaction and returns to the acquirer in the authorization response. Visa uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations, and chargebacks.</p> <p><b>VIC Edit:</b> The field must contain a numeric entry. It must be either zeros or a valid Transaction Identifier.</p> <p>For fulfillment transactions destined for issuers, if the Acquirer Reference Number Format Code is a 2, this field may not be zeros. If the ARN format code is a 7, this field must be zeros. This field must contain the Transaction Identifier from the chargeback or re-presentment.</p>
<b>Excluded Transaction Identifier Reason</b> Positions: 119 Length: 1 Format: alphanumeric	<p><b>Description:</b> This field contains a code indicating that a transaction identifier is not included in the transaction. Use of this field ensures that certain transactions that do not have a transaction identifier can be processed successfully through the VisaNet systems. This field contains the value from the TC 38.</p>
<b>Multiple Clearing Sequence Number</b> Positions: 120–121 Length: 2 Format: unpacked numeric	<p><b>Description:</b> This field contains a sequence number that distinguishes a specific clearing message among multiple clearing messages being submitted for a single CPS authorization from a chargeback or re-presentment. All BASE II clearing messages linked to a single authorization request must contain a unique clearing sequence number from at least 1 to the total number of clearing records (Field 62.12—Multiple Clearing Sequence Count) for the authorization.</p> <p>This entry must be numeric.</p> <p><b>Outgoing:</b> For transactions from non-CPS participating merchants, the Edit Package zero-fills this field.</p>
<b>Reserved</b> Positions: 122–128 Length: 7 Format: alphanumeric	<p><b>Description:</b> This field is reserved for future use. EP will always space-fill.</p>
<b>Issuer Financial BIN</b> Positions: 129–134 Length: 6 Format: unpacked numeric	<p><b>Description:</b> Issuer's identification number, usually six digits, assigned by Visa.</p> <p>Must be a valid financial BIN. If zeros, it will be filled by BASE II with the default financial BIN on the CONFIG.</p>
<b>Acquirer Financial BIN</b> Positions: 135–140 Length: 6 Format: unpacked numeric	<p><b>Description:</b> Acquirer's Visa-assigned identification number, usually six digits.</p> <p>Must be a valid financial BIN. If zeros it will be filled by BASE II with the default financial BIN on the CONFIG.</p>

## VCRFS/VDAS Message Edit Criteria (continued)

<b>Requested Document Method</b> Positions: 141 Length: 1 Format: alphanumeric	<b>Description:</b> Requested method of distributing the document. Documents can be distributed: <ul style="list-style-type: none"> <li>• M = By mail</li> <li>• 0 = Electronically (on websites or CD-ROMs)</li> </ul> This field must contain a 0 (zero) or an M.
<b>Chargeback Reference Number</b> Positions: 142–147 Length: 6 Format: unpacked numeric	<b>Description:</b> Unique identifier assigned by issuers to chargebacks. Acquirers that submit Visa re-presentments must include the number in the re-presentment message.  This field must contain the Chargeback Reference Number from the chargeback or re-presentment.
<b>Transaction Amount</b> Positions: 148–159 Length: 12 Format: unpacked numeric	<b>Description:</b> The total amount of the transaction -- between a cardholder and a merchant, or between a cardholder and a member. The transaction amount includes the actual amount of the purchase plus state (or other) taxes.  This field must contain the Destination Amount from TCR 0 of the chargeback or re-presentment. Two decimals are implied.
<b>Purchase Date</b> Positions: 160–163 Length: 4 Format: unpacked numeric	<b>Description:</b> The actual date a cardholder makes a purchase; this is the date of the transaction. This field must contain the Purchase Date from the chargeback or re-presentment.  The entry must be a four-digit numeric (which may be zeros) in the format MMDD (month and day).
<b>Central Processing Date</b> Positions: 164–167 Length: 4 Format: unpacked numeric	<b>Description:</b> The date (based on Greenwich Mean Time) on which a member enters Interchange data to, and the data is accepted by, a VisaNet Interchange Center (VIC).  <b>VIC Edit:</b> Insert the date when the transaction was processed.  The date format is YDDD (year and day).
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.



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## TC 39

## TCR 1-7 — IMAGE/TEXT MESSAGE

## CTF – Outgoing and Incoming Interchange

## VCRFS/VDAS Text Message Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–168	164	AN	Image or Text
Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric			

## TC 39

## TCR 1-7 — IMAGE/TEXT MESSAGE

## CTF – Outgoing and Incoming Interchange

## VCRFS/VDAS Text Message Edit Criteria

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

## TC 39

## TCR 1 — FORMS DATA

## CTF – Outgoing and Incoming Interchange

## VDAS Forms Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–6	2	AN	Form ID
7	1	UN	Jurisdiction
8–168	161	AN	Forms Formatted Fields

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

## TC 39

## TCR 1 — FORMS DATA

## CTF – Outgoing and Incoming Interchange

## VDAS Forms Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must be 39.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 1.
<b>Form ID</b> Positions: 5–6 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates type of form being transmitted.  The valid values for this field are:  2E = Documentation Transmittal  3C = Certification of Special Authorization  3D = Certification of Authorization
<b>Jurisdiction</b> Positions: 7 Length: 1 Format: unpacked numeric	<b>Description:</b> The region or area whose authority and control this transaction comes under.  The valid values for this field are:  1 = International  2 = U.S. Region  3 = U.K.
<b>Forms Formatted Fields</b> Positions: 8–168 Length: 161 Format: alphanumeric	<b>Description:</b> Forms data.

## TC 39

## TCR 1 — FORMS DATA, EXHIBIT E OR EXHIBIT 2E

## CTF – Outgoing and Incoming Interchange

## VDAS Forms Data Record Layout

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

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

## TC 39

## TCR 1 — FORMS DATA, EXHIBIT E OR EXHIBIT 2E

## CTF – Outgoing and Incoming Interchange

## VDAS Forms Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must be 39.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 1.
<b>Form ID</b> Positions: 5–6 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates type of form being transmitted.  The valid value for this field is 2E (Documentation Transmittal).
<b>Jurisdiction</b> Positions: 7 Length: 1 Format: unpacked numeric	<b>Description:</b> The region or area whose authority and control this transaction comes under.  The valid values for this field are:  1 = International  2 = U.S. Region  3 = U.K.
<b>Chargeback Reference Number</b> Positions: 8–13 Length: 6 Format: unpacked numeric	<b>Description:</b> Unique identifier assigned by issuers. Acquirers that submit Visa re-presentments must include the number in the re-presentment message. For adjustments, this subfield is not applicable and must be zero-filled.  This subfield must be numeric.  For original sales drafts, the entry must be zeros.  This field must contain the Chargeback Reference Number from the chargeback or re-presentment.
<b>Transaction Amount</b> Positions: 14–25 Length: 12 Format: unpacked numeric	<b>Description:</b> The total amount of the transaction -- between a cardholder and a merchant, or between a cardholder and a member. The transaction amount includes the actual amount of the purchase plus state (or other) taxes.  This field must contain the Destination Amount from TCR 0 of the chargeback or re-presentment.

## VDAS Forms Data Edit Criteria (continued)

<b>Transaction Currency Code</b> Positions: 26–28 Length: 3 Format: alphanumeric	<b>Description:</b> This field contains the three-digit currency code of the transaction. Refer to the appropriate VisaNet User's manuals for the listing of valid currency codes.
<b>Transaction Date</b> Positions: 29–32 Length: 4 Format: unpacked numeric	<b>Description:</b> The date on which a transaction between a cardholder and a merchant, an acquirer, or a carrier occurs.  This field contains the Purchase Date.
<b>Transaction Type</b> Positions: 33–34 Length: 2 Format: unpacked numeric	<b>Description:</b> The type of transaction contained in this TCR.  This field must contain 05, 06, 07, 15, 16, or 17.
<b>Usage Code</b> Positions: 35 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates whether this is the first presentment or the second.  A VisaNet code that identifies the specific processing cycle of a Chargeback or Re-presentment.  The entry will be 1 on original transactions.  This field must contain 1 or 2.
<b>Reason Code</b> Positions: 36–37 Length: 2 Format: unpacked numeric	<b>Description:</b> A VisaNet code that provides additional information to the receiving member regarding a Chargeback, Re-presentment, Fee Collection, Funds Disbursement, or Transaction Receipt Request.  This field must contain a valid Reason Code.
<b>Documentation Indicator</b> Positions: 38 Length: 1 Format: unpacked numeric	<b>Description:</b> This is a 1-position code identifying the status of supporting documentation. Subfield is required. This field must contain the Documentation Indicator from TCR 1 of the chargeback or re-presentment.  This field must contain a space or 0 through 4.
<b>Merchant Name</b> Positions: 39–63 Length: 25 Format: alphanumeric	<b>Description:</b> This is the merchant or member name (for cash disbursements) imprinted on the transaction receipt by the merchant's or member's imprinter plate. It should be the "doing business as" (DBA) name of the merchant or member and the one most recognizable to cardholders. The merchant name as shown in the original presentment must be included in all chargebacks, retrieval requests, and re-presentments.  This field contains the Merchant Name.
<b>Merchant City</b> Positions: 64–76 Length: 13 Format: alphanumeric	<b>Description:</b> Unless otherwise specified, this must be the city location of the merchant or member outlet where the transaction occurred.  The U.S. Postal Service standard city abbreviations as provided in the appropriate VisaNet User's manuals must be used for city names containing more than 13 characters. The merchant city as shown in the original presentment must be included in all chargebacks, retrieval requests, and re-presentments.  This field contains the Merchant City.
<b>Merchant State</b> Positions: 77–79 Length: 3 Format: alphanumeric	<b>Description:</b> This field contains the Merchant State/Province.



## VDAS Forms Data Edit Criteria (continued)

<b>Merchant Category Code</b> Positions: 80–83 Length: 4 Format: alphanumeric	<b>Description:</b> A code designating the principal trade, profession, or line of business in which a merchant is engaged as specified in the International Operating Regulations. The field must contain a valid four-digit numeric Merchant Category Code (MCC). For Reimbursement Attribute 1, 2, G, or H, the entry must be 6011.
<b>Estimated Central Processing Date (MMDDYY)</b> Positions: 84–89 Length: 6 Format: alphanumeric	<b>Description:</b> Estimate of when the original transaction was processed by BASE II. This field is supplied by the workstation.
<b>Prepared By</b> Positions: 90–114 Length: 25 Format: alphanumeric	<b>Description:</b> Defaults to the workstation operator name.
<b>Telephone Number</b> Positions: 115–130 Length: 16 Format: alphanumeric	<b>Description:</b> This field contains the workstation operator telephone number.
<b>Date Prepared</b> Positions: 131–138 Length: 8 Format: unpacked numeric	<b>Description:</b> Date this record was created, supplied by the workstation.
<b>Reimbursement Attribute on Draft</b> Positions: 139 Length: 1 Format: unpacked numeric	<b>Description:</b> This field contains the Reimbursement Attribute of the draft message.
<b>Central Processing Date (YDDD)</b> Positions: 140–143 Length: 4 Format: unpacked numeric	<b>Description:</b> The date (based on Greenwich Mean Time) on which a member enters Interchange data to, and the data is accepted by, a VisaNet Interchange Center. The field must contain a valid date in YDDD format.
<b>Acquirer's Business ID</b> Positions: 144–151 Length: 8 Format: unpacked numeric	<b>Description:</b> A unique member identification number assigned to the acquirer by Visa.  This field contains the Acquirer's Business ID.
<b>Mail/Telephone or Electronic Commerce Indicator</b> Positions: 152 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates that the transaction was performed by mail, telephone, or electronic commerce. The field must contain a space or 1 through 9. If the Merchant Category Code on an original transaction is 5960, 5962, or 5964 through 5969, then the entry cannot be a space, unless "R" is present in the POS Environment code (TCR1, position 168).
<b>Special Condition Indicators</b> Positions: 153–154 Length: 2 Format: alphanumeric	<b>Description:</b> This subfield supplies extra information regarding chargebacks (validation requests and advices).  This field must contain the appropriate Risk Identification Service indicator and/or merchant indicator from TCR 1 of the chargeback or re-presentment.  This field contains the Special Condition Indicators.

**VDAS Forms Data Edit Criteria (continued)**

<b>Reserved</b> Positions: 155–168 Length: 14 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
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## TC 39

## TCR 2 — FORMS DATA, EXHIBIT E OR EXHIBIT 2E—OPTIONAL COLLECTION DATA

## CTF – Outgoing and Incoming Interchange

## VDAS Forms Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–6	2	AN	Form ID
7	1	AN	Fraud Account Flag
8–32	25	AN	Cardholder Name
33–72	40	AN	Cardholder Address
73–168	96	AN	Reserved

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

## TC 39

## TCR 2 — FORMS DATA, EXHIBIT E OR EXHIBIT 2E—OPTIONAL COLLECTION DATA

## CTF – Outgoing and Incoming Interchange

## VDAS Forms Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must be 39.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 2.
<b>Form ID</b> Positions: 5–6 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates type of form being transmitted.  This field must contain 2E (Documentation Transmittal).
<b>Fraud Account Flag</b> Positions: 7 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates if account is fraudulent.  This field must contain Y or N.
<b>Cardholder Name</b> Positions: 8–32 Length: 25 Format: alphanumeric	<b>Description:</b> Name of individual to whom a Visa Card, Visa Electron Card, or Visa TravelMoney Card is issued, or who is authorized to use this Visa Card, Visa Electron Card, or Visa TravelMoney Card.
<b>Cardholder Address</b> Positions: 33–72 Length: 40 Format: alphanumeric	<b>Description:</b> The address given by cardholder as the place to receive statements and miscellaneous correspondence.
<b>Reserved</b> Positions: 73–168 Length: 96 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

# TCR 3 —FORMS DATA, EXHIBIT E OR EXHIBIT 2E—OPTIONAL RE-PRESENTMENT/SECOND CHARGEBACK

## TC 39

### TCR 3 — FORMS DATA, EXHIBIT E OR EXHIBIT 2E—OPTIONAL RE-PRESENTMENT/SECOND CHARGEBACK

#### CTF – Outgoing and Incoming Interchange

#### VDAS Forms Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–6	2	AN	Form ID
7–16	10	Group	Re-presentment Info
7–14	8	UN	Chargeback Receipt Date
15–16	2	UN	Re-presentment Reason
17–29	13	Group	Second Chargeback Info
17–24	8	UN	Re-presentment Receipt Date
25	1	AN	Providing Documentation for Original Chargeback Reason Code
26	1	AN	Documentation Not Received
27	1	AN	Different Chargeback Reason Code
28–29	2	UN	Second Chargeback Reason Code
30–79	50	AN	Member Message Text
80–168	89	AN	Reserved
Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric			

## TC 39

TCR 3 — FORMS DATA, EXHIBIT E OR EXHIBIT  
2E—OPTIONAL RE-PRESENTMENT/SECOND CHARGEBACK

## CTF – Outgoing and Incoming Interchange

## VDAS Forms Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must be 39.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 3.
<b>Form ID</b> Positions: 5–6 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates type of form being transmitted.
<b>Re-presentment Info</b> Positions: 7–16 Length: 10 Format: group	<b>Description:</b> The information on a clearing record that an acquirer presents to an issuer through Interchange after a chargeback.
<b>Chargeback Receipt Date</b> Positions: 7–14 Length: 8 Format: unpacked numeric	<b>Description:</b> The date an acquirer receives a returned transaction from an issuer.
<b>Re-presentment Reason</b> Positions: 15–16 Length: 2 Format: unpacked numeric	<b>Description:</b> Valid Re-presentment Reason Code, indicating reason for re-presentment.
<b>Second Chargeback Info</b> Positions: 17–29 Length: 13 Format: group	<b>Description:</b> This field is reserved.
<b>Re-presentment Receipt Date</b> Positions: 17–24 Length: 8 Format: unpacked numeric	<b>Description:</b> The date the issuer receives information on a clearing record from an acquirer after a chargeback.  Date received by the issuer.

## VDAS Forms Data Edit Criteria (continued)

<b>Providing Documentation for Original Chargeback Reason Code</b>  Positions: 25 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether documentation is being provided for original chargeback.  This field must contain Y or N.
<b>Documentation not Received</b>  Positions: 26 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates if documentation was not received.  This field must contain Y or N.
<b>Different Chargeback Reason Code</b>  Positions: 27 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates if there was a different reason code.  This field must contain Y or N.
<b>Second Chargeback Reason Code</b>  Positions: 28–29 Length: 2 Format: unpacked numeric	<b>Description:</b> This field is reserved.
<b>Member Message Text</b>  Positions: 30–79 Length: 50 Format: alphanumeric	<b>Description:</b> Contains member text message.
<b>Reserved</b>  Positions: 80–168 Length: 89 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.



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## TC 39

## TCR 4 — FORMS DATA, EXHIBIT Q OR EXHIBIT 3D

## CTF – Outgoing and Incoming Interchange

## VDAS Forms Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–6	2	AN	Form ID
7	1	UN	Jurisdiction
8–11	4	UN	Transaction Central Processing Date (YDDD)
12–19	8	UN	Authorization Date (MMDDCCYY)
20–31	12	UN	Authorization Amount
32–34	3	AN	Authorization Currency Code
35–40	6	AN	Issuer's Approval Code
41–42	2	UN	Method of Authorization
43–67	25	AN	Prepared By
68–83	16	AN	Telephone Number
84–91	8	UN	Date Prepared
92–103	12	UN	Authorized Amount (US\$)
104	1	AN	Authorizing Member Contacted
105–168	64	AN	Reserved

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

## TC 39

## TCR 4 — FORMS DATA, EXHIBIT Q OR EXHIBIT 3D

## CTF – Outgoing and Incoming Interchange

## VDAS Forms Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must be 39.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 4.
<b>Form ID</b> Positions: 5–6 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates type of form being transmitted.  The valid values for this field are:  3D = Certification of Authorization
<b>Jurisdiction</b> Positions: 7 Length: 1 Format: unpacked numeric	<b>Description:</b> The region or area whose authority and control this transaction comes under.  The valid values are:  1 = International  2 = U.S. region  3 = U.K.
<b>Transaction Central Processing Date</b> Positions: 8–11 Length: 4 Format: unpacked numeric	<b>Description:</b> Date on which a transaction is processed by BASE II.  This field must contain the Central Processing Date from the chargeback or re-presentment.
<b>Authorization Date</b> Positions: 12–19 Length: 8 Format: unpacked numeric	<b>Description:</b> Date the purchase was made and authorized.  MMDDCCYY format.
<b>Authorization Amount</b> Positions: 20–31 Length: 12 Format: unpacked numeric	<b>Description:</b> Authorization amounts must be equal to (but can be greater than) their clearing amounts. Two decimals implied.

## VDAS Forms Data Edit Criteria (continued)

<b>Authorization Currency Code</b> Positions: 32–34 Length: 3 Format: alphanumeric	<b>Description:</b> Currency code of the authorized source amount. This field must contain the Authorization Currency Code from TCR 5 of the chargeback or re-presentment.  The entry must be spaces or a valid ISO numeric currency code. If the Authorized Amount is not zeros, then the Authorization Currency Code must not be spaces. The source currency and the authorization currency must be the same. CPS credit vouchers and their reversals must contain spaces in this field.  Valid Currency Code.
<b>Issuer's Approval Code</b> Positions: 35–40 Length: 6 Format: alphanumeric	<b>Description:</b> Authorization code provided by the issuer when the transaction is approved.
<b>Method of Authorization</b> Positions: 41–42 Length: 2 Format: unpacked numeric	<b>Description:</b> Method used to authorize the transaction. Values are:  01 = Manual Authorizer  02 = V.I.P. System User  03 = V.I.P. Emergency Procedures (International only)  04 = Terminal Procedures (U.S. only)  05 = Auto/Telex User (International only)  06 = Point of Transaction (U.S. only)  07 = Telephone (U.S. only)
<b>Prepared By</b> Positions: 43–67 Length: 25 Format: alphanumeric	<b>Description:</b> Defaults to workstation operator name.
<b>Telephone Number</b> Positions: 68–83 Length: 16 Format: alphanumeric	<b>Description:</b> Defaults to workstation operator telephone number.
<b>Date Prepared</b> Positions: 84–91 Length: 8 Format: unpacked numeric	<b>Description:</b> The date the record was prepared. Supplied by workstation.
<b>Authorized Amount (US\$)</b> Positions: 92–103 Length: 12 Format: unpacked numeric	<b>Description:</b> Amount the issuer originally authorized in US dollars.
<b>Authorizing Member Contacted</b> Positions: 104 Length: 1 Format: alphanumeric	<b>Description:</b> Whether the authorizing member was contacted.  This field must contain Y or N.

**VDAS Forms Data Edit Criteria (continued)**

<b>Reserved</b> Positions: 105–168 Length: 64 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
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## TC 39

## TCR 4 — FORMS DATA, EXHIBIT Y OR EXHIBIT 3C

## CTF – Outgoing and Incoming Interchange

## VDAS Forms Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–6	2	AN	Form ID
7	1	UN	Jurisdiction
8–68	61	Group	Transaction Information
8	1	AN	Lodging or Vehicle Leasing
9–11	3	AN	Currency Code
12–68	57	Group	Lodging Merchant
12–19	8	UN	Check-In Date (MMDDCCYY)
20–27	8	UN	Check-Out Date (MMDDCCYY)
28–39	12	UN	Room Rate
40	1	AN	Room Rate Period
41–43	3	UN	Intended Length of Stay
44	1	AN	Intended Length of Stay Period
45–56	12	UN	Estimated Transaction Amount
57–68	12	UN	Transaction Amount
12–68	57	Group	Vehicle Leasing Merchant
12–19	8	UN	Rental Date (MMDDCCYY)
20–27	8	UN	Return Date (MMDDCCYY)
28–39	12	UN	Rental Rate
40	1	AN	Rental Rate Period
41–43	3	UN	Intended Length of Rental
44	1	AN	Intended Length of Rental Period
45–56	12	UN	Estimated Transaction Amount
57–68	12	UN	Transaction Amount
69–117	49	Group	Calculation of the Re-presentment Amount
69	1	UN	Floor Limit Indicator
70–81	12	UN	Applicable Floor Limit
82–93	12	UN	Sum of Amounts Authorized

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

**VDAS Forms Data Record Layout (continued)**

Position	Field Length	Format	Contents
82-93	12	UN	Transaction Amount
94-105	12	UN	Re-presentment Amount
106-117	12	UN	Totals Allowed
118-142	25	AN	Prepared By
143-158	16	AN	Telephone Number
159-166	8	UN	Date Prepared
167-168	2	AN	Reserved

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

## TC 39

## TCR 4 — FORMS DATA, EXHIBIT Y OR EXHIBIT 3C

## CTF – Outgoing and Incoming Interchange

## VDAS Forms Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain 39.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 4.
<b>Form ID</b> Positions: 5–6 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates type of form being transmitted.  The valid values for this field are:  3C = Certification of Special Authorization Re-presentment Amount (International)  Y = Certification of Special Authorization Presentment Amount (U.S.)
<b>Jurisdiction</b> Positions: 7 Length: 1 Format: unpacked numeric	<b>Description:</b> The region or area whose authority and control this transaction comes under.  The valid values are:  1 = International  2 = U.S. region  3 = U.K.
<b>Transaction Information</b> Positions: 8–68 Length: 61 Format: group	<b>Description:</b> Information that describes the transaction.
<b>Lodging or Vehicle Leasing</b> Positions: 8 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether the transaction involved lodging or vehicle leasing:  L = Lodging  V = Vehicle Leasing
<b>Currency Code</b> Positions: 9–11 Length: 3 Format: alphanumeric	<b>Description:</b> Indicates type of currency.  Defaults to chargeback or re-presentment Currency Code.



## VDAS Forms Data Edit Criteria (continued)

<b>Lodging Merchant</b> Positions: 12–68 Length: 57 Format: group	<b>Description:</b> Name of lodging merchant.
<b>Check-In Date &lt;</b> Positions: 12–19 Length: 8 Format: unpacked numeric	<b>Description:</b> Date of check-in at lodging. This field must contain the Check-In Date in the following format:  MMDDCCYY
<b>Check-Out Date</b> Positions: 20–27 Length: 8 Format: unpacked numeric	<b>Description:</b> Date of departure from lodging. This field must contain the Check-Out Date in the following format:  MMDDCCYY  The Check-Out Date must be greater than or equal to the Check-In Date.
<b>Room Rate</b> Positions: 28–39 Length: 12 Format: unpacked numeric	<b>Description:</b> Daily rate charged for lodging. Two decimals implied.
<b>Room Rate Period</b> Positions: 40 Length: 1 Format: alphanumeric	<b>Description:</b> Period of time the room rate covers (per day, per week, etc.). Valid values for this field are:  D = Days W = Weeks E = Weekend M = Per Month O = Other
<b>Intended Length of Stay</b> Positions: 41–43 Length: 3 Format: unpacked numeric	<b>Description:</b> Duration of stay that the cardholder reserved.
<b>Intended Length of Stay Period</b> Positions: 44 Length: 1 Format: alphanumeric	<b>Description:</b> Valid values for this field are:  D = Days W = Weeks E = Weekend M = Per Month O = Other
<b>Estimated Transaction Amount</b> Positions: 45–56 Length: 12 Format: unpacked numeric	<b>Description:</b> Estimated amount of the transaction based on the reservation. Two decimals implied.

## VDAS Forms Data Edit Criteria (continued)

<b>Transaction Amount</b> Positions: 57–68 Length: 12 Format: unpacked numeric	<b>Description:</b> The total amount of the transaction -- between a cardholder and a merchant, or between a cardholder and a member.
<b>Vehicle Leasing Merchant</b> Positions: 12–68 Length: 57 Format: group	<b>Description:</b> Name of leasing merchant.
<b>Rental Date</b> Positions: 12–19 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain the Rental Date in the following format:  MMDDCCYY
<b>Return Date</b> Positions: 20–27 Length: 8 Format: unpacked numeric	<b>Description:</b> The date the rental was returned.  This field must contain the Return Date in the following format:  MMDDCCYY  The Return Date must be greater than or equal to the Rental Date.
<b>Rental Rate</b> Positions: 28–39 Length: 12 Format: unpacked numeric	<b>Description:</b> Rate charged for car rental.
<b>Rental Rate Period</b> Positions: 40 Length: 1 Format: alphanumeric	<b>Description:</b> Period of rental.  Valid values for this field are:  D = Days W = Weeks E = Weekend M = Per Month O = Other
<b>Intended Length of Rental</b> Positions: 41–43 Length: 3 Format: unpacked numeric	<b>Description:</b> Duration of car rental that the cardholder reserved.
<b>Intended Length of Rental Period</b> Positions: 44 Length: 1 Format: alphanumeric	<b>Description:</b> Time period used for measuring duration of rental (per day, per week, etc.). Valid values for this field are:  D = Days W = Weeks E = Weekend M = Per Month O = Other

## VDAS Forms Data Edit Criteria (continued)

<b>Estimated Transaction Amount</b> Positions: 45–56 Length: 12 Format: unpacked numeric	<b>Description:</b> The estimated amount of the transaction based on the reservation. Two decimals implied.
<b>Transaction Amount</b> Positions: 57–68 Length: 12 Format: unpacked numeric	<b>Description:</b> The total amount of the transaction -- between a cardholder and a merchant, or between a cardholder and a member. The transaction amount includes the actual amount of the purchase plus state (or other) taxes.  This field must contain the Destination Amount from TCR 0 of the chargeback or re-presentment.
<b>Calculation of the Re-presentment Amount</b> Positions: 69–117 Length: 49 Format: group	<b>Description:</b> Estimated transaction based on reservation. Two decimals implied.
<b>Floor Limit Indicator</b> Positions: 69 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates if the transaction was above or below the merchant's floor limit for the date of the purchase according to the applicable Operating Regulations. This field must contain the Floor Limit Indicator from TCR 0 of the chargeback or re-presentment.  Valid values for this field are:  1 = Under Floor Limit  2 = Over Floor Limit
<b>Applicable Floor Limit</b> Positions: 70–81 Length: 12 Format: unpacked numeric	<b>Description:</b> If transaction was under the floor limit, indicates applicable limit.
<b>Sum of Amounts Authorized</b> Positions: 82–93 Length: 12 Format: unpacked numeric	<b>Description:</b> If transaction was over the floor limit, indicates total amount authorized. Two decimals implied.
<b>Transaction Amount</b> Positions: 82–93 Length: 12 Format: unpacked numeric	<b>Description:</b> The total amount of the transaction -- between a cardholder and a merchant, or between a cardholder and a member. The transaction amount includes the actual amount of the purchase plus state (or other) taxes.
<b>Re-presentment Amount</b> Positions: 94–105 Length: 12 Format: unpacked numeric	<b>Description:</b> The amount on the clearing record that an acquirer presents to an issuer through Interchange after a chargeback. Two decimals implied.
<b>Total Allowed</b> Positions: 106-117 Length: 12 Format: unpacked numeric	<b>Description:</b> The total amount allowed. Used only if Over Floor Limit. Two decimals implied.

## VDAS Forms Data Edit Criteria (continued)

<b>Prepared By</b> Positions: 118–142 Length: 25 Format: alphanumeric	<b>Description:</b> Defaults to workstation operator name.
<b>Telephone Number</b> Positions: 143–158 Length: 16 Format: alphanumeric	<b>Description:</b> Defaults to workstation operator telephone number.
<b>Date Prepared</b> Positions: 159–166 Length: 8 Format: unpacked numeric	<b>Description:</b> The date this record was prepared, supplied by workstation.  The date format is YYYYMMDD.
<b>Reserved</b> Positions: 167–168 Length: 2 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

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# TCR 5, 6 — FORMS DATA, EXHIBIT Y OR EXHIBIT 3C—AUTHORIZATIONS OBTAINED INFORMATION

## TC 39

### TCR 5, 6 — FORMS DATA, EXHIBIT Y OR EXHIBIT 3C—AUTHORIZATIONS OBTAINED INFORMATION

#### CTF – Outgoing and Incoming Interchange

#### VDAS Forms Data Record Layout

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

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

## VDAS Forms Data Record Layout (continued)

Position	Field Length	Format	Contents
163–168	6	AN	Reserved
Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric			

## TC 39

## TCR 5, 6 — FORMS DATA, EXHIBIT Y OR EXHIBIT 3C—AUTHORIZATIONS OBTAINED INFORMATION

## CTF – Outgoing and Incoming Interchange

## VDAS Forms Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must be 39.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain 5 or 6.
<b>Form ID</b> Positions: 5–6 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates type of form being transmitted.  The valid values for this field are:  3C = Certification of Special Authorization.
<b>Authorizations Obtained Info</b> Positions: 7–32 Length: 26 Format: group	<b>Description:</b> Quantity of authorizations obtained for this transaction. 1st occurrence, TCR 5  7th occurrence, TCR 6
<b>Authorization Date</b> Positions: 7–14 Length: 8 Format: unpacked numeric	<b>Description:</b> The actual date that the purchase was made and authorized.  MMDDCCYY format.
<b>Authorization Amount</b> Positions: 15–26 Length: 12 Format: unpacked numeric	<b>Description:</b> The actual authorized amount. This can exceed actual purchase amount in certain circumstances. Two decimals implied.
<b>Issuer's Approval Code</b> Positions: 27–32 Length: 6 Format: alphanumeric	<b>Description:</b> Authorization provided by the issuer when transaction is approved.
<b>Authorizations Obtained Info</b> Positions: 33–58 Length: 26 Format: group	<b>Descriptions:</b> Quantity of authorizations obtained for this transaction. 2nd occurrence, TCR 5  8th occurrence, TCR 6



# TCR 5, 6 — FORMS DATA, EXHIBIT Y OR EXHIBIT 3C—AUTHORIZATIONS OBTAINED INFORMATION

## VDAS Forms Data Edit Criteria (continued)

<b>Authorization Date</b> Positions: 33–40 Length: 8 Format: unpacked numeric	<b>Description:</b> The actual date that the purchase was made and authorized.  This field must contain the Authorization Date in the following format:  MMDDCCYY
<b>Authorization Amount</b> Positions: 41–52 Length: 12 Format: unpacked numeric	<b>Description:</b> The actual authorized amount. Can exceed actual purchase amount in certain circumstances. Two decimals implied.
<b>Issuer's Approval Code</b> Positions: 53–58 Length: 6 Format: alphanumeric	<b>Description:</b> Valid Approval Code.
<b>Authorizations Obtained Info</b> Positions: 59–84 Length: 26 Format: group	<b>Description:</b> Quantity of authorizations obtained for this transaction. 3rd occurrence, TCR 5  9th occurrence, TCR 6
<b>Authorization Date</b> Positions: 59–66 Length: 8 Format: unpacked numeric	<b>Description:</b> The actual date that the purchase was made and authorized.  This field must contain the Authorization Date in the following format:  MMDDCCYY
<b>Authorization Amount</b> Positions: 67–78 Length: 12 Format: unpacked numeric	<b>Description:</b> The actual authorized amount. Can exceed actual purchase amount in certain circumstances. Two decimals implied.
<b>Issuer's Approval Code</b> Positions: 79–84 Length: 6 Format: alphanumeric	<b>Description:</b> Authorization provided by the issuer when transaction is approved.
<b>Authorizations Obtained Info</b> Positions: 85–110 Length: 26 Format: group	<b>Description:</b> Identifies the source of the authorization. 4th occurrence, TCR 5  10th occurrence, TCR 6
<b>Authorization Date</b> Positions: 85–92 Length: 8 Format: unpacked numeric	<b>Description:</b> The actual date that the purchase was made and authorized.  This field must contain the Authorization Date in the following format:  MMDDCCYY
<b>Authorization Amount</b> Positions: 93–104 Length: 12 Format: unpacked numeric	<b>Description:</b> The actual authorized amount. Can exceed actual purchase amount in certain circumstances. Two decimals implied.
<b>Issuer's Approval Code</b> Positions: 105–110 Length: 6 Format: alphanumeric	<b>Description:</b> Authorization provided by the issuer when transaction is approved. Valid Approval Code.

# TCR 5, 6 — FORMS DATA, EXHIBIT Y OR EXHIBIT 3C—AUTHORIZATIONS OBTAINED INFORMATION

## VDAS Forms Data Edit Criteria (continued)

<b>Authorizations Obtained Info</b> Positions: 111–136 Length: 26 Format: group	<b>Description:</b> Quantity of authorizations obtained for this transaction. 6th occurrence, TCR 5 12th occurrence, TCR 6
<b>Authorization Date</b> Positions: 111–118 Length: 8 Format: unpacked numeric	<b>Description:</b> The actual date that the purchase was made and authorized. This field must contain the Authorization Date in the following format: MMDDCCYY
<b>Authorization Amount</b> Positions: 119–130 Length: 12 Format: unpacked numeric	<b>Description:</b> Authorized amount can exceed actual purchase amount in certain circumstances. Two decimals implied.
<b>Issuer's Approval Code</b> Positions: 131–136 Length: 6 Format: alphanumeric	<b>Description:</b> Authorization provided by the issuer when transaction is approved.
<b>Authorizations Obtained Info</b> Positions: 137–162 Length: 26 Format: group	<b>Description:</b> Quantity of authorizations obtained for this transaction. 6th occurrence, TCR 5 12th occurrence, TCR 6
<b>Authorization Date</b> Positions: 137–144 Length: 8 Format: unpacked numeric	<b>Description:</b> The actual date that the purchase was made and authorized. This field must contain the Authorization Date in the following format: MMDDCCYY
<b>Authorization Amount</b> Positions: 145–156 Length: 12 Format: unpacked numeric	<b>Description:</b> Authorized amount can exceed actual purchase amount in certain circumstances. Two decimals implied.
<b>Issuer's Approval Code</b> Positions: 157–162 Length: 6 Format: alphanumeric	<b>Description:</b> Valid Approval Code.
<b>Reserved</b> Positions: 163–168 Length: 6 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

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#### CTF – Outgoing and Incoming Interchange

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**40.1 TC 40—FRAUD ADVICE TRANSACTIONS**

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

CTF – Outgoing and Incoming Interchange

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

TCR 0 is always required.

TCR 1 is used by U.S. members to report fraud to the Issuers' Clearinghouse Service (ICS) and to report optional cardholder and merchant data for the Fraud Reporting System. It is also used for incoming optional print image reports. See the *Issuer's Clearinghouse Service User's Guide* and the *Fraud Reporting System User's Guide* for more information on the use of this TCR.

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

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

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

TCR 5 and TCR 6 are reserved for future use.

TCR 7 is used for optional incoming interchange transactions to members.

## TC 40

## TCR 0

## CTF – Outgoing and Incoming Interchange

## Fraud Advice Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17–167	151	AN	Transaction Data
168	1	AN	Reimbursement Attribute

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

## TC 40

## TCR 0

## CTF – Outgoing and Incoming Interchange

## Fraud Advice Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain 40.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which a BASE II transaction message is sent.  <b>Outgoing:</b> This field must contain 400050.  This field must contain a valid BASE II BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  <b>Outgoing:</b> This field must contain a valid BIN for sending transactions.  <b>Incoming:</b> This field must contain 400050.  For outgoing transactions, this field must contain the Source BIN of the member reporting the fraud. The Source BIN is normally the card issuer BIN, but will be the acquirer BIN when an acquirer is reporting counterfeit/fraud (Fraud Type = 9).
<b>Transaction Data</b> Positions: 17–167 Length: 151 Format: alphanumeric	<b>Description:</b>  See the <i>Fraud Reporting System User's Guide</i> for specific transaction data information.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> This field must contain 0 (zero).

## TC 40

## TCR 1

## CTF – Outgoing and Incoming Interchange

## Fraud Advice Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–168	164	AN	Transaction Data

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



## TC 40

## TCR 1

## CTF – Outgoing and Incoming Interchange

## Fraud Advice Edit Criteria

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

## TC 40

## TCR 2

## CTF – Outgoing and Incoming Interchange

## Fraud Advice Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–168	164	AN	Transaction Data

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

## TC 40

## TCR 2

## CTF – Outgoing and Incoming Interchange

## Fraud Advice Edit Criteria

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

## TC 40

## TCR 3

## CTF – Outgoing and Incoming Interchange

## Fraud Advice Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–168	164	AN	Transaction Data

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

## TC 40

## TCR 3

## CTF – Outgoing and Incoming Interchange

## Fraud Advice Edit Criteria

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

## TC 40

## TCR 4-7

## CTF – Incoming Interchange

## Fraud Advice Record Layout

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

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

## TC 40

## TCR 4-7

## CTF – Incoming Interchange

## Fraud Advice Edit Criteria

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

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## Merchant File Update Transactions

### 42.1 TC 42, 43—MERCHANT FILE UPDATE TRANSACTIONS

TCR 0

CTF – Outgoing and Incoming Interchange

The Merchant File Update transactions are used for the following:

- Merchant File Update (TC 42)—Carries an acquirer's required merchant update information between a VIC and the members for Card Recovery Bulletin distribution purposes.
- Merchant File Update (TC 43)—Performs the same function on an optional basis.

## TC 42

## TCR 0 — RECORD 1

## CTF – Outgoing and Incoming Interchange

## Merchant File Update Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17–153	137	AN	Transaction Data
154	1	AN	Service Identifier
155–167	13	AN	Transaction Data
168	1	AN	Reimbursement Attribute

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

## TC 42

## TCR 0 — RECORD 1

## CTF – Outgoing and Incoming Interchange

## Merchant File Update Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain 42.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which the BASE II transaction message is sent.  <b>Outgoing:</b> This field must contain a valid Visa BIN.  <b>Incoming:</b> This field must contain a valid BASE II BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> Contains the six-digit BIN for the acquirer responsible for maintaining the Merchant Mailing File record, and is used for billing and reporting purposes.  <b>Outgoing:</b> This field must contain a valid BASE II BIN.  <b>Incoming:</b> This field must contain a valid Visa BIN.
<b>Transaction Data</b> Positions: 17–153 Length: 137 Format: alphanumeric	<b>Description:</b>  Refer to the <i>Card Recovery Bulletin User's Guide</i> for specific transaction data information.
<b>Service Identifier</b> Positions: 154 Length: 1 Format: alphanumeric	<b>Description:</b> Further identifies the type of transaction.  This field will contain one of the following values:  Y = National Merchant Mailing File record  Space = Merchant File Update record
<b>Transaction Data</b> Positions: 155–167 Length: 13 Format: alphanumeric	<b>Description:</b> Additional transaction data and/or filler.  Refer to the <i>Card Recovery Bulletin User's Guide</i> for specific transaction data information.

**Merchant File Update Edit Criteria (continued)**

Reimbursement Attribute	Description: Obsolete – must be zero-filled
Positions: 168 Length: 1 Format: alphanumeric	

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TC 42, 43

## TC 43

## TCR 0 — RECORD 2

## CTF – Outgoing and Incoming Interchange

## Merchant File Update Record Layout

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

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



## TC 43

## TCR 0 — RECORD 2

## CTF – Outgoing and Incoming Interchange

## Merchant File Update Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field must contain 43.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 0 (zero).
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which the BASE II transaction message is sent.  <b>Outgoing:</b> This field must contain a valid Visa BIN.  <b>Incoming:</b> This field must contain a valid BASE II BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> This field contains the six-digit BIN for the acquirer. The BIN identifies the acquirer responsible for maintaining the MMF record, and is used for billing and reporting purposes.  <b>Outgoing:</b> This field must contain a valid BASE II BIN.  <b>Incoming:</b> This field must contain a valid Visa BIN.
<b>Transaction Data</b> Positions: 17–167 Length: 151 Format: alphanumeric	<b>Description:</b> Specifies the action to be taken (add a merchant outlet, suspend bulletin delivery, reinstate bulletin delivery, etc.), and gives related Merchant Mailing File information, such as merchant outlet number, distribution frequency, and distribution method.  Refer to the <i>Card Recovery Bulletin User's Guide</i> for specific transaction data information.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

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TC 44

**44.1 TC 44—COLLECTION BATCH ACKNOWLEDGMENT TRANSACTIONS**

TCR 0–8

ITF – Incoming Interchange

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

TC 44

## TC 44

## TCR 0 — BATCH DISPOSITION CODE A

## CTF – Incoming Interchange

## Collection Batch Acknowledgment Record Layout

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

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

## TC 44

## TCR 0 — BATCH DISPOSITION CODE A

## CTF – Incoming Interchange

## Collection Batch Acknowledgment Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field will contain 44.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> The field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field will contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which a BASE II transaction message is sent.  This field will contain the BIN of the processing center.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.
<b>Edit Package Batch Date</b> Positions: 17–21 Length: 5 Format: unpacked numeric	<b>Description:</b> The outgoing Edit Package date of the batch being acknowledged.  The format of this field is YYDDD.
<b>Edit Package Batch Number</b> Positions: 22–27 Length: 6 Format: unpacked numeric	<b>Description:</b> The outgoing Edit Package batch number of the batch being acknowledged.
<b>Interchange Window ID Number</b> Positions: 28–35 Length: 8 Format: unpacked numeric	<b>Description:</b> This field is reserved and always contains a 0.
<b>Collection Date</b> Positions: 28–32 Length: 5 Format: unpacked numeric	<b>Description:</b> The date that the VIC collected the batch. (A batch is a set of transaction records sent through BASE II).  The format of this field is YYDDD.

## Collection Batch Acknowledgment Edit Criteria (continued)

<b>Collection Window Number</b>  Positions: 33–35 Length: 3 Format: unpacked numeric	<b>Description:</b> This is the settlement window when the batch was collected by the VIC.  The entry must be numeric.
<b>Batch Disposition Code</b>  Positions: 36 Length: 1 Format: alphanumeric	<b>Description:</b> This field will contain an A, which indicates that the batch was accepted by the VIC (although individual records within the batch may have been returned).
<b>Summary Type Code</b>  Positions: 37 Length: 1 Format: alphanumeric	<b>Description:</b> This code indicates which type of transactions within the batch are being acknowledged.  This field will contain a 0 (zero) or a 2.  The Summary Type Codes are:  0 = Interchange  2 = Collection-only transaction
<b>Currency Code</b>  Positions: 38–40 Length: 3 Format: alphanumeric	<b>Description:</b> The three-digit currency code of the transaction that indicates type of currency for the group of transactions being summarized from the batch.  Defaults to chargeback or re-presentment Currency Code. The field will contain a 0 (zero) when nonfinancial transactions are being summarized.
<b>Settlement Flag</b>  Positions: 41 Length: 1 Format: alphanumeric	<b>Description:</b> The Settlement Service in which the transaction will settle: the International Settlement Service or National Area Net Service.  The field will contain a space or one of the following Settlement Flags:  S = Settled  D = National Net Settlement  B = National Bilateral Settlement  I = International Bilateral Settlement (valid only for Latin America and Caribbean, not valid for original presentments after June 1, 1996)
<b>Reserved</b>  Positions: 42 Length: 1 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Total Transaction Component Records</b>  Positions: 43–57 Length: 15 Format: unpacked numeric	<b>Description:</b> A TCR is a fixed-length record used to contain a component portion of a BASE II transaction. A single BASE II transaction may contain multiple TCRs. The “total” is the number of all the TCRs in the group of transactions being summarized.
<b>Total Transactions</b>  Positions: 58–72 Length: 15 Format: unpacked numeric	<b>Description:</b> The total number of the records that make up a single financial, administrative, or text message, as required for transmission between a processing center and a VIC. (Such transactions are identified by transaction codes.) The “total” is the number of transactions in the group being summarized.



**Collection Batch Acknowledgment Edit Criteria (continued)**

<b>Gross Amount</b> Positions: 73–87 Length: 15 Format: unpacked numeric	<b>Description:</b> This field will contain the hash total of Source Amounts in the group of transactions being summarized.
<b>Reserved</b> Positions: 88–137 Length: 50 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>BASE II Unique File ID</b> Positions: 138–167 Length: 30 Format: alphanumeric	<b>Description:</b> A unique file number (like an identification) used by the Edit Package for history checking.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> This field must contain 0 (zero).

## TC 44

## TCR 0 — BATCH DISPOSITION CODE R

## CTF – Incoming Interchange

## Collection Batch Acknowledgment Record Layout

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

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

## TC 44

## TCR 0 — BATCH DISPOSITION CODE R

## CTF – Incoming Interchange

## Collection Batch Acknowledgment Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field will contain 44.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> The field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field will contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which a BASE II transaction message is sent.  This field will contain the BIN of the processing center.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  <b>Incoming:</b> This field must contain the BIN of the VIC: 400050.  <b>NOTE:</b> <i>This field will contain the BIN of the VIC.</i>
<b>Edit Package Batch Date</b> Positions: 17–21 Length: 5 Format: unpacked numeric	<b>Description:</b> The outgoing Edit Package date of the batch being acknowledged.  The format of this field is YYDDD.
<b>Edit Package Batch Number</b> Positions: 22–27 Length: 6 Format: unpacked numeric	<b>Description:</b> The Edit Package batch number of the batch being acknowledged.
<b>Interchange Window ID Number</b> Positions: 28–35 Length: 8 Format: unpacked numeric	<b>Description:</b> This field is reserved and always contains a 0.

## Collection Batch Acknowledgment Edit Criteria (continued)

<b>Collection Date</b> Positions: 28–32 Length: 5 Format: unpacked numeric	Description: The date that the VIC collected the batch (A batch is a set of transaction records sent through BASE II).  <b>NOTE:</b> <i>The format of this field is YYDDD.</i>
<b>Collection Window Number</b> Positions: 33–35 Length: 3 Format: unpacked numeric	<b>Description:</b> This is the settlement window when the batch was collected by the VIC.  The entry must be numeric
<b>Batch Disposition Code</b> Positions: 36 Length: 1 Format: alphanumeric	<b>Description:</b> A code that indicates that the batch was rejected by the VIC. This field will contain an R.
<b>Reject Reason Code</b> Positions: 37–39 Length: 3 Format: alphanumeric	<b>Description:</b> Using a specific code, this is a response to a transaction request indicating that the receiving endpoint cannot accept the message because it contains an error.  This field is 2 alphanumeric positions containing the defined codes for approval and declines of eligibility inquiries.  <b>NOTE:</b> <i>Refer to BASE II Clearing Data Codes for a list of valid Batch Reject Reason Codes.</i>
<b>Reserved</b> Positions: 40–137 Length: 98 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>BASE II Unique File ID</b> Positions: 138–167 Length: 30 Format: alphanumeric	<b>Description:</b> A unique file number used by the Edit Package for history checking.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> This field must contain 0 (zero).

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TC 44

## TC 44

## TCR 1-8

## CTF – Incoming Interchange

## Collection Batch Acknowledgment Record Layout

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

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

## TC 44

## TCR 1-8

## CTF – Incoming Interchange

## Collection Batch Acknowledgment Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field will contain a 44.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> The field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field will contain 1 through 8.
<b>Reserved</b> Positions: 5–16 Length: 6 Format: unpacked numeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Transaction Code Being Summarized</b> Positions: 17–18 Length: 2 Format: unpacked numeric	<b>Description:</b> The two-digit BASE II transaction code for the batch being summarized.  Zeros in this field or at the end of TCRs indicate the end of the information for the key.
<b>Transaction Code Qualifier</b> Positions: 19 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).
<b>Transaction Count</b> Positions: 20–34 Length: 15 Format: unpacked numeric	<b>Description:</b> The total count of all transactions in the file excluding file header and trailer records.
<b>Settlement Amount</b> Positions: 35–49 Length: 15 Format: unpacked numeric	<b>Description:</b> The daily net amount resulting from Clearing. This amount includes Transaction and Fee Collection Transaction totals, expressed in a Member's Settlement Currency. May be a debit or credit. Two decimals implied.  This field will contain zeros if it is a nonmonetary transaction.
<b>Transaction Code Being Summarized</b> Positions: 50–51 Length: 2 Format: unpacked numeric	<b>Description:</b> The two-digit BASE II transaction code for the batch being summarized.  Zeros in this field or at the end of TCRs indicate the end of the information for the key.

**Collection Batch Acknowledgment Edit Criteria (continued)**

<b>Transaction Code Qualifier</b> Positions: 52 Length: 1 Format: unpacked numeric	<b>Description:</b> If used, this field will contain a 0 (zero).
<b>Transaction Count</b> Positions: 53–67 Length: 15 Format: unpacked numeric	<b>Description:</b> The total count of all transactions in the file excluding file header and trailer records.
<b>Settlement Amount</b> Positions: 68–82 Length: 15 Format: unpacked numeric	<b>Description:</b> The daily net amount resulting from Clearing. This amount includes Transaction and Fee Collection Transaction totals, expressed in a Member's Settlement Currency. May be a debit or credit. Two decimals implied.  This field will contain zeros if it is a nonmonetary transaction.
<b>Transaction Code Being Summarized</b> Positions: 83–84 Length: 2 Format: unpacked numeric	<b>Description:</b> The two-digit BASE II transaction code for the batch being summarized.  Zeros in this field or at the end of TCRs indicate the end of the information for the key.
<b>Transaction Code Qualifier</b> Positions: 85 Length: 1 Format: unpacked numeric	<b>Description:</b> If used, this field will contain a 0 (zero).
<b>Transaction Count</b> Positions: 86–100 Length: 15 Format: unpacked numeric	<b>Description:</b> The total count of all transactions in the file excluding file header and trailer records.
<b>Settlement Amount</b> Positions: 101–115 Length: 15 Format: unpacked numeric	<b>Description:</b> The daily net amount resulting from Clearing. This amount includes Transaction and Fee Collection Transaction totals, expressed in a Member's Settlement Currency. May be a debit or credit. Two decimals implied.  This field will contain zeros if it is a nonmonetary transaction.
<b>Transaction Code Being Summarized</b> Positions: 116–117 Length: 2 Format: unpacked numeric	<b>Description:</b> The two-digit BASE II transaction code for the batch being summarized.  Zeros in this field or at the end of TCRs indicate the end of the information for the key.
<b>Transaction Code Qualifier</b> Positions: 118 Length: 1 Format: unpacked numeric	<b>Description:</b> If used, this field will contain a 0 (zero).
<b>Transaction Count</b> Positions: 119–133 Length: 15 Format: unpacked numeric	<b>Description:</b> The total count of all transactions in the file excluding file header and trailer records.



**Collection Batch Acknowledgment Edit Criteria (continued)**

<b>Settlement Amount</b> Positions: 134–148 Length: 15 Format: unpacked numeric	<b>Description:</b> The daily net amount resulting from Clearing. This amount includes Transaction and Fee Collection Transaction totals, expressed in a Member's Settlement Currency. May be a debit or credit. Two decimals implied.  This field will contain zeros if it is a nonmonetary transaction.
<b>Reserved</b> Positions: 149–168 Length: 20 Format: unpacked numeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

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TC 44



TC 45.....45-1

CTF – Incoming Interchange

TC 45—GENERAL DELIVERY REPORT TRANSACTIONS.....45-3

TCR 0 .....45-4

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**45.1 TC 45—GENERAL DELIVERY REPORT TRANSACTIONS**

TCR 0

CTF – Incoming Interchange

The General Delivery Report transaction (TC 45) contains member report data for the destination center.

The following TC 45 Direct Debit Reports are also available in addition to the reports described in this chapter:

- Direct Debit Reconciliation Activity
- Direct Debit Reconciliation Exceptions
- Direct Debit Settlement Position

Please refer to *V.I.P. Technical Specifications* for information on TC 45 Direct Debit Reports.

## TC 45

## TCR 0

## CTF – Incoming Interchange

## General Delivery Report Record Layout

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

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

## TC 45

## TCR 0

## CTF – Incoming Interchange

## General Delivery Report Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field will contain 45.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which a BASE II transaction message is sent.  <b>NOTE:</b> <i>This field will contain a valid BIN.</i>
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.
<b>Report Text</b> Positions: 17–148 Length: 132 Format: alphanumeric	<b>Description:</b> This field contains the text for the report.  The first position of this field will contain a space, a 0 (zero), a dash (-), or 1.  The first character of text in report-generation transactions is an ANSI carriage control character.
<b>Reserved</b> Positions: 149 Length: 1 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Report Identifier</b> Positions: 150–159 Length: 10 Format: alphanumeric	<b>Description:</b> The identifying number of the report transmitted in this transaction.  The Report number is left-justified and space-filled.
<b>Report Day Sequence Number</b> Positions: 160 Length: 1 Format: unpacked numeric	<b>Description:</b> This digit is the last digit of the Julian date on which the report was created.

**General Delivery Report Edit Criteria (continued)**

<b>Report Line Sequence Number</b>  Positions: 161–167 Length: 7 Format: unpacked numeric	<b>Description:</b> The report line number used to ensure that the report comes out in the sequence in which it was generated.
<b>Reimbursement Attribute</b>  Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.



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## CTF – Incoming Interchange

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**46.1 TC 46—MEMBER SETTLEMENT DATA TRANSACTIONS**

TCR 0

CTF – Incoming Interchange

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

## TC 46

## TCR 0 — REPORT GROUP = SPACE

## CTF – Incoming Interchange

## Member Settlement Data Record Layout

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

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

## TC 46

## TCR 0 — REPORT GROUP = SPACE

## CTF – Incoming Interchange

## Member Settlement Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> Code indicating the type of transaction. This field will contain 46.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which this BASE II transaction message is sent.  For BIN-level reports, this will be the BIN being reported. For processor-level reports, this will be the BIN of the processor.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  This will be the BIN of the VIC.
<b>Central Processing Date</b> Positions: 17–21 Length: 5 Format: unpacked numeric	<b>Description:</b> The date that BASE II processed this transaction or item. The format will be YYDDD.
<b>Currency Code</b> Positions: 22–24 Length: 3 Format: unpacked numeric	<b>Description:</b> Indicates type of currency. This will be the currency in which amounts are reported.
<b>Report Level</b> Positions: 25 Length: 1 Format: unpacked numeric	<b>Description:</b> The reporting levels of the data within a transaction.  The Report Level Indicator Codes are:  1 = Transaction contains BIN-level data 2 = Transaction contains processor-level data  Refer to Member Settlement Data—Report Level in <i>BASE II Clearing Data Codes</i> .

## Member Settlement Data Edit Criteria (continued)

<b>Record Type</b> Positions: 26–27 Length: 2 Format: unpacked numeric	<b>Description:</b> This field indicates the type of report line to which this transaction corresponds. Refer to Member Settlement Data—Record Type in <i>BASE II Clearing Data Codes</i> .
<b>Summary Level</b> Positions: 28 Length: 1 Format: unpacked numeric	<b>Description:</b> Refer to Member Settlement Data—Summary Level in <i>BASE II Clearing Data Codes</i> .
<b>Summary Transaction Code</b> Positions: 29–30 Length: 2 Format: unpacked numeric	<b>Description:</b> Refer to the <i>BASE II Transactions Quick Reference Card</i> for a list of valid transaction codes.
<b>Summary Transaction Usage</b> Positions: 31 Length: 1 Format: unpacked numeric	<b>Description:</b> Summary Transaction Usage.
<b>Settlement Date</b> Positions: 32–36 Length: 5 Format: alphanumeric	<b>Description:</b> The date for which settlement was performed.  The format of this field is YYDDD.
<b>Reserved</b> Positions: 37–58 Length: 22 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Report Group</b> Positions: 59 Length: 1 Format: alphanumeric	<b>Description:</b> The type of report in the record. This field will contain a space.
<b>Corresponding Report ID</b> Positions: 60–61 Length: 2 Format: alphanumeric	<b>Description:</b> The possible values for this field are: 4F, 4G, 6F, 7, or 89A. The 6A and 6B reports are for VE and CEMEA EUFISERV participants only.
<b>Reserved</b> Positions: 62–63 Length: 2 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Outgoing Amount</b> Positions: 64–78 Length: 15 Format: unpacked numeric	<b>Description:</b> Outgoing amount. This field will contain two implied decimal places.
<b>Outgoing Amount Sign</b> Positions: 79–80 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates whether the amount is a debit or credit.  The Outgoing Amount Sign is DB for debit or CR for credit.

**Member Settlement Data Edit Criteria (continued)**

<b>Incoming Amount</b> Positions: 81–95 Length: 15 Format: unpacked numeric	<b>Description:</b> Incoming amount.  This field will contain two implied decimal places.
<b>Incoming Amount Sign</b> Positions: 96–97 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates whether the amount is a debit or credit.  The Incoming Amount Sign is DB for debit or CR for credit.
<b>Net Amount</b> Positions: 98–112 Length: 15 Format: unpacked numeric	<b>Description:</b> Contains the net of the credit amount minus the debit amount. This field will contain two implied decimal places.
<b>Net Amount Sign</b> Positions: 113–114 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates whether the amount is a debit or credit.  The Net Amount Sign is DB for debit or CR for credit.
<b>Outgoing Count</b> Positions: 115–122 Length: 8 Format: unpacked numeric	<b>Description:</b> Outgoing count.
<b>Incoming Count</b> Positions: 123–130 Length: 8 Format: unpacked numeric	<b>Description:</b> Incoming count.
<b>Reserved</b> Positions: 131–167 Length: 37 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric Format:	<b>Description:</b> Obsolete – must be zero-filled.

## TC 46

## TCR 0 — REPORT GROUP = SPACE (BASE II-12 REPORT)

## CTF – Incoming Interchange

## Visa Chargeback Reduction Service Activity Record Layout

Position	Field Length	Format	Contents
1-2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5-10	6	UN	Destination BIN
11-16	6	UN	Source BIN
17-21	5	UN	Central Processing Date (YYDDD)
22-24	3	UN	Currency Code
25	1	UN	Report Level
26-27	2	UN	Record Type
28	1	UN	Summary Level
29-30	2	UN	Summary Transaction Code
31	1	UN	Draft Re-presentment
32-36	5	AN	Settlement Date
37-58	22	AN	Reserved
59	1	AN	Report Group
60-61	2	AN	Corresponding Report ID
62-63	2	AN	Reserved
64-71	8	AN	Central Processing Date (MM/DD/YY)
72	1	AN	Return Flag
73-74	2	AN	Reserved
75-82	8	UN	From Member Count
83-97	15	UN	From Member Amount
98-105	8	UN	From CRS Count
106-120	15	UN	From CRS Amount
121-128	8	UN	To CRS Count
129-143	15	UN	To CRS Amount
144-151	8	UN	To Settlement Count
152-166	15	UN	To Settlement Amount
167	1	AN	Reserved

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



**Visa Chargeback Reduction Service Activity Record Layout (continued)**

Position	Field Length	Format	Contents
168	1	AN	Reimbursement Attribute
Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric			

## TC 46

## TCR 0 — REPORT GROUP = SPACE (BASE II–12 REPORT)

## CTF – Incoming Interchange

## Visa Chargeback Reduction Service Activity Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> Code indicating the type of transaction. This field will contain 46.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which this BASE II transaction message is sent.  For BIN-level reports, this will be the BIN being reported. For processor-level reports, this will be the BIN of the processor.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent. This will be the BIN of the VIC.
<b>Central Processing Date</b> Positions: 17–21 Length: 5 Format: unpacked numeric	<b>Description:</b> The date that BASE II processed this transaction or item. The format will be YYDDD.
<b>Currency Code</b> Positions: 22–24 Length: 3 Format: unpacked numeric	<b>Description:</b> Indicates type of currency. This will be the currency in which amounts are reported.
<b>Report Level</b> Positions: 25 Length: 1 Format: unpacked numeric	<b>Description:</b> The reporting level of the data within a transaction.  Refer to Member Settlement Data—Report Level in <i>BASE II Clearing Data Codes</i> for the Report Level Indicator codes.

## Visa Chargeback Reduction Service Activity Edit Criteria (continued)

<b>Record Type</b> Positions: 26–27 Length: 2 Format: unpacked numeric	<b>Description:</b> This field indicates the type of report line to which this transaction corresponds. Refer to Member Settlement Data—Record Type in <i>BASE II Clearing Data Codes</i> for more information. The report line types are:  01 = Detail 02 = TC Total 03 = Gross Total Monetary 04 = Gross Total Nonmonetary
<b>Summary Level</b> Positions: 28 Length: 1 Format: unpacked numeric	<b>Description:</b> Refer to Member Settlement Data—Summary Level in <i>BASE II Clearing Data Codes</i> for more information.
<b>Summary Transaction Code</b> Positions: 29–30 Length: 2 Format: unpacked numeric	<b>Description:</b> Refer to the <i>BASE II Transactions Quick Reference Card</i> for a list of valid transaction codes.
<b>Draft Re-presentment</b> Positions: 31 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates whether or not this is a re-presentment.  The values are:  0 = Not applicable 1 = Re-presentment
<b>Settlement Date</b> Positions: 32–36 Length: 5 Format: alphanumeric	<b>Description:</b> The date for which settlement was performed.  This field will contain zeros.
<b>Reserved</b> Positions: 37–58 Length: 22 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Report Group</b> Positions: 59 Length: 1 Format: alphanumeric	<b>Description:</b> The type of report in the record. The field will contain a space.
<b>Corresponding Report ID</b> Positions: 60–61 Length: 2 Format: alphanumeric	<b>Description:</b> This field will contain a 12.
<b>Reserved</b> Positions: 62–63 Length: 2 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Central Processing Date</b> Positions: 64–71 Length: 8 Format: alphanumeric	<b>Description:</b> The date that BASE II processed this transaction or item. The format will be MM/DD/YY.

## Visa Chargeback Reduction Service Activity Edit Criteria (continued)

<b>Return Flag</b> Positions: 72 Length: 1 Format: alphanumeric	<b>Description:</b> Indicates whether this is a return transaction. The return flag values are:  R = Return transaction Space = Non-return transaction
<b>Reserved</b> Positions: 73–74 Length: 2 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>From Member Count</b> Positions: 75–82 Length: 8 Format: unpacked numeric	<b>Description:</b> This field contains the count of all transactions (by transaction type) that were collected from a member/processing center during the current BASE II cycle.
<b>From Member Amount</b> Positions: 83–97 Length: 15 Format: unpacked numeric	<b>Description:</b> This field contains the amount (by transaction type) of all transactions that were collected from a member/processing center during the current BASE II cycle. The field contains two implied decimal places.
<b>From CRS Count</b> Positions: 98–105 Length: 8 Format: unpacked numeric	<b>Description:</b> This field contains the count of exception transactions (by transaction type) that were collected into the current BASE II cycle from CRS.
<b>From CRS Amount</b> Positions: 106–120 Length: 15 Format: unpacked numeric	<b>Description:</b> This field contains the amount of exception transactions (by transaction type) that were collected into the current BASE II cycle from CRS. The field contains two implied decimal places.
<b>To CRS Count</b> Positions: 121–128 Length: 8 Format: unpacked numeric	<b>Description:</b> The field contains the count (by transaction type) of all exception transactions collected from a member/processing center that passed BASE II edits, and will now be held by CRS.
<b>To CRS Amount</b> Positions: 129–143 Length: 15 Format: unpacked numeric	<b>Description:</b> This field contains the amount (by transaction type) of all exception transactions collected from a member/processing center that passed BASE II edits, and will now be held over by CRS. The field contains two implied decimal places.
<b>To Settlement Count</b> Positions: 144–151 Length: 8 Format: unpacked numeric	<b>Description:</b> This field contains a count (by transaction type) of all exception transactions that will be cleared and settled in the current BASE II cycle.
<b>To Settlement Amount</b> Positions: 152–166 Length: 15 Format: unpacked numeric	<b>Description:</b> This field contains the amount (by transaction type) of all exception transactions that will be cleared and settled in the current BASE II cycle. The field contains two implied decimal places.
<b>Reserved</b> Positions: 167 Length: 1 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

**Visa Chargeback Reduction Service Activity Edit Criteria (continued)**

Reimbursement Attribute	Description: Obsolete – must be zero-filled.
Positions: 168 Length: 1 Format: alphanumeric	

# TCR 0 —REPORT GROUP = SPACE (BASE II–5A REPORT FOR CIBLE)

## TC 46

### TCR 0 — REPORT GROUP = SPACE (BASE II–5A REPORT FOR CIBLE)

#### CTF – Incoming Interchange

#### Member Settlement Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17–21	5	UN	Central Processing Date (YYDDD)
22–24	3	UN	Currency Code
25	1	UN	Report Level
26–27	2	UN	Record Type
28	1	UN	Summary Level
29–30	2	AN	Summary Transaction Code
31	1	UN	Summary Transaction Usage
32–36	5	AN	Settlement Date
37–38	2	UN	Reserved
39–41	3	UN	Outgoing Source Currency
42–56	15	UN	Outgoing Source Amount
57–58	2	AN	Outgoing Source Sign
59	1	AN	Report Group
60–61	2	AN	Corresponding Report ID
62–64	3	UN	Incoming Destination Currency
65–79	15	UN	Incoming Destination Amount
80–81	2	AN	Incoming Destination Sign
82–89	8	UN	Reserved
90–97	8	UN	Reserved
98–112	15	UN	Outgoing Settlement Amount
113–114	2	AN	Outgoing Settlement Sign
115–129	15	UN	Incoming Settlement Amount
130–131	2	AN	Incoming Settlement Sign
132–146	15	UN	Net Settlement Amount
147–148	2	AN	Net Settlement Sign

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

**Member Settlement Data Record Layout (continued)**

Position	Field Length	Format	Contents
149–167	19	AN	Reserved
168	1	AN	Reimbursement Attribute

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

# TCR 0 —REPORT GROUP = SPACE (BASE II–5A REPORT FOR CIBLE)

## TC 46

### TCR 0 — REPORT GROUP = SPACE (BASE II–5A REPORT FOR CIBLE)

#### CTF – Incoming Interchange

#### Member Settlement Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> Code indicating the type of transaction. This field will contain a 46.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which this BASE II transaction message is sent.  For BIN-level reports, this will be the BIN being reported. For processor-level reports, this will be the BIN of the processor.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent. This will be the BIN of the VIC.
<b>Central Processing Date</b> Positions: 17–21 Length: 5 Format: unpacked numeric	<b>Description:</b> The date that BASE II processed this transaction or item. The format will be YYDDD.
<b>Currency Code</b> Positions: 22–24 Length: 3 Format: unpacked numeric	<b>Description:</b> Indicates type of currency. This field will contain the settlement currency code of the center.
<b>Report Level</b> Positions: 25 Length: 1 Format: unpacked numeric	<b>Description:</b> The reporting level of the data within a transaction.  The Report Level indicator value for the BASE II–5A report is:  1 = Transaction contains BIN-level data
<b>Record Type</b> Positions: 26–27 Length: 2 Format: unpacked numeric	<b>Description:</b> The Record Type codes for the BASE II–5A report are:  06 = Transaction Detail 09 = Net Sales 10 = Gross Total 99 = No Activity



# TCR 0 —REPORT GROUP = SPACE (BASE II–5A REPORT FOR CIBLE)

## Member Settlement Data Edit Criteria (continued)

<b>Summary Level</b> Positions: 28 Length: 1 Format: unpacked numeric	<b>Description:</b> The Summary Level codes for the BASE II–5A report are: 0 = Gross Total 3 = Total by currency code within usage code within transaction code 4 = Net Sales Total
<b>Summary Transaction Code</b> Positions: 29–30 Length: 2 Format: alphanumeric	<b>Description:</b> The Summary Transaction Code for the BASE II–5A can also contain the following values for the DAVE project (TC 18): CA = Credit Adjustment DA = Debit Adjustment Refer to the <i>BASE II Transactions Quick Reference Card</i> for a list of valid transaction codes.
<b>Summary Transaction Usage</b> Positions: 31 Length: 1 Format: unpacked numeric	<b>Description:</b> The Summary Transaction Usage values for the BASE II–5A report are: 0 = Originals 1 = Non-originals
<b>Settlement Date</b> Positions: 32–36 Length: 5 Format: alphanumeric	<b>Description:</b> The field will contain the settlement date provided in the BASE II–5A report.
<b>Reserved</b> Positions: 37–38 Length: 2 Format: unpacked numeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Outgoing Source Currency</b> Positions: 39–41 Length: 3 Format: unpacked numeric	<b>Description:</b> The field will contain the source currency code of the outgoing transaction.
<b>Outgoing Source Amount</b> Positions: 42–56 Length: 15 Format: unpacked numeric	<b>Description:</b> The field will contain the source currency amount of the outgoing transaction. This field will contain two implied decimal places.
<b>Outgoing Source Sign</b> Positions: 57–58 Length: 2 Format: alphanumeric	<b>Description:</b> The field will contain spaces for debit or zeros, or CR for credit.
<b>Report Group</b> Positions: 59 Length: 1 Format: alphanumeric	<b>Description:</b> The type of report in the record. This field will contain a space.
<b>Corresponding Report ID</b> Positions: 60–61 Length: 2 Format: alphanumeric	<b>Description:</b> This field will contain the value 5A (Report ID = 5A).

## Member Settlement Data Edit Criteria (continued)

<b>Incoming Destination Currency</b>  Positions: 62–64 Length: 3 Format: unpacked numeric	<b>Description:</b> This field will contain the destination currency code of the incoming transaction.
<b>Incoming Destination Amount</b>  Positions: 65–79 Length: 15 Format: unpacked numeric	<b>Description:</b> This field will contain the destination amount of the incoming transaction. This field will contain two implied decimal places.
<b>Incoming Destination Sign</b>  Positions: 80–81 Length: 2 Format: alphanumeric	<b>Description:</b> The field will contain spaces for debit or zeros, or CR for credit.
<b>Reserved</b>  Positions: 82–89 Length: 8 Format: unpacked numeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Reserved</b>  Positions: 90–97 Length: 8 Format: unpacked numeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Outgoing Settlement Amount</b>  Positions: 98–112 Length: 15 Format: unpacked numeric	<b>Description:</b> This field will contain the converted outgoing currency amount in the settlement currency of the BIN. This field will contain two implied decimal places.
<b>Outgoing Settlement Sign</b>  Positions: 113–114 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates whether the settlement is a debit or credit. The field will contain spaces for debit or zeros, or CR for credit.
<b>Incoming Settlement Amount</b>  Positions: 115–129 Length: 15 Format: unpacked numeric	<b>Description:</b> This field will contain the converted incoming currency amount in the settlement currency of the BIN. This field will contain two implied decimal places.
<b>Incoming Settlement Sign</b>  Positions: 130–131 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates whether the settlement is a debit or credit. The field will contain spaces for debit or zeros, or CR for credit.
<b>Net Settlement Amount</b>  Positions: 132–146 Length: 15 Format: unpacked numeric	<b>Description:</b> This field will contain the sum of the outgoing settlement and the incoming settlement amounts in the settlement currency of the BIN. This field will contain two implied decimal places.
<b>Net Settlement Sign</b>  Positions: 147–148 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates whether the settlement is a debit or credit. The field will contain spaces for debit or zeros, or CR for credit.

**TCR 0 —REPORT GROUP = SPACE (BASE II–5A  
REPORT FOR CIBLE)****Member Settlement Data Edit Criteria (continued)**

<b>Reserved</b> Positions: 149–167 Length: 19 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

# TCR 0 —REPORT GROUP = SPACE (BASE II-6E REPORT FOR CIBLE)

## TC 46

### TCR 0 — REPORT GROUP = SPACE (BASE II-6E REPORT FOR CIBLE)

#### CTF – Incoming Interchange

#### Member Settlement Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17–21	5	UN	Central Processing Date (YYDDD)
22–24	3	UN	Currency Code
25	1	UN	Report Level
26–27	2	UN	Record Type
28	1	UN	Summary Level
29–30	2	AN	Summary Transaction Code
31	1	UN	Summary Transaction Usage
32–36	5	AN	Settlement Date
37	1	UN	Destination Region
38	1	UN	Source Region
39–41	3	UN	Transaction Currency
42–56	15	UN	Transaction Amount
57–58	2	AN	Transaction Amount Sign
59	1	AN	Report Group
60–61	2	AN	Corresponding Report ID
62–64	3	UN	Conversion Fee Currency
65–79	15	UN	Conversion Fee Amount
80–81	2	AN	Conversion Fee Sign
82–89	8	UN	Count
90–97	8	UN	Reserved
98–112	15	UN	Issuer Fee Amount
113–114	2	AN	Issuer Fee Sign
115–129	15	UN	Net Settlement Fee Amount
130–131	2	AN	Net Settlement Fee Sign
132–146	15	UN	Optional Issuer Fee Amount

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

**Member Settlement Data Record Layout (continued)**

Position	Field Length	Format	Contents
147–148	2	AN	Optional Issuer Fee Sign
149–167	19	AN	Reserved
168	1	AN	Reimbursement Attribute

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

# TCR 0 —REPORT GROUP = SPACE (BASE II-6E REPORT FOR CIBLE)

## TC 46

### TCR 0 — REPORT GROUP = SPACE (BASE II-6E REPORT FOR CIBLE)

#### CTF – Incoming Interchange

#### Member Settlement Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> Code indicating the type of transaction. This field will contain 46.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which this BASE II transaction message is sent. For BIN-level reports, this will be the BIN being reported. For processor-level reports, this will be the BIN of the processor.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent. This will be the BIN of the VIC.
<b>Central Processing Date</b> Positions: 17–21 Length: 5 Format: unpacked numeric	<b>Description:</b> The date the BASE II processed this transaction or item. The format will be YYDDD.
<b>Currency Code</b> Positions: 22–24 Length: 3 Format: unpacked numeric	<b>Description:</b> Indicates type of currency. This field will contain the settlement currency code of the center.
<b>Report Level</b> Positions: 25 Length: 1 Format: unpacked numeric	<b>Description:</b> The reporting level of the data within a transaction. The Report Level indicator value for the BASE II–6E report is:  1 = transaction contains BIN-level data
<b>Record Type</b> Positions: 26–27 Length: 2 Format: unpacked numeric	<b>Description:</b> The Record Type Codes for the BASE II–6E report are:  06 = Transaction Detail 07 = Total by Originals or Non-originals Transactions 08 = Total by Transaction Code 10 = Gross Total

# TCR 0 —REPORT GROUP = SPACE (BASE II-6E REPORT FOR CIBLE)

## Member Settlement Data Edit Criteria (continued)

<b>Summary Level</b> Positions: 28 Length: 1 Format: unpacked numeric	<b>Description:</b> The Summary Level codes for the BASE II-6E report are:  0 = Gross Total (for all other types of totals) 1 = TC Total (amount summarized to all the total records for Record Type 6 only)
<b>Summary Transaction Code</b> Positions: 29–30 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates type of transaction. Refer to the <i>BASE II Transactions Quick Reference Card</i> for a list of valid transaction codes.
<b>Summary Transaction Usage</b> Positions: 31 Length: 1 Format: unpacked numeric	<b>Description:</b> Summary Transaction Usage.
<b>Settlement Date</b> Positions: 32–36 Length: 5 Format: alphanumeric	<b>Description:</b> The date for which settlement was performed. The field will contain the settlement date provided in the BASE II-6E report.
<b>Destination Region</b> Positions: 37 Length: 1 Format: unpacked numeric	<b>Description:</b> The field will contain the destination region code.
<b>Source Region</b> Positions: 38 Length: 1 Format: unpacked numeric	<b>Description:</b> The field will contain the source region code.
<b>Transaction Currency</b> Positions: 39–41 Length: 3 Format: unpacked numeric	<b>Description:</b> The field will contain the transaction amount currency code.
<b>Transaction Amount</b> Positions: 42–56 Length: 15 Format: unpacked numeric	<b>Description:</b> The field will contain the total currency amount of transactions with conversion fees entered into the interchange. This field will contain two implied decimal places.
<b>Transaction Amount Sign</b> Positions: 57–58 Length: 2 Format: alphanumeric	<b>Description:</b> The field will contain spaces for debit or zeros, or CR for credit.
<b>Report Group</b> Positions: 59 Length: 1 Format: alphanumeric	<b>Description:</b> The type of report in the record. This field will contain a space.
<b>Corresponding Report ID</b> Positions: 60–61 Length: 2 Format: alphanumeric	<b>Description:</b> This field will contain the value 6E (Report ID = 6E).

# TCR 0 —REPORT GROUP = SPACE (BASE II-6E REPORT FOR CIBLE)

## Member Settlement Data Edit Criteria (continued)

<b>Conversion Fee Currency</b> Positions: 62–64 Length: 3 Format: unpacked numeric	<b>Description:</b> The currency the conversion fee will be assessed in. This field will contain the conversion fee currency code.
<b>Conversion Fee Amount</b> Positions: 65–79 Length: 15 Format: unpacked numeric	<b>Description:</b> This field will contain the total conversion fees assessed by acquirers for the transaction type. The fee is based on a percentage of the amount and is only calculated for originals and re-presentments (as a credit) and for reversals (as a debit) whenever the transaction currency and billing currency are different.
<b>Conversion Fee Sign</b> Positions: 80–81 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates whether fee is a debit or credit. The field will contain spaces for debit or zeros, or CR for credit.
<b>Count</b> Positions: 82–89 Length: 8 Format: unpacked numeric	<b>Description:</b> This field will contain the number of transactions with conversion fees entered into the interchange for the transaction type.
<b>Reserved</b> Positions: 90–97 Length: 8 Format: unpacked numeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Issuer Fee Amount</b> Positions: 98–112 Length: 15 Format: unpacked numeric	<b>Description:</b> This field will contain a percentage (if any) of the conversion fee distributed to the issuer by the region. This field will contain two implied decimal places.
<b>Issuer Fee Sign</b> Positions: 113–114 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates whether fee is a debit or credit. The field will contain spaces for debit or zeros, or CR for credit.
<b>Net Settlement Fee Amount</b> Positions: 115–129 Length: 15 Format: unpacked numeric	<b>Description:</b> This field will contain the net amount of the conversion fee and the issuer fee. The Optional Issuer Fee is not included in this field. This field will contain two implied decimal places.
<b>Net Settlement Fee Sign</b> Positions: 130–131 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates whether fee is a debit or credit. The field will contain spaces for debit or zeros, or CR for credit.
<b>Optional Issuer Fee Amount</b> Positions: 132–146 Length: 15 Format: unpacked numeric	<b>Description:</b> This field will contain the Optional Issuer Fee supplied by the issuer. This field will contain two implied decimal places.
<b>Optional Issuer Fee Sign</b> Positions: 147–148 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates whether fee is a debit or credit. The field will contain spaces for debit or zeros, or CR for credit.



**TCR 0 —REPORT GROUP = SPACE (BASE II-6E  
REPORT FOR CIBLE)****Member Settlement Data Edit Criteria (continued)**

<b>Reserved</b> Positions: 149–167 Length: 19 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

## TC 46

## TCR 0 — REPORT GROUP = C

## CTF – Incoming Interchange

## National Net Service Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17–21	5	UN	Central Processing Date (YYDDD)
22–24	3	UN	Currency Code
25	1	UN	Report Level
26–27	2	UN	Record Type
28	1	UN	Summary Level
29–30	2	UN	Summary Transaction Code
31	1	UN	Summary Transaction Usage
32–39	8	AN	Settlement Date (MM/DD/YY)
40–59	20	AN	Reserved
60	1	AN	Report Group
61–64	4	AN	Corresponding Report ID
65–70	6	AN	Destination CIB
71–76	6	AN	Destination BIN
77–116	40	AN	Destination Name
117–135	18	AN	Net Amount
136–137	2	UN	Net Sign
138–168	31	UN	Reserved

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

## TC 46

## TCR 0 — REPORT GROUP = C

## CTF – Incoming Interchange

## National Net Service Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> Code indicating the type of transaction. This field will contain 46.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which this BASE II transaction message is sent. Designated settlement bank for the National Net Settlement Service.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent. This will be the BIN of the VIC.
<b>Central Processing Date</b> Positions: 17–21 Length: 5 Format: unpacked numeric	<b>Description:</b> The date that BASE II processed this transaction or item. The format will be YYDDD.
<b>Currency Code</b> Positions: 22–24 Length: 3 Format: unpacked numeric	<b>Description:</b> Indicates type of currency. This will be the local currency.
<b>Report Level</b> Positions: 25 Length: 1 Format: unpacked numeric	<b>Description:</b> The reporting level of the data within a transaction.  Refer to Member Settlement Data Report Level in <i>BASE II Clearing Data Codes</i> .
<b>Record Type</b> Positions: 26–27 Length: 2 Format: unpacked numeric	<b>Description:</b> This field indicates the type of report line to which this transaction corresponds. The report line types are:  21 = Net Value Interchange 11 = Total Value Interchange 99 = No activity

## National Net Service Edit Criteria (continued)

<b>Summary Level</b> Positions: 28 Length: 1 Format: unpacked numeric	<b>Description:</b> The summary level indicates 0 (zero) for gross total for processing date.  Refer to Member Settlement Data Summary Level in <i>BASE II Clearing Data Codes</i> for more information.
<b>Summary Transaction Code</b> Positions: 29–30 Length: 2 Format: unpacked numeric	<b>Description:</b> Indicates type of transaction.  00 = not used
<b>Summary Transaction Usage</b> Positions: 31 Length: 1 Format: unpacked numeric	<b>Description:</b> Summary Transaction Usage.  0 = not used
<b>Settlement Date</b> Positions: 32–39 Length: 8 Format: unpacked numeric	<b>Description:</b> The date for which settlement was performed. The format will be MM/DD/YY.
<b>Reserved</b> Positions: 40–59 Length: 20 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Report Group</b> Positions: 60 Length: 1 Format: alphanumeric	<b>Description:</b> The type of report in the record. This field will contain a C.
<b>Corresponding Report ID</b> Positions: 61–64 Length: 4 Format: alphanumeric	<b>Description:</b> This field will contain the value 451C.
<b>Destination CIB</b> Positions: 65–70 Length: 6 Format: alphanumeric	<b>Description:</b> This field will contain the processor (CIB) number for the Central Banker.
<b>Destination BIN</b> Positions: 71–76 Length: 6 Format: alphanumeric	<b>Description:</b> The BIN to which this BASE II transaction message is sent. This field will contain the BIN for the Central Banker.
<b>Destination Name</b> Positions: 77–116 Length: 40 Format: alphanumeric	<b>Description:</b> This field will contain the country description.
<b>Net Amount</b> Positions: 117–135 Length: 18 Format: unpacked numeric	<b>Description:</b> Contains the net of the credit amount minus the debit amount. This field will contain the settlement amount. This field will contain two implied decimal places.

**National Net Service Edit Criteria (continued)**

<b>Net Amount Sign</b> Positions: 136–137 Length: 2 Format: unpacked numeric	<b>Description:</b> Indicates whether amount is debit or credit. This field will contain either a DB (debit) or CR (credit).
<b>Reserved</b> Positions: 138–168 Length: 31 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

## TC 46

## TCR 0 — REPORT GROUP = I (IRF REPORTING)

## CTF – Incoming Interchange

## Member Settlement Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17–21	5	UN	Central Processing Date (YYDDD)
22–24	3	UN	Currency Code
25	1	UN	Report Level
26–27	2	AN	Reserved
28	1	UN	Summary Level
29–31	3	AN	Reserved
32–36	5	AN	Settlement Date
37–58	22	AN	Reserved
59	1	AN	Report Group
60–61	2	AN	Corresponding Report ID
62–63	2	AN	Reserved
64–78	15	AN	Card Acceptor ID
79–81	3	AN	Reserved
82–96	15	AN	Submitted Fee Level
97–99	3	AN	Reserved
100–114	15	AN	Settlement Fee Level
115–122	8	UN	Transaction Count
123–137	15	UN	Transaction Value
138–152	15	UN	Submitted IRF Amount
153–167	15	UN	Settlement IRF Amount
168	1	AN	Reimbursement Attribute

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

## TC 46

## TCR 0 — REPORT GROUP = I (IRF REPORTING)

## CTF – Incoming Interchange

## Member Settlement Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> Code indicating the type of transaction. This field will contain 46.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which this BASE II transaction message is sent.  For BIN-level reports, this will be the BIN being reported. For processor-level reports, this will be the BIN of the processor.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent This will be the BIN of the VIC.
<b>Central Processing Date</b> Positions: 17–21 Length: 5 Format: unpacked numeric	<b>Description:</b> The date that BASE II processed this transaction or item. The format will be YYDDD.
<b>Currency Code</b> Positions: 22–24 Length: 3 Format: unpacked numeric	<b>Description:</b> Indicates the type of currency. For Report Group = I, this field will contain the three-digit numeric ISO currency code from the Source Currency Code of the transactions being reported.
<b>Report Level</b> Positions: 25 Length: 1 Format: unpacked numeric	<b>Description:</b> The reporting level of the data within a transaction. For Report Group = I only:  3 = Transaction contains merchant level data (as identified by the Card Acceptor ID)
<b>Reserved</b> Positions: 26–27 Length: 2 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

## Member Settlement Data Edit Criteria (continued)

<b>Summary Level</b> Positions: 28 Length: 1 Format: unpacked numeric	<b>Description:</b> For Report Group = I only:  5 = Totals for Submitted Fee Level pair
<b>Reserved</b> Positions: 29–31 Length: 3 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Settlement Date</b> Positions: 32–36 Length: 5 Format: unpacked numeric	<b>Description:</b> The date for which settlement was performed. This field will contain zeros.
<b>Reserved</b> Positions: 37–58 Length: 22 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Report Group</b> Positions: 59 Length: 1 Format: alphanumeric	<b>Description:</b> The type of report in the record. The value I indicates Interchange Fee level reporting.
<b>Corresponding Report ID</b> Positions: 60–61 Length: 2 Format: alphanumeric	<b>Description:</b> For Report Group = I, the only possible value in this field is 89.
<b>Reserved</b> Positions: 62–63 Length: 2 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Card Acceptor ID</b> Positions: 64–78 Length: 15 Format: alphanumeric	<b>Description:</b> Code that identifies the card acceptor operating the POS terminal. This field will contain the Card Acceptor ID being reported for Report Level 3. The entry will be spaces for Report Levels 1 and 2.
<b>Reserved</b> Positions: 79–81 Length: 3 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Submitted Fee Level</b> Positions: 82–96 Length: 15 Format: alphanumeric	<b>Description:</b> For Summary Level 5, the field will contain the 15-character description of the fee level at which the transactions were submitted. Please refer to <i>BASE II Clearing Data Codes</i> for further information on Fee Level Descriptors.
<b>Reserved</b> Positions: 97–99 Length: 3 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.



**Member Settlement Data Edit Criteria (continued)**

<b>Settlement Fee Level</b> Positions: 100–114 Length: 15 Format: alphanumeric	<b>Description:</b> The field will contain spaces. For Summary Level 5, the field will contain the 15-character description of the fee level at which the transactions were submitted. Please refer to <i>BASE II Clearing Data Codes</i> for further information on Fee Level Descriptors.
<b>Transaction Count</b> Positions: 115–122 Length: 8 Format: unpacked numeric	<b>Description:</b> This field contains the total count for the Submitted Fee Level and Settlement Fee Level.
<b>Transaction Value</b> Positions: 123–137 Length: 15 Format: unpacked numeric	<b>Description:</b> This field contains two implied decimal places. It is the value of the transactions being reported.
<b>Submitted IRF Amount</b> Positions: 138–152 Length: 15 Format: unpacked numeric	<b>Description:</b> This field contains two implied decimal places. It is the Interchange Reimbursement Fee calculated at the submitted fee level for the transactions being reported.
<b>Settlement IRF Amount</b> Positions: 153–167 Length: 15 Format: unpacked numeric	<b>Description:</b> This field contains two implied decimal places. It is the Interchange Reimbursement Fee calculated at the settlement fee level for the transactions being reported.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

## TC 46

## TCR 0 — REPORT GROUP = J (JAPAN)

## CTF – Incoming Interchange

## Member Settlement Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17–21	5	UN	Central Processing Date (YYDDD)
22–24	3	UN	Currency Code
25	1	UN	Report Level
26–27	2	UN	Record Type
28	1	UN	Summary Level
29–30	2	UN	Summary Transaction Code
31	1	UN	Summary Transaction Usage
32–36	5	AN	Settlement Date
37–58	22	AN	Reserved
59	1	AN	Report Group
60–61	2	AN	Corresponding Report ID
62–63	2	AN	Reserved
64–78	15	UN	Transaction Amount
79–80	2	AN	Transaction Amount Sign
81–95	15	UN	Reimbursement Fee
96–97	2	AN	Reimbursement Fee Sign
98–112	15	UN	Processing Fee
113–114	2	AN	Processing Fee Sign
115–122	8	UN	Count
123–137	15	UN	Net Amount
138–139	2	AN	Net Amount Sign
140–167	28	AN	Reserved
168	1	AN	Reimbursement Attribute

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

## TC 46

## TCR 0 — REPORT GROUP = J (JAPAN)

## CTF – Incoming Interchange

## Member Settlement Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> Code indicating the type of transaction. This field will contain 46.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).  <b>NOTE:</b> <i>This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.</i>
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which this BASE II transaction message is sent.  For BIN-level reports, this will be the BIN being reported. For processor-level reports, this will be the BIN of the processor.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent. The entry must be a valid BIN.  This will be the BIN of the VIC. For Japan, the entries will be:  J04-08 = 400101 J11 = 400065
<b>Central Processing Date</b> Positions: 17–21 Length: 5 Format: unpacked numeric	<b>Description:</b> The date that BASE II processed this transaction or item. The format is YYDDD.
<b>Currency Code</b> Positions: 22–24 Length: 3 Format: unpacked numeric	<b>Description:</b> Indicates the type of currency. This will be 392.
<b>Report Level</b> Positions: 25 Length: 1 Format: unpacked numeric	<b>Description:</b> The reporting level of the data within a transaction. The entry will be 2 (transaction contains processor level data).  Refer to Member Settlement Data Report Level in <i>BASE II Clearing Data Codes</i> to see the Report Level Indicator Codes.

## Member Settlement Data Edit Criteria (continued)

<b>Record Type</b> Positions: 26–27 Length: 2 Format: unpacked numeric	<b>Description:</b> This field indicates the type of report line to which this transaction corresponds. Refer to Member Settlement Data Record Type in <i>BASE II Clearing Data Codes</i> .
<b>Summary Level</b> Positions: 28 Length: 1 Format: unpacked numeric	<b>Description:</b> Refer to Member Settlement Data Summary Level in <i>BASE II Clearing Data Codes</i> .
<b>Summary Transaction Code</b> Positions: 29–30 Length: 2 Format: unpacked numeric	<b>Description:</b> Refer to the <i>BASE II Transactions Quick Reference Card</i> for a list of valid transaction codes.
<b>Summary Transaction Usage</b> Positions: 31 Length: 1 Format: unpacked numeric	<b>Description:</b> For Japan, the entries will be:  0 = Original 1 = Non-original
<b>Settlement Date</b> Positions: 32–36 Length: 5 Format: alphanumeric	<b>Description:</b> The date for which settlement was performed. For J06 and J07, this will be the clearing date for Twice Pay transactions. For J11, the entry will be the settlement date. For other reports, the entry will contain zeros.
<b>Reserved</b> Positions: 37–58 Length: 22 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Report Group</b> Positions: 59 Length: 1 Format: alphanumeric	<b>Description:</b> The type of report in the record. The entry will be J (Japanese National Settlement Reports).
<b>Corresponding Report ID</b> Positions: 60–61 Length: 2 Format: alphanumeric	<b>Description:</b> The possible values for this field are: 4F, 4G, 6F, and 7.
<b>Reserved</b> Positions: 62–63 Length: 2 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Transaction Amount</b> Positions: 64–78 Length: 15 Format: unpacked numeric	<b>Description:</b> Total amount of the transaction. This field will contain no implied decimal places.
<b>Transaction Amount Sign</b> Positions: 79–80 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates whether the transaction is a debit or credit. The Transaction Amount Sign is DB for debit or CR for credit.

## Member Settlement Data Edit Criteria (continued)

<b>Reimbursement Fee</b> Positions: 81–95 Length: 15 Format: unpacked numeric	<b>Description:</b> Amount of reimbursement fee. This field will contain no implied decimal places.
<b>Reimbursement Fee Sign</b> Positions: 96–97 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates whether the fee is a debit or credit. The Reimbursement Fee Sign is DB for debit or CR for credit.
<b>Processing Fee</b> Positions: 98–112 Length: 15 Format: unpacked numeric	<b>Description:</b> Amount of processing fee. This field will contain no implied decimal places.
<b>Processing Fee Sign</b> Positions: 113–114 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates whether the fee is a debit or credit. The Processing Fee Sign is DB for debit or CR for credit.
<b>Count</b> Positions: 115–122 Length: 8 Format: unpacked numeric	<b>Description:</b> The transaction count.
<b>Net Amount</b> Positions: 123–137 Length: 15 Format: unpacked numeric	<b>Description:</b> The net of the credit amount minus the debit amount. This field will contain no implied decimal places.
<b>Net Amount Sign</b> Positions: 138–139 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates whether the net amount is a debit or credit. The Net Amount Sign is DB for debit or CR for credit.
<b>Reserved</b> Positions: 140–167 Length: 28 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

## TC 46

## TCR 0 — REPORT GROUP = N (BRAZIL CLEARING BIN REPORT)

## CTF – Incoming Interchange

## Member Settlement Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17–21	5	UN	Central Processing Date (YYDDD)
22–24	3	AN	Currency Code
25	1	UN	Report Level
26–27	2	UN	Record Type
28	1	UN	Summary Level
29–40	12	AN	Settlement Type Description
41–47	7	UN	Settlement Date (00YYDDD)
48–49	2	UN	Transaction Code
50–52	3	UN	Fee Level
53–58	6	AN	Reserved
59	1	AN	Report Group
60–63	4	AN	Corresponding Report ID
64–78	15	UN	Transaction Count
79–93	15	UN	Transaction Amount
94–95	2	AN	Transaction Amount Sign
96–110	15	UN	Fee
111–112	2	AN	Fee Sign
113	1	AN	Reserved
114–129	16	AN	Fee Level Description
130–167	37	AN	Reserved
168	1	AN	Reimbursement Attribute

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

## TC 46

## TCR 0 — REPORT GROUP = N (BRAZIL CLEARING BIN REPORT)

## CTF – Incoming Interchange

## Member Settlement Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> Code indicating the type of transaction. This field will contain 46.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which this BASE II transaction message is sent. This will be the BIN being reported.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent. This will be the BIN of the VIC. For Brazil it will be:  400200
<b>Central Processing Date</b> Positions: 17–21 Length: 5 Format: unpacked numeric	<b>Description:</b> The date that BASE II processed this transaction or item. The format is YYDDD.
<b>Currency Code</b> Positions: 22–24 Length: 3 Format: alphanumeric	<b>Description:</b> Indicates the type of currency. This will be BRL for Brazil.
<b>Report Level</b> Positions: 25 Length: 1 Format: unpacked numeric	<b>Description:</b> The reporting level of the data within a transaction. This field will contain a 1 for BIN-level reports.
<b>Record Type</b> Positions: 26–27 Length: 2 Format: unpacked numeric	<b>Description:</b> This field indicates the type of report line to which this transaction corresponds. Refer to Member Settlement Data Record Type in <i>BASE II Clearing Data Codes</i> .

## Member Settlement Data Edit Criteria (continued)

<b>Summary Level</b> Positions: 28 Length: 1 Format: unpacked numeric	<b>Description:</b> Refer to Member Settlement Data Summary Level in <i>BASE II Clearing Data Codes</i> .
<b>Summary Transaction Usage</b> Positions: 29–40 Length: 12 Format: alphanumeric	<b>Description:</b> Examples of possible Settlement Type Descriptions include:  Normal 1-Day Defer Reversal
<b>Settlement Date</b> Positions: 41–47 Length: 7 Format: unpacked numeric	<b>Description:</b> The date for which settlement was performed. The format is 00YYDDD.
<b>Transaction Code</b> Positions: 48–49 Length: 2 Format: unpacked numeric	<b>Description:</b> Code indicating the type of transaction.  Refer to the <i>BASE II Transactions Quick Reference Card</i> for valid transaction codes.
<b>Fee Level</b> Positions: 50–52 Length: 3 Format: unpacked numeric	<b>Description:</b> This field will contain the numeric Fee Level on record types 30 and 31 only.
<b>Reserved</b> Positions: 53–58 Length: 6 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Report Group</b> Positions: 59 Length: 1 Format: alphanumeric	<b>Description:</b> The type of report in the record. This field will contain an N for Brazil National Settlement Reports.
<b>Corresponding Report ID</b> Positions: 60–63 Length: 4 Format: alphanumeric	<b>Description:</b> Values for this field are 52A and 52B.
<b>Transaction Count</b> Positions: 64–78 Length: 15 Format: unpacked numeric	<b>Description:</b> The transaction count.
<b>Transaction Amount</b> Positions: 79–93 Length: 15 Format: unpacked numeric	<b>Description:</b> Total amount of the transaction. This field will contain two implied decimal places.
<b>Transaction Amount Sign</b> Positions: 94–95 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates whether the transaction is a debit or credit. This field will contain a DB for debit and CR for credit.



**Member Settlement Data Edit Criteria (continued)**

<b>Fee</b> Positions: 96–110 Length: 15 Format: unpacked numeric	<b>Description:</b> Indicates fee amount. This field will contain two implied decimal places.
<b>Fee Sign</b> Positions: 111–112 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates whether the fee is a debit or credit. This field will contain DB for debit and CR for credit.
<b>Reserved</b> Positions: 113 Length: 1 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Fee Level Description</b> Positions: 114–129 Length: 16 Format: alphanumeric	<b>Description:</b> This field will contain the Fee Level Description on record types 32 and 33 only.
<b>Reserved</b> Positions: 130–167 Length: 37 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

# TCR 0 —REPORT GROUP = N (BRAZIL SETTLEMENT BIN REPORT)

## TC 46

### TCR 0 — REPORT GROUP = N (BRAZIL SETTLEMENT BIN REPORT)

#### CTF – Incoming Interchange

#### Member Settlement Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17–21	5	UN	Central Processing Date (YYDDD)
22–24	3	AN	Currency Code
25	1	UN	Report Level
26–27	2	UN	Record Type
28	1	UN	Summary Level
29–40	12	AN	Settlement Type Description
41–47	7	UN	Settlement Date (00YYDDD)
48–49	2	UN	Transaction Code
50–52	3	UN	Fee Level
53–58	6	AN	Reserved
59	1	AN	Report Group
60–63	4	AN	Corresponding Report ID
64–78	15	UN	Transaction Count
79–93	15	UN	Transaction Amount
94–95	2	AN	Transaction Amount Sign
96–110	15	UN	Fee
111–112	2	AN	Fee Sign
113	1	AN	Reserved
114–129	16	AN	Fee Level Description
130–167	37	AN	Reserved
168	1	AN	Reimbursement Attribute

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

## TC 46

## TCR 0 — REPORT GROUP = N (BRAZIL SETTLEMENT BIN REPORT)

## CTF – Incoming Interchange

## Member Settlement Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> Code indicating the type of transaction. This field will contain 46.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which this BASE II transaction message is sent. This field will contain BIN being reported.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent. This will be the BIN of the VIC. For Brazil it will be:  400200
<b>Central Processing Date</b> Positions: 17–21 Length: 5 Format: unpacked numeric	<b>Description:</b> The date that BASE II processed this transaction or item. The format is YYDDD.
<b>Currency Code</b> Positions: 22–24 Length: 3 Format: alphanumeric	<b>Description:</b> Indicates the type of currency. This field will contain BRL for Brazil.
<b>Report Level</b> Positions: 25 Length: 1 Format: unpacked numeric	<b>Description:</b> The reporting level of the data within a transaction. This field will contain a 1 for BIN-level reports.
<b>Record Type</b> Positions: 26–27 Length: 2 Format: unpacked numeric	<b>Description:</b> This field indicates the type of report line to which this transaction corresponds. Refer to Member Settlement Data Record Type in <i>BASE II Clearing Data Codes</i> .

# TCR 0 —REPORT GROUP = N (BRAZIL SETTLEMENT BIN REPORT)

## Member Settlement Data Edit Criteria (continued)

<b>Summary Level</b> Positions: 28 Length: 1 Format: unpacked numeric	<b>Description:</b> Refer to Member Settlement Data Summary Level in <i>BASE II Clearing Data Codes</i> .
<b>Settlement Type Description</b> Positions: 29–40 Length: 12 Format: alphanumeric	<b>Description:</b> Indicates settlement type. Examples of possible Settlement Type Descriptions include:  Normal 1-Day Defer Reversal
<b>Settlement Date</b> Positions: 41–47 Length: 7 Format: unpacked numeric	<b>Description:</b> The date for which settlement was performed. The format is 00YYDDD.
<b>Transaction Code</b> Positions: 48–49 Length: 2 Format: unpacked numeric	<b>Description:</b> Code indicating the type of transaction.  Refer to the <i>BASE II Transactions Quick Reference Card</i> for valid transaction codes.
<b>Fee Level</b> Positions: 50–52 Length: 3 Format: unpacked numeric	<b>Description:</b> This field will contain the numeric Fee Level on record types 30 and 31 only.
<b>Reserved</b> Positions: 53–58 Length: 6 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Report Group</b> Positions: 59 Length: 1 Format: alphanumeric	<b>Description:</b> The type of report in the record. This field will contain an N for Brazil National Settlement Reports.
<b>Corresponding Report ID</b> Positions: 60–63 Length: 4 Format: alphanumeric	<b>Description:</b> Values for this field are 53A and 53B.
<b>Transaction Count</b> Positions: 64–78 Length: 15 Format: unpacked numeric	<b>Description:</b> The transaction count.
<b>Transaction Amount</b> Positions: 79–93 Length: 15 Format: unpacked numeric	<b>Description:</b> Total amount of the transaction. This field will contain two implied decimal places.
<b>Transaction Amount Sign</b> Positions: 94–95 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates whether the transaction is a debit or credit. This field will contain a DB for debit and CR for credit.

**Member Settlement Data Edit Criteria (continued)**

<b>Fee</b> Positions: 96–110 Length: 15 Format: unpacked numeric	<b>Description:</b> Indicates fee amount. This field will contain two implied decimal places.
<b>Fee Sign</b> Positions: 111–112 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates whether the fee is a debit or credit. This field will contain DB for debit and CR for credit.
<b>Reserved</b> Positions: 113 Length: 1 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Fee Level Description</b> Positions: 114–129 Length: 16 Format: alphanumeric	<b>Description:</b> This field will contain the Fee Level Description on record types 32 and 33 only.
<b>Reserved</b> Positions: 130–167 Length: 37 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

## TC 46

## TCR 0 — REPORT GROUP = N (BRAZIL CIB REPORTS)

## CTF – Incoming Interchange

## Member Settlement Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17–21	5	UN	Central Processing Date (YYDDD)
22–24	3	AN	Currency Code
25	1	UN	Report Level
26–27	2	UN	Record Type
28	1	UN	Summary Level
29–34	6	AN	BIN ID
35–58	24	AN	Reserved
59	1	AN	Report Group
60–63	4	AN	Corresponding Report ID
64–78	15	UN	Incoming Amount
79–80	2	AN	Incoming Amount Sign
81–95	15	UN	Outgoing Amount
96–97	2	AN	Outgoing Amount Sign
98–112	15	UN	Net Amount
113–114	2	AN	Net Amount Sign
115–167	52	AN	Reserved
168	1	AN	Reimbursement Attribute

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

## TC 46

## TCR 0 — REPORT GROUP = N (BRAZIL CIB REPORTS)

## CTF – Incoming Interchange

## Member Settlement Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> Code indicating the type of transaction. This field will contain 46.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which this BASE II transaction message is sent. This field will contain the BIN being reported.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent. This will be the BIN of the VIC. For Brazil it will be:  400200
<b>Central Processing Date</b> Positions: 17–21 Length: 5 Format: unpacked numeric	<b>Description:</b> The date that BASE II processed this transaction or item. The format is YYDDD.
<b>Currency Code</b> Positions: 22–24 Length: 3 Format: alphanumeric	<b>Description:</b> Indicates the type of currency. This will be BRL for Brazil.
<b>Report Level</b> Positions: 25 Length: 1 Format: unpacked numeric	<b>Description:</b> The reporting level of the data within a transaction. This field will contain a 2 for CIB-level reports.
<b>Record Type</b> Positions: 26–27 Length: 2 Format: unpacked numeric	<b>Description:</b> This field indicates the type of report line to which this transaction corresponds. Refer to Member Settlement Data Record Type in <i>BASE II Clearing Data Codes</i> .

## Member Settlement Data Edit Criteria (continued)

<b>Summary Level</b> Positions: 28 Length: 1 Format: unpacked numeric	<b>Description:</b> Refer to Member Settlement Data Summary Level in <i>BASE II Clearing Data Codes</i> .
<b>BIN ID</b> Positions: 29–34 Length: 6 Format: alphanumeric	<b>Description:</b> For detail lines, this will be the BIN number that the record reflects; otherwise, it will be spaces.
<b>Reserved</b> Positions: 35–58 Length: 24 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Report Group</b> Positions: 59 Length: 1 Format: alphanumeric	<b>Description:</b> The type of report in the record. This field will contain an N for Brazil National Settlement Reports.
<b>Corresponding Report ID</b> Positions: 60–63 Length: 4 Format: alphanumeric	<b>Description:</b> Values for this field are 52F and 53F.
<b>Incoming Amount</b> Positions: 64–78 Length: 15 Format: unpacked numeric	<b>Description:</b> The incoming amount. This field will contain two implied decimal places.
<b>Incoming Amount Sign</b> Positions: 79–80 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates whether the amount is a debit or credit. This field will contain DB for debit and CR for credit.
<b>Outgoing Amount</b> Positions: 81–95 Length: 15 Format: unpacked numeric	<b>Description:</b> The outgoing amount. This field will contain two implied decimal places.
<b>Outgoing Amount Sign</b> Positions: 96–97 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates whether the amount is a debit or credit. This field will contain DB for debit and CR for credit.
<b>Net Amount</b> Positions: 98–112 Length: 15 Format: unpacked numeric	<b>Description:</b> The net of the credit amount minus the debit amount. This field will contain two implied decimal places.
<b>Net Amount Sign</b> Positions: 113–114 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates whether the amount is a debit or credit. This field will contain DB for debit and CR for credit.



**Member Settlement Data Edit Criteria (continued)**

<b>Reserved</b> Positions: 115–167 Length: 53 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

## TC 46

## TCR 0 — REPORT GROUP = N (BRAZIL 54 REPORTS)

## CTF – Incoming Interchange

## Member Settlement Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17–21	5	UN	Central Processing Date (YYDDD)
22–24	3	AN	Currency Code
25	1	UN	Report Level
26–27	2	UN	Record Type
28	1	UN	Summary Level
29–30	2	UN	Transaction Code
31	1	AN	Summary Transaction Usage
32–36	5	UN	Settlement Date (YYDDD)
37–58	22	AN	Reserved
59	1	AN	Report Group
60–62	3	AN	Corresponding Report ID
63–64	2	AN	Settlement Type
65–72	8	UN	Incoming Transaction Count
73–87	15	UN	Incoming Transaction Amount
88–89	2	AN	Incoming Transaction Amount Sign
90–97	8	PN	Incoming Fee Amount
98–99	2	AN	Incoming Fee Amount Sign
100–107	8	UN	Outgoing Transaction Count
108–122	15	UN	Outgoing Transaction Amount
123–124	2	AN	Outgoing Transaction Amount Sign
125–132	8	PN	Outgoing Fee Amount
133–134	2	AN	Outgoing Fee Amount Sign
135–149	15	UN	Net Amount
150–151	2	AN	Net Amount Sign
152–157	6	UN	BIN

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

**Member Settlement Data Record Layout (continued)**

Position	Field Length	Format	Contents
158–162	5	UN	Clearing Date (YYDDD)
163–167	5	AN	Reserved
168	1	AN	Reimbursement Attribute

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

## TC 46

## TCR 0 — REPORT GROUP = N (BRAZIL 54 REPORTS)

## CTF – Incoming Interchange

## Member Settlement Data Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> Code indicating the type of transaction. This field will contain 46.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which this BASE II transaction message is sent. This will be the BIN being reported.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent. This will be the BIN of the VIC. For Brazil it will be:  400200 (for reports 52A, 52B, 52F, 53A, 53B, 53F)  400065 (for the 54 series reports)
<b>Central Processing Date</b> Positions: 17–21 Length: 5 Format: unpacked numeric	<b>Description:</b> The date that BASE II processed this transaction or item. The format is YYDDD.
<b>Currency Code</b> Positions: 22–24 Length: 3 Format: alphanumeric	<b>Description:</b> Indicates the type of currency. This will be BRL for Brazil.
<b>Report Level</b> Positions: 25 Length: 1 Format: unpacked numeric	<b>Description:</b> The reporting level of the data within a transaction. This field will contain a 1 for BIN-level reports and a 2 for CIB-level reports.
<b>Record Type</b> Positions: 26–27 Length: 2 Format: unpacked numeric	<b>Description:</b> This field indicates the type of report line to which this transaction corresponds. Refer to Member Settlement Data Record Type in <i>BASE II Clearing Data Codes</i> .

## Member Settlement Data Edit Criteria (continued)

<b>Summary Level</b> Positions: 28 Length: 1 Format: unpacked numeric	<b>Description:</b> Refer to Member Settlement Data Summary Level in <i>BASE II Clearing Data Codes</i> .
<b>Transaction Code</b> Positions: 29–30 Length: 2 Format: alphanumeric	<b>Description:</b> Code indicating the type of transaction.  Refer to the <i>BASE II Transactions Quick Reference Card</i> for valid transaction codes.
<b>Summary Transaction Usage</b> Positions: 31 Length: 1 Format: alphanumeric	<b>Description:</b> This field will be spaces.
<b>Settlement Date</b> Positions: 32–36 Length: 5 Format: unpacked numeric	<b>Description:</b> The date for which the settlement was performed. The format is YYDDD.
<b>Reserved</b> Positions: 37–58 Length: 22 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Report Group</b> Positions: 59 Length: 1 Format: alphanumeric	<b>Description:</b> The type of report in the record. This field will contain an N for Brazil National Settlement Reports.
<b>Corresponding Report ID</b> Positions: 60–62 Length: 3 Format: alphanumeric	<b>Description:</b> Values for this field are 54A, 54B, 54C, or 54D.
<b>Settlement Type</b> Positions: 63–64 Length: 2 Format: alphanumeric	<b>Description:</b> This is a two-digit code that will identify the number of days deferred, Chargeback, or Return.
<b>Incoming Transaction Count</b> Positions: 65–72 Length: 8 Format: unpacked numeric	<b>Description:</b> The incoming transaction count.
<b>Incoming Transaction Amount</b> Positions: 73–87 Length: 15 Format: unpacked numeric	<b>Description:</b> Total amount of the transaction. This field will contain two implied decimal places.
<b>Incoming Transaction Amount Sign</b> Positions: 88–89 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates whether the transaction amount is a debit or credit. This field will contain DB for debit and CR for credit.

## Member Settlement Data Edit Criteria (continued)

<b>Incoming Fee Amount</b> Positions: 90–97 Length: 8 Format: packed numeric	<b>Description:</b> Indicates fee amount. This field will contain two implied decimal places.
<b>Incoming Fee Amount Sign</b> Positions: 98–99 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates whether the fee amount is a debit or credit. This field will contain DB for debit and CR for credit.
<b>Outgoing Transaction Count</b> Positions: 100–107 Length: 8 Format: unpacked numeric	<b>Description:</b> The outgoing transaction count.
<b>Outgoing Transaction Amount</b> Positions: 108–122 Length: 15 Format: unpacked numeric	<b>Description:</b> The total amount of the transaction. This field will contain two implied decimal places.
<b>Outgoing Transaction Amount Sign</b> Positions: 123–124 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates whether the transaction amount is a debit or credit. This field will contain DB for debit and CR for credit.
<b>Outgoing Fee Amount</b> Positions: 125–132 Length: 8 Format: packed numeric	<b>Description:</b> The outgoing fee amount. This field will contain two implied decimal places.
<b>Outgoing Fee Amount Sign</b> Positions: 133–134 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates whether the fee amount is a debit or credit. This field will contain DB for debit and CR for credit.
<b>Net Amount</b> Positions: 135–149 Length: 15 Format: unpacked numeric	<b>Description:</b> The net of the credit amount minus the debit amount. This field will contain two implied decimal places.
<b>Net Amount Sign</b> Positions: 150–151 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates whether the amount is a debit or credit. Field will contain DB for debit and CR for credit.
<b>BIN</b> Positions: 152–157 Length: 6 Format: unpacked numeric	<b>Description:</b> Bank Identification Number. This will be the BIN being reported.
<b>Clearing Date</b> Positions: 158–162 Length: 5 Format: unpacked numeric	<b>Description:</b> The date the transaction was cleared. The format is YYDDD.

**Member Settlement Data Edit Criteria (continued)**

<b>Reserved</b> Positions: 163–167 Length: 5 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

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#### ITF – Incoming Interchange

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**47.1 TC 47—REPORT GENERATION RECORD TRANSACTIONS**

TCR 0

ITF – Incoming Interchange

The Report Generation Records (TC 47) are used to transmit a report of authorization processing activity by a VIC to the acquirer center through the Interchange Transaction File. This is a 170-byte record.

## TC 47

## TCR 0

## ITF – Incoming Interchange

## Report Generation Record Layout

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

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

## TC 47

## TCR 0

## ITF – Incoming Interchange

## Report Generation Record Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain 47.
<b>Record Hash Total</b> Positions: 3–4 Length: Format: Binary	<b>Description:</b> Used in BASE II to ensure that the collection and delivery file data have been correctly transmitted.  This field is space-filled for computers not generating hash totals.
<b>Transaction Code Qualifier</b> Positions: 5 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 6 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).
<b>Destination BIN</b> Positions: 7–12 Length: 6 Format: unpacked numeric	<b>Description:</b> This field contains the BIN to which the report is to be delivered.
<b>Source BIN</b> Positions: 13–18 Length: 6 Format: unpacked numeric	<b>Description:</b> This field will contain zeroes.
<b>Text</b> Positions: 19–149 Length: 131 Format: unpacked numeric	<b>Description:</b> The text in Report Generation Records (TC 47s) used to transmit a report of authorization processing activity by a VIC to the acquirer center through the Interchange transaction File.  The first position of this field must be a space, 0 (zero), – (dash), or 1.  The first character of the text in report-generation transactions is an ANSI carriage control character.
<b>Reserved</b> Positions: 150–169 Length: 20 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

**Report Generation Record Edit Criteria (continued)**

Reimbursement Attribute	Description: Obsolete – must be zero-filled.
Positions: 170 Length: Length: 1 Format: alphanumeric	

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#### CTF – Incoming Interchange

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**48.1 TC 48—BASE I ADVICE RECORD TRANSACTIONS**

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

CTF – Incoming Interchange

The BASE I Advice Records (TC 48) are used to transmit a report of authorization processing activity by a VIC to the issuer center through the Interchange Transaction File.

There are two formats for TC 48 records. The format for a particular record is indicated by a 0 (Standard) or a 1 (ISO-Enriched) in the Format Code field.

## TC 48

## TCR 0 — FORMAT 0 (STANDARD)

## CTF – Incoming Interchange

## BASE I Advice Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	AN	Destination BIN
11–16	6	UN	Source BIN
17	1	UN	Format Code
18–25	8	AN	Constant Identifier
26	1	AN	Reserved
27–42	16	UN	Account Number
43–48	6	AN	Reserved
49–50	2	AN	Reserved
51–52	2	AN	Response Code
53–54	2	AN	Reserved
55–58	4	UN	Transaction Date (MMDD)
59–60	2	AN	Reserved
61–64	4	UN	Transaction Time (HHMM)
65–66	2	AN	Reserved
67–74	8	AN	Transaction Amount
75–76	2	AN	Reserved
77–80	4	UN	Inquiring Center
81–82	2	AN	Reserved
83–87	5	AN	Authorization Code
88–89	2	AN	Reserved
90–92	3	AN	BASE I Transaction Code and Merchant Terminal Indicator
93–94	2	AN	Reserved
95	1	AN	Stand-In Reason Code
96–100	5	AN	Reserved
101	1	AN	VIFD Alert Type
102–106	5	AN	VIFD Account Score
107–167	61	AN	Reserved

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

**BASE I Advice Record Layout (continued)**

Position	Field Length	Format	Contents
168	1	AN	Reimbursement Attribute
Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric			

## TC 48

## TCR 0 — FORMAT 0 (STANDARD)

## CTF – Incoming Interchange

## BASE I Advice Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field will contain 48.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: alphanumeric	<b>Description:</b> The BIN to which a BASE II transaction message is sent.  This field will contain a valid BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  This field will contain a valid BIN.
<b>Format Code</b> Positions: 17 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates the format of this record.  The field will contain a 0 (zero), which represents Standard format.
<b>Constant Identifier</b> Positions: 18–25 Length: 8 Format: alphanumeric	<b>Description:</b> A constant value identifying the type of advice. The Constant Identifier is EV*****
<b>Reserved</b> Positions: 26 Length: 1 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Account Number</b> Positions: 27–42 Length: 16 Format: unpacked numeric	<b>Description:</b> An account number is a primary cardholder account number that is either: <ul style="list-style-type: none"> <li>• Embossed and encoded on a Visa Card or</li> <li>• Encoded on an Electron Card, a Proprietary Card bearing the PLUS Symbol, or a card bearing the Visa Electron Symbol.</li> </ul> The field must be zero-filled to the right of an account number that is less than 16-digits in length. This field must have a valid check digit.

**BASE I Advice Edit Criteria (continued)**

<b>Reserved</b> Positions: 43–48 Length: 6 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Reserved</b> Positions: 49–50 Length: 2 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Response Code</b> Positions: 51–52 Length: 2 Format: alphanumeric	<b>Description:</b> A two-digit field indicating the response to the Authorization Request. The values for the Response Code are: <ul style="list-style-type: none"> <li>• 00 Approval</li> <li>• 01 Referral; call Issuer for instructions</li> </ul> An entry of NS indicates an error in the Enhanced Authorization Response (EAR) file update process.
<b>Reserved</b> Positions: 53–54 Length: 2 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Transaction Date</b> Positions: 55–58 Length: 4 Format: unpacked numeric	<b>Description:</b> The date on which a transaction between a cardholder and a merchant, an acquirer, or a carrier, occurs.  This field will contain the date in the MMDD (month and day) format.
<b>Reserved</b> Positions: 59–60 Length: 2 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Transaction Time</b> Positions: 61–64 Length: 4 Format: unpacked numeric	<b>Description:</b> The time at which a transaction between a cardholder and a merchant, an acquirer, or a carrier occurs.  The format for this field is HHMM (hour and minutes).
<b>Reserved</b> Positions: 65–66 Length: 2 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Transaction Amount</b> Positions: 67–74 Length: 8 Format: alphanumeric	<b>Description:</b> The total amount of the transaction between a cardholder and a merchant, or between a cardholder and a member.  The Transaction Amount is in whole U.S. dollars (no decimals) and is right-justified.
<b>Reserved</b> Positions: 75–76 Length: 2 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

**BASE I Advice Edit Criteria (continued)**

<b>Inquiring Center</b> Positions: 77–80 Length: 4 Format: unpacked numeric	<b>Description:</b> The center making the inquiry.
<b>Reserved</b> Positions: 81–82 Length: 2 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Authorization Code</b> Positions: 83–87 Length: 5 Format: alphanumeric	<b>Description:</b> Code that an issuer, its authorizing processor, or stand-in processor provides to indicate approval of a transaction. Code is returned in the authorization response. The Authorization Code from TCR 0 of the transaction.
<b>Reserved</b> Positions: 88–89 Length: 2 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>BASE I Transaction Code and Merchant Terminal Indicator</b> Positions: 90–92 Length: 3 Format: alphanumeric	<b>Description:</b> The transaction code originally used for the authorization and the merchant's terminal indicator.
<b>Reserved</b> Positions: 93–94 Length: 2 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Stand-In Reason Code</b> Positions: 95 Length: 1 Format: alphanumeric	<b>Description:</b> Code indicating the Reason why Stand-In processing occurred. The valid values are 0 through 5. Please refer to the V.I.P. System Technical Reference manuals for a description of these STIP codes.
<b>Reserved</b> Positions: 96–100 Length: 5 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>CRIS Alert Type</b> Positions: 101 Length: 1 Format: alphanumeric	<b>Description:</b> This field is obsolete and must be spaces.
<b>CRIS Account Score</b> Positions: 102–106 Length: 5 Format: alphanumeric	<b>Description:</b> This field is obsolete and must be spaces.
<b>Reserved</b> Positions: 107–167 Length: 61 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.



**BASE I Advice Edit Criteria (continued)**

Reimbursement Attribute	Description: Obsolete – must be zero-filled.
Positions: 168 Length: 1 Format: alphanumeric	

## TC 48

## TCR 0 — FORMAT 1 (ISO-ENRICHED)

## CTF – Incoming Interchange

## BASE I Advice Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17	1	UN	Format Code
18–45	28	AN	Account Number
46–47	2	AN	Response Code
48–53	6	AN	Authorization Code
54	1	AN	Stand-In Response Code
55	1	AN	Address Verification Service Reason Code
56–65	10	UN	Transmission Date and Time (MMDDHHMMSS)
66–77	12	UN	Transaction Amount
78–80	3	UN	Cardholder Billing Currency Code
81–83	3	UN	Transaction Currency Code
84–91	8	AN	Cardholder Billing Conversion Rate
92–95	4	UN	Expiration Date (YYMM)
96–106	11	UN	Acquiring Institution ID
107–109	3	UN	Acquiring Institution Country Code
110–113	4	AN	Message Type
114–117	4	UN	Processing Code
118–119	2	UN	POS Condition Code
120–123	4	UN	Merchant Type
124–125	2	UN	POS Entry Mode
126–129	4	AN	POS Entry Capability
130–137	8	AN	Card Acceptor Terminal ID
138–152	15	AN	Card Acceptor ID
153–164	12	UN	Retrieval Reference Number
165–166	2	AN	Payment Indicator
167	1	AN	Reserved

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

**BASE I Advice Record Layout (continued)**

Position	Field Length	Format	Contents
168	1	AN	Reimbursement Attribute
Format: AN = Alphanumeric, DX = Display Hexadecimal, N = Numeric, UN = Unpacked Numeric			

## TC 48

## TCR 0 — FORMAT 1 (ISO-ENRICHED)

## CTF – Incoming Interchange

## BASE I Advice Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field will contain 48.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN to which a BASE II transaction message is sent.  This field will contain a valid BIN.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  This field will contain a valid BIN.
<b>Format Code</b> Positions: 17 Length: 1 Format: unpacked numeric	<b>Description:</b> Indicates the format of this record.  The entry will contain a 1, which represents the enriched (ISO) format.
<b>Account Number</b> Positions: 18–45 Length: 28 Format: alphanumeric	<b>Description:</b> An account number is a primary cardholder account number that is either: <ul style="list-style-type: none"> <li>• Embossed and encoded on a Visa Card or</li> <li>• Encoded on an Electron Card, a Proprietary Card bearing the PLUS Symbol, or a card bearing the Visa Electron Symbol.</li> </ul> It must be a 16-digit number and must contain a valid number from the BASE II ARDEF. The field must be zero-filled to the right of an account number that is less than 16-digits in length. This field must have a valid check digit.  The ISO fields are 2, 34, 102, and 103.

## BASE I Advice Edit Criteria (continued)

<b>Response Code</b> Positions: 46–47 Length: 2 Format: alphanumeric	<b>Description:</b> Code that an issuer, its authorizing processor, or stand-in processor provides to indicate approval of a transaction.  A two-digit field indicating the response to the Authorization Request. The values for the Response Code are: <ul style="list-style-type: none"> <li>• 00 Approval</li> <li>• 01 Referral; call Issuer for instructions</li> </ul> The ISO field is 39.
<b>Authorization Code</b> Positions: 48–53 Length: 6 Format: alphanumeric	<b>Description:</b> Code provided by the issuer when a transaction is approved or a “no reason to decline” code provided for successful verifications.  <b>NOTE:</b> <i>A STIP authorization code is derived from the retrieval reference number, account number, date, and time, and the algorithm can generate 99,999 unique combinations. It is therefore possible to receive identical authorization numbers for different transactions.</i>  The ISO field is 38.
<b>Stand-In Response Code</b> Positions: 54 Length: 1 Format: alphanumeric	<b>Description:</b> Code indicating the reason why stand-In processing (STIP) occurred. The valid values are 0 through S Refer to the <i>V.I.P. Systems Technical Reference Manuals</i> for a description of the STIP codes  The ISO field is 44, byte 1.
<b>Address Verification Service Reason Code</b> Positions: 55 Length: 1 Format: alphanumeric	<b>Description:</b> Code indicating the Reason for the AVS Request.  The ISO field is 44, byte 2.
<b>Transmission Date and Time</b> Positions: 56–65 Length: 10 Format: unpacked numeric	<b>Description:</b> Contains the date and time the request or advice was submitted to VisaNet. The date and time must be in mmdd format. GMT (Greenwich mean time) can be used.  Transmission date and time is a key data element used to match a response to its request or advice. This field indicates when a transaction entered the network. The sender of a transaction enters a new date and time with each request. The receiving member saves the field and returns it in the response message.  This field is used in every message generated by acquirers and issuers and is present in every message generated by VisaNet.  The format will be MMDDHHMMSS (month, day, hour, minute, second).  The ISO field is 7.
<b>Transaction Amount</b> Positions: 66–77 Length: 12 Format: unpacked numeric	<b>Description:</b> The total transaction amount between a cardholder and a merchant, or between a cardholder and a member. The transaction amount includes the actual amount of the purchase plus state (or other) taxes.  The ISO field is 6 or 4, depending on the Issuer’s VIP multicurrency participation option.
<b>Cardholder Billing Currency Code</b> Positions: 78–80 Length: 3 Format: unpacked numeric	<b>Description:</b> Numeric code that identifies the currency used by the issuer to bill the cardholder’s account.  The ISO field is 51.

## BASE I Advice Edit Criteria (continued)

<b>Currency Code</b> Positions: 81–83 Length: 3 Format: unpacked numeric	<b>Description:</b> Code that identifies the currency of the amount field(s).  When the “Cardholder Billing Currency Code” field is not present, this field contains the currency of the amount specified in the “Transaction Amount” field.  The ISO field is 49.
<b>Cardholder Billing Conversion Rate</b> Positions: 84–91 Length: 8 Format: alphanumeric	<b>Description:</b> Contains the rate used by Visa to convert the transaction amount to cardholder billing amount. The value is the conversion rate plus the Visa conversion charge, plus or minus any optional issuer fee. The optional issuer fee, expressed as a percentage, may be positive or negative; that is, the transaction amount multiplied by this rate equals the cardholder billing amount.  <b>NOTE:</b> <i>Visa uses either a buy rate or a sell rate for currency conversion, depending on the message type and the exchange direction. Visa uses both U.S. dollar-based buy/sell rate pairs and buy/sell rate pairs of currencies other than the U.S. dollar. For more information, refer to the Multicurrency Service description in the V.I.P. System Services manual.</i>  The ISO field is 10.
<b>Expiration Date</b> Positions: 92–95 Length: 4 Format: unpacked numeric	<b>Description:</b> The expiration date of this record in Julian format (YYYYDDD). This field will contain 9999365 if the record does not expire.  The format of this field will be YYMM (year, month).  The ISO field is 14.
<b>Acquiring Institution ID</b> Positions: 96–106 Length: 11 Format: alphanumeric	<b>Description:</b> This code identifies the financial institution acting as the acquirer of a customer transaction. The acquirer is the member or system user that signed the merchant or ADM or dispensed cash. This number is usually a Visa-assigned BIN.  When a processing center operates for multiple acquirers, this code is for the individual member or system user, not a code for the center.  Codes other than Visa BINs can be supported; for example, this ID may be a routing and transit number that complies with the ISO 7812 standard.  The ISO field is 32.
<b>Acquiring Institution Country Code</b> Positions: 107–109 Length: 3 Format: unpacked numeric	<b>Description:</b> Code identifying the country where the acquirer is located.  The ISO field is 19.
<b>Message Type</b> Positions: 110–113 Length: 4 Format: alphanumeric	<b>Description:</b> Number that identifies the type of VIP message.
<b>Processing Code</b> Positions: 114–117 Length: 4 Format: unpacked numeric	<b>Description:</b> Code used to identify the type of transaction (positions 1 and 2) and, if applicable, the type of account affected (positions 3 and 4).  The ISO field is 3 (positions 1-4).

**BASE I Advice Edit Criteria (continued)**

<b>POS Condition Code</b> Positions: 118–119 Length: 2 Format: unpacked numeric	<b>Description:</b> Code identifying transaction conditions at the point of sale or point of service, thus, in many cases, identify a type of original or subsequent transactions.  This field is used in all customer transaction-related messages. In several message types that may follow an original transaction (including CRS), this field contains the code that identifies the type of processing being done.  The ISO field is 25.
<b>Merchant Type</b> Positions: 120–123 Length: 4 Format: unpacked numeric	<b>Description:</b> Code describing the merchant's type of business product or service, also known as the merchant category code (MCC).  These codes are based on the <i>Merchant Classification Code Guideline</i> available from the Bank Card Division of the ABA. Valid codes are listed in the <i>Visa U.S.A. and International Operating Regulations</i> , as amended by additions and changes published in <i>VisaNet Business Enhancements</i> and in <i>Technical Letters</i> for members.  This field must be numeric.  The ISO field is 18.
<b>POS Entry Mode</b> Positions: 124–125 Length: 2 Format: unpacked numeric	<b>Description:</b> A V.I.P. System field indicating the method by which a point-of-transaction terminal obtains and transmits the cardholder information necessary to complete a transaction.  When the POS Entry Mode is 90, this field contains positions 1 and 3 of ISO field 22. In all other cases, this field contains positions 2 and 3 of ISO field 22.
<b>POS Entry Capability</b> Positions: 126–129 Length: 4 Format: alphanumeric	<b>Description:</b> Point-of-sale entry capability.  The ISO field is 60 (positions 1, 2, 5, and 6).
<b>Card Acceptor Terminal ID</b> Positions: 130–137 Length: 8 Format: alphanumeric	<b>Description:</b> Contains a code that identifies a terminal at the card acceptor location, by itself or in conjunction with the Card Acceptor Identification Code.  This field is used in all messages related to a customer transaction. If this field is present in a request, it must be preserved and returned in the response.  The ISO field is 41.
<b>Card Acceptor ID</b> Positions: 138–152 Length: 15 Format: alphanumeric	<b>Description:</b> Code that identifies the card acceptor.  The ISO field is 42.
<b>Retrieval Reference Number</b> Positions: 153–164 Length: 12 Format: unpacked numeric	<b>Description:</b> Contains a number that is used with other data elements as a key to identify and track all messages related to a given cardholder transaction, that is, to a given transaction set. These sets are: <ul style="list-style-type: none"> <li>• Authorization</li> <li>• Purchase</li> <li>• Merchandise return</li> <li>• Cash disbursement (manual cash)</li> </ul> The ISO field is 37.

**BASE I Advice Edit Criteria (continued)**

<b>Payment Indicator</b> Positions: 165–166 Length: 2 Format: alphanumeric	<b>Description:</b> This U.S.-only field contains a code indicating the type of goods purchased over the Internet.  The ISO field is 60 (positions 9 and 10).
<b>Reserved</b> Positions: 167 Length: 1 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.



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TC 48

## TC 48

## TCR 0 — FORMAT 2

## CTF – Outgoing and Incoming Interchange

## Chip Card Informational Advice Record Layout

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

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

## TC 48

## TCR 0 — FORMAT 2

## CTF – Outgoing and Incoming Interchange

## Chip Card Informational Advice Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field must contain 48.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 0 (zero).
<b>Destination BIN</b> Positions: 5–10 Length: 6 Format: alphanumeric	<b>Description:</b> The BIN to which a BASE II transaction message is sent.  <b>Outgoing:</b> This field should contain spaces.  <b>Incoming:</b> This field will contain a valid issuer BIN.  If spaces are entered, the VIC inserts the BIN based on the account number.
<b>Source BIN</b> Positions: 11–16 Length: 6 Format: unpacked numeric	<b>Description:</b> The BIN from which this BASE II transaction message was sent.  <b>Outgoing:</b> This field must contain a valid BIN for sending transactions.  <b>Incoming:</b> This field must contain 400050.  This field must contain a valid acquirer BIN.
<b>Format Code</b> Positions: 17 Length: 1 Format: unpacked numeric	<b>Description:</b> The entry must be either a 2 (chip card informational advice) or a 7.
<b>Account Number</b> Positions: 18–45 Length: 28 Format: alphanumeric	<b>Description:</b> An account number is a primary cardholder account number that is either: <ul style="list-style-type: none"> <li>• Embossed and encoded on a Visa Card or</li> <li>• Encoded on an Electron Card, a Proprietary Card bearing the PLUS Symbol, or a card bearing the Visa Electron Symbol.</li> </ul> This field must contain a valid account number (13–digit or 16–digit), left-justified and right-zero-filled.

## Chip Card Informational Advice Edit Criteria (continued)

<b>Authorization Response Code</b> Positions: 46–47 Length: 2 Format: alphanumeric	<p><b>Description:</b> Code indicating issuer's reply to an Authorization Request. The <i>International Operating Regulations</i> refer to the following types of Authorization Response:</p> <ul style="list-style-type: none"> <li>• Approval Response</li> <li>• Decline Response</li> <li>• Pickup Response</li> <li>• Referral Response</li> </ul> <p>For custom payment service credit vouchers and their reversals, this field must contain spaces.</p> <p>The field contains the authorization code provided by the issuer when a transaction is approved or a "no reason to decline" code provided for successful verifications.</p> <p>The entry must be two alphanumeric characters; spaces, A through Z, or 0 through 9.</p> <p>For chip transactions that are processed offline, this field must contain the offline authorization code.</p>
<b>Destination Amount</b> Positions: 48–59 Length: 12 Format: unpacked numeric	<p><b>Description:</b> Identifies the submitted transaction amount in the currency that is appropriate to the destination endpoint.</p> <p><b>Outgoing:</b> The field must contain zeros. The VIC converts the Source Amount to the Destination Amount. Two decimals are implied.</p> <p><b>Incoming:</b> The field will contain a numeric value.</p>
<b>Destination Currency Code</b> Positions: 60–62 Length: 3 Format: unpacked numeric	<p><b>Description:</b> The currency type presented to the member on incoming transactions. For most transactions (that is, drafts), it is the billing currency. For other transactions (for example, fee collection, chargeback), it is the settlement currency of the destination.</p> <p><b>Outgoing:</b> The VIC inserts the Issuer Currency Code. The field must contain zeros.</p> <p><b>Incoming:</b> The field will contain the ISO numeric code for the Issuer's billing currency.</p>
<b>Source Amount</b> Positions: 63–74 Length: 12 Format: unpacked numeric	<p><b>Description:</b> Identifies the submitted transaction amount in the currency that is appropriate to the source endpoint.</p> <p>The entry must be numeric. Two decimal places are implied.</p>
<b>Source Currency Code</b> Positions: 75–77 Length: 3 Format: unpacked numeric	<p><b>Description:</b> The currency type associated with the source amount of the transaction.</p> <p>The field must contain a valid ISO numeric currency code.</p>
<b>POS Entry Mode</b> Positions: 78–79 Length: 2 Format: unpacked numeric	<p><b>Description:</b> A V.I.P. system field indicating the method by which a point-of-transaction terminal obtains and transmits the cardholder information necessary to complete a transaction.</p> <p>When the POS Entry Mode is 90, this field contains positions 1 and 3 of ISO field 22. In all other cases, this field contains positions 2 and 3 of ISO field 22.</p> <p>This field must be spaces, 00 through 06, 90, or 95.</p> <p>Please refer to <i>BASE II Clearing Data Codes manual</i> for a list of valid codes.</p>
<b>POS Terminal Capability</b> Positions: 80 Length: 1 Format: alphanumeric	<p><b>Description:</b> Indicates the capability of the point-of-sale terminal to obtain an authorization and process transaction data.</p> <p>The field must contain a space, 0 through 5, or 9. Refer to the <i>Base II Clearing Data Codes manual</i> for a list of valid codes.</p>

**Chip Card Informational Advice Edit Criteria (continued)**

<b>Merchant Name</b> Positions: 81–105 Length: 25 Format: alphanumeric	<b>Description:</b> The merchant or member name (for cash disbursements) imprinted on the transaction receipt by the merchant's or member's imprinter plate. It should be the "doing business as" (DBA) name of the merchant or member and the one most recognizable to cardholders. The merchant name as shown in the original presentment must be included in all chargebacks, retrieval requests, and re-presentments.  The first position of this field cannot be a space. The field must be space-filled to the right.
<b>Merchant City</b> Positions: 106–118 Length: 13 Format: alphanumeric	<b>Description:</b> The name of the city where the transaction took place.  The first position of this field cannot be a space.  The field must be space-filled to the right.
<b>Merchant Country Code</b> Positions: 119–121 Length: 3 Format: alphanumeric	<b>Description:</b> Identifies the country code of the merchant location where the transaction took place.  The entry must be a valid BASE II code. The first two characters must be the alpha country code. The third character must be a space.
<b>Merchant ZIP Code</b> Positions: 122–126 Length: 5 Format: alphanumeric	<b>Description:</b> Identifies the ZIP code of the merchant location where the transaction took place.  This field must be numeric. It may be zeros.
<b>Reserved</b> Positions: 127–130 Length: 4 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Merchant State/Province Code</b> Positions: 131–133 Length: 3 Format: alphanumeric	<b>Description:</b> Code designating merchant's state or province code.  If the Merchant Country Code is US or CA, this field must contain a valid U.S. State Code or Canadian Province Code, respectively. Otherwise it must contain spaces.
<b>Card Acceptor ID</b> Positions: 134–148 Length: 15 Format: alphanumeric	<b>Description:</b> The identifier of the card acceptor operating the point-of-sale or point-of-service terminal or at the ATM in local and in interchange environments. Depending on the acquirer or merchant billing and reporting requirements, the acquirer-assigned code can represent a merchant, a specific merchant location, or a specific merchant location terminal.  This field must contain alphanumeric values.
<b>Terminal ID</b> Positions: 149–156 Length: 8 Format: alphanumeric	<b>Description:</b> Code identifying the card acceptor terminal or ATM. For electronic point-of-sale or point-of-service (POS) terminals, when the ID is not unique to a specific terminal, Card Acceptor Identification Code can be used along with this field.  This field must contain alphanumeric values.
<b>Merchant Category Code</b> Positions: 157–160 Length: 4 Format: unpacked numeric	<b>Description:</b> A code designating the principal trade, profession, or line of business in which a merchant is engaged as specified in the International Operating Regulations.  This field must contain a valid Merchant Category Code (MCC).  Please see <i>Visa International Operating Regulations</i> for valid codes.

**Chip Card Informational Advice Edit Criteria (continued)**

<b>Reserved</b> Positions: 161–167 Length: 7 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Reimbursement Attribute</b> Positions: 168 Length: 1 Format: alphanumeric	<b>Description:</b> Obsolete – must be zero-filled.

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TC 48

## TC 48

## TCR 1 — ISO-ENRICHED

## CTF – Incoming Interchange

## BASE I Advice Record Layout

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

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



## TC 48

## TCR 1 — ISO-ENRICHED

## CTF – Incoming Interchange

## BASE I Advice Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field will contain 48.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> The field contains the Transaction Code qualifier of the item being returned.  This field will contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field contains the Transaction Component Sequence Number of the item being returned.  This field will contain a 1.
<b>CVV2 Authorization Request Data</b> Positions: 5–10 Length: 6 Format: alphanumeric	<b>Description:</b> Contains CVV2 data for the card-not-present CVV2 service. The <i>Card Verification Value 2 (CVV2) Service</i> is a card verification tool designed to reduce fraud losses on card-not-present and card-present transactions including manual key-entered transactions.  Issuers must imprint a 3-digit security number (the CVV2) on the back of all new or reissued Visa cards. Members can use the CVV2 number to verify that a genuine Visa card is present during a transaction.  The field will contain 48.
<b>CVV2 Result Code</b> Positions: 11 Length: 1 Format: alphanumeric	<b>Description:</b> Contains a Card Verification Value 2 (CVV2) verification result for card-not-present transactions and also for card-present CVV2 verification-only requests.  Valid values for this field are:  M = CVV2 match N = CVV2 does not match P = Not processed S = CVV2 should be on the card, but the merchant has indicated CVV2 is not present U = Issuer not participating (not certified)  The ISO field is 44.10.
<b>Reserved</b> Positions: 12–16 Length: 5 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Original Message Type</b> Positions: 17–20 Length: 4 Format: unpacked numeric	<b>Description:</b> The ISO field is 90. This field will be zero-filled except when the TC 48 transaction is for a reversal advice.

**BASE I Advice Edit Criteria (continued)**

<b>Reserved</b> Positions: 21–27 Length: 7 Format: alphanumeric	<b>Description:</b> This field should contain zeros.
<b>Trace Audit Number</b> Positions: 28–33 Length: 6 Format: unpacked numeric	<b>Description:</b> A number assigned by the message initiator that uniquely identifies a cardholder transaction and all the message types (also known as system transactions) that it comprises, according to individual program rules. The trace number remains unchanged for all messages throughout the life of the transaction. For example, the same trace number is used in an authorization request and response, and in a subsequent reversal request and response, and in any advices of authorization or reversal.  The trace number can be used to match a response to its request or to match a message to a given cardholder transaction set.  The ISO field is 11.
<b>Card Acceptor Name/Location</b> Positions: 34–73 Length: 40 Format: alphanumeric	<b>Description:</b> Identifies the name and location of the merchant: <ul style="list-style-type: none"> <li>• Positions 1–25 contain the name of the merchant</li> <li>• Positions 26–38 contain the city name</li> <li>• Positions 39–40 contain the country code.</li> </ul> This data is required for all transactions.  The ISO field is 43.
<b>National POS Geographic Data</b> Positions: 74–87 Length: 14 Format: alphanumeric	<b>Description:</b> Identifies the location where the transaction occurred: <ul style="list-style-type: none"> <li>• The first two digits identify the state in which the transaction occurred.</li> <li>• The next three digits identify the county in which the transaction occurred.</li> <li>• The remaining positions contain either the five-digit or nine-digit U.S. Postal Service ZIP codes of the merchant location.</li> </ul> The ISO field is 59.
<b>Amount, Issuer</b> Positions: 88–99 Length: 12 Format: unpacked numeric	<b>Description:</b> The issuer amount.  The ISO field is 61. This field will contain two implied decimal places.
<b>Reserved</b> Positions: 100–112 Length: 13 Format: alphanumeric	<b>Description:</b> This field should contain spaces.
<b>Address Verification Data</b> Positions: 113–141 Length: 29 Format: alphanumeric	<b>Description:</b> A Visa-defined private-use field that contains selected portions of the cardholder's postal code and street address for verification. All merchants whose acquirers subscribe to the Visa Address Verification Service may request postal code and street address verification for a cardholder.  The ISO field is 123.

**BASE I Advice Edit Criteria (continued)**

<b>Forwarding Institution ID</b> Positions: 142–152 Length: 11 Format: unpacked numeric	<b>Description:</b> In an authorization request that contains a PIN, this field contains the six digits of the BIN assigned to the entity associated with the Acquirer Working Key that was used to encrypt the PIN. This field is used only when the BIN associated with the Acquirer Working Key is different from the Acquiring Institution Identification Code.  For ATM transactions without a PIN, (for example, reversals, adjustments, and so forth) this is a code that identifies the institution that forwards a request to VisaNet, that is, to the message originator. The ID code can be a Visa BIN, a prearranged institution ID, or a Plus PMC ID.  The ISO field is 33.
<b>Forwarding Institution Country Code</b> Positions: 153–155 Length: 3 Format: unpacked numeric	<b>Description:</b> Contains a code that identifies the country of the forwarding institution in the Forwarding Institution ID.  The ISO field is 21.
<b>File Update Error Code</b> Positions: 156–159 Length: 4 Format: alphanumeric	<b>Description:</b> If the file update is successful, this field contains spaces. Otherwise, the field contains a V.I.P. System file updating error code.  The ISO field is 48 (usage 1a and 1b).
<b>PACM Diversion Level</b> Positions: 160–161 Length: 2 Format: alphanumeric	<b>Description:</b> Indicates the applicable diversion level when Positive Authorization Capacity Management (PACM) processing is used to route 0100 POS authorization requests or 0400 requests.  PACM determines which transactions are processed in STIP and which are forwarded to available issuers. There are 21 PACM diversion levels, and each one indicates a specific dollar amount below which transactions are processed by STIP.  Values are:  0 = No Diversion 1 through 20 = Specific Diversion Level in effect  Other transactions apply only when the card range is set up for PACM. PACM does not apply to cash disbursements, balance inquiries, status checks, and MOTO or e-commerce transactions.  PACM also supports MasterCard transactions.
<b>PACM Diversion Reason</b> Positions: 162 Length: 1 Format: alphanumeric	<b>Description:</b> Why request was diverted to PACM.

**BASE I Advice Edit Criteria (continued)**

<b>Chip Condition Code</b> Positions: 163 Length: 1 Format: alphanumeric	<b>Description:</b> Code provides information about magnetic stripe-read transactions of VSDC cards at VSDC ATMs (“fallback” transactions). It does not apply to VSDC transactions where the chip is read.  Values are:  space or 0 = Unknown/not applicable  1 = Magnetic stripe service code begins with 2 or 6, last transaction at the chip capable terminal was a successful chip read, or was not a chip transaction, or unknown  2 = Magnetic stripe service code begins with 2 or 6, last transaction at the chip capable terminal was an unsuccessful chip read  The ISO field is 60, position 3.
<b>CVV Results Code</b> Positions: 164 Length: 1 Format: alphanumeric	<b>Description:</b> Code indicating Card Verification Value (CVV) verification results. The field can also contain other verification results like iCVV or dCVV. When acquired as a contactless transaction, the field may contain the Card Authentication Method (CAM) results.  Valid values for this field are:  1 = The CVV or iCVV verification failed 2 = The CVV or iCVV passed verification Blank = The CVV or iCVV was not verified  This ISO field is 44.5.
<b>Reserved</b> Positions: 165–168 Length: 4 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

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TC 48

## TC 48

## TCR 2 — ISO-ENRICHED

## CTF – Incoming Interchange

## BASE I Advice Record Layout

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

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

## TC 48

## TCR 2 — ISO-ENRICHED

## CTF – Incoming Interchange

## BASE I Advice Edit Criteria

<b>Transaction Code</b> Positions: 1-2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field will contain a 48.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 2.
<b>Reserved</b> Positions: 5-16 Length: 12 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Receiving Institution ID</b> Positions: 17-27 Length: 11 Format: unpacked numeric	<b>Description:</b> This message routing field contains a code that identifies the institution which should receive a request or advice. This ID is used when it is not possible to route a message using the account number field in the message. The routing information in this field supersedes routing information in all other account number fields.  The ISO field is 100.
<b>Receiving Institution Country Code</b> Positions: 28-30 Length: 3 Format: unpacked numeric	<b>Description:</b> Contains the code for the country of the receiving institution in the Receiving Institution ID field. Country codes are listed in the <i>Base II Clearing Data Codes</i> guide.  The ISO field is 68.
<b>Issuing Institution ID</b> Positions: 31-41 Length: 11 Format: unpacked numeric	<b>Description:</b> Contains a code identifying the issuer when the issuer cannot be determined from the message's account number.  The ISO field is 121.
<b>Issuing Institution Country Code</b> Positions: 42-44 Length: 3 Format: unpacked numeric	<b>Description:</b> Contains a code that identifies the country of the institution that issued the card.  The ISO field is 20.

## BASE I Advice Edit Criteria (continued)

<b>Transaction Identifier</b> Positions: 45-59 Length: 15 Format: unpacked numeric	<b>Description:</b> A unique value that Visa assigns to each transaction and returns to the acquirer in the authorization response. Visa uses this value to maintain an audit trail throughout the life cycle of the transaction and all related transactions, such as reversals, adjustments, confirmations, and chargebacks.  The ISO field number is 62.2.
<b>Authorization Characteristics Indicator</b> Positions: 60 Length: 1 Format: alphanumeric	<b>Description:</b> A code used by the acquirer to request CPS qualification. If applicable, the code is changed by V.I.P. to reflect the results of V.I.P.'s CPS evaluation of the request.  The ISO field number is 62.1.
<b>Market-Specific Authorization Data Indicator</b> Positions: 61 Length: 1 Format: alphanumeric	<b>Description:</b> Identifies the industry for which market-specific data has been provided in other ISO field 62 subfields; however, the use of this subfield is not confined to CPS. Except where noted, the subfield is used only in authorization requests and responses.  This subfield is required on all initial CPS/Hotel or Auto Rental 0100 authorization requests and their responses to the acquirer. It is also required in U.S. bill payment transactions and auto-substantiation requests destined for U.S. issuers.  The ISO field number is 62.4.
<b>Duration</b> Positions: 62-63 Length: Length: 2 Format: unpacked numeric	<b>Description:</b> Indicates the number of days (from 01 through 99) anticipated for the auto rental or hotel stay. For auto rental prepaids and hotel deposits, the value reflects the number of days covered by the advance payment. This subfield is used only in authorization requests.  The ISO field number is 62.5.
<b>Prestigious Property Indicator</b> Positions: 64 Length: 1 Format: alphanumeric	<b>Description:</b> An indicator used by CPS acquirers in the Visa U.S.A. Prestigious Lodging program to identify a property floor limit. This subfield is used only in authorization requests.  The ISO field number is 62.6.
<b>Cashback</b> Positions: 65-73 Length: 9 Format: unpacked numeric	<b>Description:</b> In outgoing and incoming requests and advices related to a Visa or Visa Electron purchase or U.S.-only POS check transaction, this field contains the cashback amount, if any, expressed in the acquirer transaction currency.  Cashback is an integral part of the Visa check card II Service. Any acquirer of Visa check card II can elect to offer cash back for Visa check card II transactions. All issuers of Visa check card II must accept cash back. The cash back limit is US\$200.00.  The ISO field number is 61.1.
<b>Replacement Amount</b> Positions: 74-85 Length: 12 Format: unpacked numeric	<b>Description:</b> Contains the corrected amount of a transaction in a partial reversal.  The ISO field number is 95, positions 1-12.
<b>Reserved</b> Positions: 86-88 Length: 3 Format: alphanumeric	<b>Description:</b> This field will contain spaces.
<b>CRIS Alert Type</b> Positions: 89 Length: 1 Format: alphanumeric	<b>Description:</b> This field is obsolete and must be spaces.



**BASE I Advice Edit Criteria (continued)**

<b>CRIS Account Score</b> Positions: 90–94 Length: 5 Format: alphanumeric	<b>Description:</b> This field is obsolete and must be spaces.
<b>Reserved</b> Positions: 96–168 Length: 74 Format: alphanumeric	<b>Description:</b> This field will contain spaces.

## TC 48

## TCR 3 — ISO-ENRICHED

## CTF – Incoming Interchange

## BASE I Advice Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5	1	UN	Field Identifier
6–7	2	UN	Field Sub-Identifier
8–15	8	UN	Activity From (MMDDCCYY)
16–23	8	UN	Activity To (MMDDCCYY)
24–27	4	UN	Issuer Account Score Threshold
28–31	4	UN	Issuer Consolidated Score Threshold
32–35	4	UN	Account Score
36–39	4	UN	Consolidated Score
40–47	8	UN	Account Alert Date (MMDDCCYY)
48–55	8	UN	Consolidated Alert Date
56–63	8	UN	Last Account Alert Date
64–67	4	UN	Last Account Alert Score
68–75	8	UN	Last Consolidated Alert Date
76–79	4	UN	Last Consolidated Alert Score
80	1	AN	CRIS Cross-Alert Indicator
81–83	3	AN	Account Alert Type
84–86	3	UN	Account Reason Code 1
87–89	3	UN	Account Reason Code 2
90–92	3	UN	Account Reason Code 3
93–95	3	UN	Account Reason Code 4
96–98	3	UN	Consolidated Alert Type
99–101	3	UN	Consolidated Reason Code 1
102–104	3	UN	Consolidated Reason Code 2
105–107	3	UN	Consolidated Reason Code 3
108–110	3	UN	Consolidated Reason Code 4
111–132	22	UN	Bankruptcy Risk Audit ID
133–142	10	UN	Sequence Number

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

**BASE I Advice Record Layout (continued)**

Position	Field Length	Format	Contents
143–146	4	UN	Network Management Information Code
147–168	22	AN	Reserved

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

## TC 48

## TCR 3 — ISO-ENRICHED

## CTF – Incoming Interchange

## BASE I Advice Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field will contain 48.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 3.
<b>Field Identifier</b> Positions: 5 Length: 1 Format: unpacked numeric	<b>Description:</b> The value for this entry will be B for Bankruptcy Risk Alerts. This value may incorporate other risk alert formats, depending on the Sub-Identifier value.
<b>Field Sub-Identifier</b> Positions: 6–7 Length: 2 Format: unpacked numeric	<b>Description:</b> In conjunction with the Field Identifier, indicates the format of the remainder of Field 48 for risk alerts.
<b>Activity From</b> Positions: 8–15 Length: 8 Format: unpacked numeric	<b>Description:</b> The U.S. Eastern Standard time (EST) date of the start of the period being reported. The format is MMDDCCYY, where:  mm = 01–12 dd = 01–31 cc = 19 or 20 (cc: 19 = 20th century, 20 = 21st century) yy = 00–99
<b>Activity To</b> Positions: 16–23 Length: 8 Format: unpacked numeric	<b>Description:</b> The U.S. Eastern Standard Time date of the end of the period being reported in the format mmddccyy, where:  mm = 01–12 dd = 01–31 cc = 19 or 20 (cc: 19 = 20th century, 20 = 21st century) yy = 00–99
<b>Issuer Account Score Threshold</b> Positions: 24–27 Length: 4 Format: unpacked numeric	<b>Description:</b> Issuer-defined reporting account score threshold.

**BASE I Advice Edit Criteria (continued)**

<b>Issuer Consolidated Score Threshold</b>  Positions: 28–31 Length: 4 Format: unpacked numeric	<b>Description:</b> Issuer-defined reporting consolidated score threshold.
<b>Account Score</b>  Positions: 32–35 Length: 4 Format: unpacked numeric	<b>Description:</b> Represents the risk associated with an account becoming a bankruptcy loss to the issuer, as scored in the reporting period. If there was not a score generated for the reporting period, the value will be 0001.
<b>Consolidated Score</b>  Positions: 36–39 Length: 4 Format: unpacked numeric	<b>Description:</b> Represents the risk of all associated accounts linked by Customer ID becoming a bankruptcy loss to the issuer.
<b>Account Alert Date</b>  Positions: 40–47 Length: 8 Format: unpacked numeric	<b>Description:</b> The date in the period being reported on which the account score first reached the score reported.  Will be in MMDDCCYY format.
<b>Consolidated Alert Date</b>  Positions: 48–55 Length: 8 Format: unpacked numeric	<b>Description:</b> The date in the period being reported on which the consolidated score first reached the score reported.  Will be in MMDDCCYY format.
<b>Last Account Alert Date</b>  Positions: 56–63 Length: 8 Format: unpacked numeric	<b>Description:</b> The date of the previous account alert for the account in MMDDCCYY format. If there was no previous account alert, the value will be zeros.
<b>Last Account Alert Score</b>  Positions: 64–67 Length: 4 Format: unpacked numeric	<b>Description:</b> The account score which last met or was less than the Issuer Account Score Threshold. If there was no previous account alert, the value will be 0001.
<b>Last Consolidated Alert Date</b>  Positions: 68–75 Length: 8 Format: unpacked numeric	<b>Description:</b> The date of the previous consolidated alert for the account in MMDDCCYY format. If there was no previous consolidated alert, the value will be zeros.
<b>Last Consolidated Alert Score</b>  Positions: 76–79 Length: 4 Format: unpacked numeric	<b>Description:</b> The consolidated score which last met or was less than the Issuer Consolidated Score Threshold. If there was no previous consolidated alert, the value will be 0001.
<b>Reserved</b>  Positions: 80 Length: 1 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

**BASE I Advice Edit Criteria (continued)**

<b>Account Alert Type</b> Positions: 81–83 Length: 3 Format: alphanumeric	<b>Description:</b> Provides information regarding the type of model and version used to produce the account score.  Position 1 = Model version designator Position 2 = Major product designator Position 3 = Minor product designator
<b>Account Reason Code 1</b> Positions: 84–86 Length: 3 Format: unpacked numeric	<b>Description:</b> A three-position code representing a significant reason why the account did not score higher.
<b>Account Reason Code 2</b> Positions: 87–89 Length: 3 Format: unpacked numeric	<b>Description:</b> A three-position code representing a significant reason why the account did not score higher.
<b>Account Reason Code 3</b> Positions: 90–92 Length: 3 Format: unpacked numeric	<b>Description:</b> A three-position code representing a significant reason why the account did not score higher.
<b>Account Reason Code 4</b> Positions: 93–95 Length: 3 Format: unpacked numeric	<b>Description:</b> A three-position code representing a significant reason why the account did not score higher.
<b>Consolidated Alert Type</b> Positions: 96–98 Length: 3 Format: unpacked numeric	<b>Description:</b> Provides information regarding the type of model and version used to produce the consolidated score.  Position 1 = Model version designator Position 2 = Major product designator Position 3 = Minor product designator
<b>Consolidated Reason Code 1</b> Positions: 99–101 Length: 3 Format: unpacked numeric	<b>Description:</b> A three-position code representing a significant reason why the consolidated score was not higher.
<b>Consolidated Reason Code 2</b> Positions: 102–104 Length: 3 Format: unpacked numeric	<b>Description:</b> A three-position code representing a significant reason why the consolidated score was not higher.
<b>Consolidated Reason Code 3</b> Positions: 105–107 Length: 3 Format: unpacked numeric	<b>Description:</b> A three-position code representing a significant reason why the consolidated score was not higher.
<b>Consolidated Reason Code 4</b> Positions: 108–110 Length: 3 Format: unpacked numeric	<b>Description:</b> A three-position code representing a significant reason why the consolidated score was not higher.

**BASE I Advice Edit Criteria (continued)**

<b>Bankruptcy Risk Audit ID</b> Positions: 111–132 Length: 22 Format: unpacked numeric	<b>Description:</b> Provides information for bankruptcy risk audit.  Positions 1-2 = Service ID Positions 3-6 = Group Number Positions 7-14 = Cycle Date Positions 15-16 = Cycle Number Positions 17-22 = Audit Number
<b>Sequence Number</b> Positions: 133–142 Length: 10 Format: unpacked numeric	<b>Description:</b> Value used to identify records for a customer within the file/report.
<b>Network Management Information Code</b> Positions: 143–146 Length: 4 Format: unpacked numeric	<b>Description:</b> This field must be 0173 to identify this administrative advice as a Bankruptcy Risk alert message. This is populated by the V.I.P. application.
<b>Reserved</b> Positions: 147–168 Length: 22 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

## TC 48

## TCR 6 — ISO-ENRICHED

## CTF – Incoming Interchange

## BASE I Advice Record Layout

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

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



## TC 48

## TCR 6 — ISO-ENRICHED

## CTF – Incoming Interchange

## BASE I Advice Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field will contain 48.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> This field will contain a 6.
<b>Authorization Response Cryptogram</b> Positions: 5–20 Length: 16 Format: displayable hexadecimal	<b>Description:</b> This VSDC field contains the authentication response cryptogram (ARPC) that is used by the card to perform Issuer Authentication for VIS transactions.  This field will contain one of the following depending on type of Chip card: VIS: Authorization Response Cryptogram CCD: Authorization Response Cryptogram bytes 1–4, Card Status Update, bytes 5–8 Generic EMV Transport: Issuer Authentication Data , bytes 1–8  The ISO field is 139.
<b>ARPC Response Code</b> Positions: 21–22 Length: 2 Format: displayable hexadecimal	<b>Description:</b> Contains the response code that is used by the card to perform issuer authentication.
<b>Reserved</b> Positions: 23 Length: 1 Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Card Authentication Results Code</b> Positions: 24 Length: 1 Format: alphanumeric	<b>Description:</b> This VSDC field that contains a Visa-defined code to indicate Card Authentication results. This field is available to Full Data Option participants only.  The ISO field is 44.8.
<b>Cryptogram Amount</b> Positions: 25–36 Length: 12 Format: unpacked numeric	<b>Description:</b> The transaction amount used by the chip when calculating the cryptogram. It must contain right-justified numeric data with leading zeros.  This field must be numeric. The ISO field is 147.

**BASE I Advice Edit Criteria (continued)**

<b>Cryptogram Currency Code</b> Positions: 37–39 Length: 3 Format: alphanumeric	<b>Description:</b> This field is carried in VSDC transactions and contains the currency code used by the chip when calculating the cryptogram. A leading zero is required to pad the first unused half-byte of this field. The zero is filler and is not part of the code.  This field maps to ISO Field 55, Tag 5F2A—Transaction Currency Code.  The ISO field is 148.
<b>Cryptogram Cashback Amount</b> Positions: 40–48 Length: 9 Format: unpacked numeric	<b>Description:</b> This field is carried in VSDC transactions and contains the cashback amount that the chip uses when calculating the cryptogram. If the transaction does not include cashback, this field can either not be sent or be sent zero filled.  This field maps to ISO Field 55, Tag 9F03—Amount, Other.  The ISO field is 149.
<b>Issuer Discretionary Data</b> Positions: 49–80 Length: 32 Format: displayable hexadecimal	<b>Description:</b> This field contains the issuer discretionary portion of the Issuer Authentication Data (IAD) that is defined by the issuer on the card.  Issuer Application Data, bytes 18–32
<b>Card Authentication Reliability Indicator</b> Positions: 81 Length: 1 Format: displayable hexadecimal	<b>Description:</b> Provides additional information about the point of sale or point of service.  This code can be set and sent in by the full VSDC data acquirer or set by V.I.P. when the acquirer or issuer is inactive for Card Authentication.  The ISO field is 60.7.
<b>Chip Debit/Credit Transaction Indicator</b> Positions: 82 Length: 1 Format: displayable hexadecimal	<b>Description:</b> Indicates a VSDC transaction sent from a full data acquirer. For full VSDC transactions, this field is required in the following messages: <ul style="list-style-type: none"> <li>• 0100 and 0200 requests</li> <li>• 0120 and 0220 STIP advices</li> <li>• 0220 acquirer advices</li> <li>• 0220 BASE II advices</li> <li>• 0220 deferred clearing advices</li> </ul> The ISO field is 60.6.
<b>Reserved</b> Positions: 83–168 Length: 86 Format: Format: alphanumeric	<b>Description:</b> This field is reserved for future use. EP will always space-fill.

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TC 48

## TC 48

## TCR 7 — ISO-ENRICHED

## CTF – Incoming Interchange

## BASE I Advice Record Layout

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

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

## TC 48

## TCR 7 — ISO-ENRICHED

## CTF – Incoming Interchange

## BASE I Advice Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> This field must contain 48.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> This field must contain 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 7.
<b>Transaction Type</b> Positions: 5–6 Length: 2 Format: alphanumeric	<b>Description:</b> This field is carried in VSDC transactions and indicates the type of financial transaction provided by the terminal. It usually corresponds to the first two digits of the Processing Code and is carried in the message to ensure that the issuer and the card are using the same value to compute the cryptogram.  The ISO field is 144.
<b>Card Sequence Number</b> Positions: 7–9 Length: 3 Format: unpacked numeric	<b>Description:</b> Contains a number assigned to a specific card when two or more individual cards are associated with the same primary account number, thus enabling issuers to distinguish among different cards linked to the same account. The sequence number can also act as a tracking tool when reissuing cards. For example, the initial card is issued with sequence number one, and when it expires, the card can be reissued with sequence number two, and so on. Although not part of the cryptogram, the sequence number is used by the issuer or Visa to derive the Unique Derivation Key (UDK) from the Master Derivation Key (MDK) when performing Online Card Authentication.  This field applies to VSDC full data transactions and Contactless Magnetic Stripe transactions. If the sequence number is present on the chip card, acquirers must include it without modification in requests to avoid a failed Online Card Authentication. If the card sequence number is not present on the chip card, the acquirer may either exclude the field entirely from the request message, or include it with all zeros.  The ISO field is 23.

## BASE I Advice Edit Criteria (continued)

<b>Terminal Transaction Date</b> Positions: 10–15 Length: 6 Format: Format: unpacked numeric	<b>Description:</b> Contains the local date at the terminal on which the transaction was authorized. This field is used in the calculation of the cryptogram. The format is yymmdd, where:  yy = 00–99 mm = 01–12 dd = 01–31  This field maps to ISO Field 55, Tag 9A—Terminal Transaction Date.  This field must be numeric.  The ISO field is 146.
<b>Terminal Capability Profile</b> Positions: 16–21 Length: 6 Format: displayable hexadecimal	<b>Description:</b> This is a fixed-length Visa Smart Debit/Visa Smart Credit (VSDC) field, carried in VSDC transactions and indicates the card data input, the Cardholder Verification Method (CVM), and the security capabilities supported by the terminal. This field maps to ISO Field 55, Tag 9F33—Terminal Capabilities.  The ISO field is 130.
<b>Terminal Country Code</b> Positions: 22–24 Length: 3 Format: unpacked numeric	<b>Description:</b> This field is carried in VSDC transactions and identifies the country where the merchant terminal is located. A leading zero is required to pad the first unused half-byte of this field. The zero is filler and is not part of the code.  This field maps to Field 55, Tag 9F1A—Terminal Country Code.  This field must be numeric.  The ISO field is 145.
<b>Terminal Serial Number</b> Positions: 25–32 Length: 8 Format: alphanumeric	<b>Description:</b> This field is carried in VSDC transactions and contains a unique and permanent identification number of the chip terminal assigned by the manufacturer. It is used to track devices regardless of their location.  This field maps to Field 55, Tag 9F1E—IFD Serial Number.  This field must contain an alphanumeric value.  The ISO field is 133.
<b>Unpredictable Number</b> Positions: 33–40 Length: 8 Format: displayable hexadecimal	<b>Description:</b> Contains the number used in the generation of the cryptogram for chip transactions. It provides variability and uniqueness to the cryptogram.  This field maps to Field 55, Tag 9F37—Unpredictable Number.  The ISO field is 132.
<b>Application Transaction Counter</b> Positions: 41–44 Length: 4 Format: displayable hexadecimal	<b>Description:</b> Contains a count of the transactions performed within the card application. The count increments by one each time a transaction is initiated. Multiple authorization requests for the same transaction will have the same ATC; for example, when online PIN fails and the next authorization represents a different PIN try for the same transaction, the ATC will be the same. For reversals and advices, the ATC is the value from the original message.  The ISO field is 137.

**BASE I Advice Edit Criteria (continued)**

<b>Application Interchange Profile</b>  Positions: 45–48 Length: 4 Format: Format: displayable hexadecimal	<b>Description:</b> This Field is carried in VSDC transactions and provides a series of indicators that reflect the specific functions supported by the chip card account, for example, whether cardholder verification is supported.  This field maps to ISO Field 55, Tag 82—Application Interchange Profile.  The ISO field is 138.
<b>Cryptogram</b>  Positions: 49–64 Length: 16 Format: displayable hexadecimal	<b>Description:</b> Contains the clearing cryptogram used to validate transaction processing in the event of a dispute.  The ISO field is 136.
<b>Issuer Application Data, Byte 2</b>  Positions: 65–66 Length: 2 Format: displayable hexadecimal	<b>Description:</b> This field will contain one of the following depending on type of Chip card:  VIS: Derivation Key Index CCD: Common Core Identifier Generic EMV Transport: Undefined Data  The ISO field is 134.1.
<b>Issuer Application Data, Byte 3</b>  Positions: 67–68 Length: 2 Format: displayable hexadecimal	<b>Description:</b> This field will contain one of the following depending on type of Chip card:  VIS: Cryptogram Version CCD: Derivation Key Index Generic EMV Transport: Undefined Data
<b>Terminal Verification Results</b>  Positions: 69–78 Length: 10 Format: displayable hexadecimal	<b>Description:</b> A series of indicators from a terminal perspective. The terminal records the results of offline and online processing by setting a series of indicators in this field. These indicators are available to members in the online message and clearing transaction.
<b>Issuer Application Data, Bytes 4–7</b>  Positions: 79–86 Length: 8 Format: displayable hexadecimal	<b>Description:</b> This field will contain one of the following depending on type of Chip card:  VIS & CCD: Card Verification Results Generic EMV Transport: Undefined Data
<b>Cryptogram Amount</b>  Positions: 87–98 Length: 12 Format: unpacked numeric	<b>Description:</b> Contains the cryptogram amount when it differs from the authorized amount.  This field must be numeric.
<b>Issuer Application Data, Byte 8</b>  Positions: 99–100 Length: 2 Format: display hexadecimal	<b>Description:</b> This field will contain one of the following depending on type of Chip card:  VIS: Data could be present CCD: CVR Extension Generic EMV Transport: Undefined Data

**BASE I Advice Edit Criteria (continued)**

<b>Issuer Application Data, Bytes 9–16</b>  Positions: 101–116 Length: 16 Format: display hexadecimal	<b>Description:</b> This field will contain one of the following depending on type of Chip card:  VIS: Data could be present CCD: Counters Generic EMV Transport: Undefined Data
<b>Issuer Application Data, Byte 1</b>  Positions: 117–118 Length: 2 Format: display hexadecimal	<b>Description:</b> This field will contain one of the following depending on type of Chip card:  VIS: Data could be present CCD: Length Indicator Generic EMV Transport: Undefined Data
<b>Issuer Application Data, Byte 17</b>  Positions: 119–120 Length: 2 Format: displayable hexadecimal	<b>Description:</b> This field will contain one of the following depending on type of Chip card:  VIS: Data could be present CCD: Length Indicator Generic EMV Transport: Undefined Data
<b>Issuer Application Data, Bytes 18–32</b>  Positions: 121–150 Length: 30 Format: displayable hexadecimal	<b>Description:</b> This field will contain one of the following depending on type of Chip card:  VIS: Data could be present CCD: Issuer Discretionary Data Generic EMV Transport: Undefined Data
<b>Reserved</b>  Positions: 151–158 Length: 8 Format: display hexadecimal	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Issuer Script 1 Results</b>  Positions: 159–168 Length: 10 Format: displayable hexadecimal	<b>Description:</b> This field identifies the update command that the issuer sends in the authorization response to the card during online processing. With the command, the card updates the parameters and records the success or failure of the updates in the Issuer Script 1 Results field.  This field contains indicators related to the attributes of the cardholder's device and the technology used for the communication between the cardholder's device and the acquiring device. This field must be display hexadecimal.  The ISO field is 143.



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TC 48

## TC 48

## TCR 7 — FORMAT 2

## CTF – Outgoing and Incoming Interchange

## Chip Card Informational Advice Record Layout

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

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

## TC 48

## TCR 7 — FORMAT 2

## CTF – Outgoing and Incoming Interchange

## Chip Card Informational Advice Edit Criteria

<b>Transaction Code</b> Positions: 1–2 Length: 2 Format: unpacked numeric	<b>Description:</b> The field must contain 48.
<b>Transaction Code Qualifier</b> Positions: 3 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 0 (zero).  This edit will continue to be performed by the Edit Package when the Bypass Business Edits option is used during an outgoing edit run.
<b>Transaction Component Sequence Number</b> Positions: 4 Length: 1 Format: unpacked numeric	<b>Description:</b> The field must contain a 7.
<b>Transaction Type</b> Positions: 5–6 Length: 2 Format: alphanumeric	<b>Description:</b> The type of transaction (purchase, adjustments, etc.) contained in this TCR. Valid values are:  00 = Goods or Service Purchase 01 = Withdrawal/Cash Advance 02 = Adjustment 03 = Check Guarantee (funds guaranteed) 11 = Quasi-Cash Transaction 17 = Script 19 = Fee Collection 20 = Return (of goods) 22 = Adjustment 29 = Funds Disbursement 30 = Available Funds Inquiry 40 = Cardholder Account Transfer
<b>Card Sequence Number</b> Positions: 7–9 Length: 3 Format: unpacked numeric	<b>Description:</b> Contains a number assigned to a specific card when two or more individual cards are associated with the same primary account number, thus enabling issuers to distinguish among different cards linked to the same account. The sequence number can also act as a tracking tool when reissuing cards. For example, the initial card is issued with sequence number one, and when it expires, the card can be reissued with sequence number two, and so on. Although not part of the cryptogram, the sequence number is used by the issuer or Visa to derive the Unique Derivation Key (UDK) from the Master Derivation Key (MDK) while performing Online Card Authentication.  This field applies to VSDC full data transactions and Contactless Magnetic Stripe transactions. If the sequence number is present on the chip card, acquirers must include it without modification in requests to avoid a failed Online Card Authentication. If the card sequence number is not present on the chip card, the acquirer may either exclude the field entirely from the request message, or include it with all zeros.  This field must be numeric.

## Chip Card Informational Advice Edit Criteria (continued)

<b>Terminal Transaction Date</b> Positions: 10–15 Length: 6 Format: unpacked numeric	<b>Description:</b> Contains the local date at the terminal on which the transaction was authorized. This field is used in the calculation of the cryptogram. The format is yymmdd, where:  yy = 00–99 mm = 01–12 dd = 01–31  This field maps to ISO Field 55, Tag 9A—Terminal Transaction Date.  This field must be numeric.
<b>Terminal Capability Profile</b> Positions: 16–21 Length: 6 Format: displayable hexadecimal	<b>Description:</b> Indicates the card data input, the Cardholder Verification Method (CVM), and the security capabilities supported by the terminal.  The field is not used in authentication processing.  This field maps to ISO Field 55, Tag 9F33—Terminal Capabilities.  <b>VIC Edit:</b> This field must be displayable hexadecimal.
<b>Terminal Country Code</b> Positions: 22–24 Length: 3 Format: unpacked numeric	<b>Description:</b> Identifies the country where the merchant terminal is located. A leading zero is required to pad the first unused half-byte of this field. The zero is filler and is not part of the code.  This field maps to ISO Field 55, Tag 9F1A—Terminal Country Code.  <b>VIC Edit:</b> This field must be numeric.
<b>Terminal Serial Number</b> Positions: 25–32 Length: 8 Format: alphanumeric	<b>Description:</b> Contains a unique identification number of the VSDC terminal assigned by the manufacturer. It is used to track devices regardless of their location.  This field maps to ISO Field 55, Tag 9F1E—IFD Serial Number.  This field must contain alphanumeric values.
<b>Unpredictable Number</b> Positions: 33–40 Length: 8 Format: displayable hexadecimal	<b>Description:</b> Contains the number used in the generation of the cryptogram for VSDC full transactions and contactless magnetic stripe transactions. It provides variability and uniqueness to the cryptogram.  This field maps to ISO Field 55, Tag 9F37—Unpredictable Number.  <b>VIC Edit:</b> This field must be displayable hexadecimal.
<b>Application Transaction Counter</b> Positions: 41–44 Length: 4 Format: displayable hexadecimal	<b>Description:</b> This field contains a count of the transactions performed within the card application. The count increments by one each time a transaction is initiated.  Multiple authorization requests for the same transaction will have the same ATC; for example, when online PIN fails and the next authorization represents a different PIN try for the same transaction, the ATC will be the same. For reversals and advices, the ATC is the value from the original message.  This field maps to ISO Field 55, Tag 9F36—Application Transaction Counter.  <b>VIC Edit:</b> This field must be displayable hexadecimal.

**Chip Card Informational Advice Edit Criteria (continued)**

<b>Application Interchange Profile</b>  Positions: 45–48 Length: 4 Format: displayable hexadecimal	<b>Description:</b> Provides a series of indicators that reflect the specific functions supported by the chip card account, for example, whether cardholder verification is supported.  This field maps to ISO Field 55, Tag 82—Application Interchange Profile.  <b>VIC Edit:</b> This field must be displayable hexadecimal.
<b>Cryptogram</b>  Positions: 49–64 Length: 16 Format: displayable hexadecimal	<b>Description:</b> This field contains the clearing cryptogram used to validate transaction processing in the event of a dispute.  <b>VIC Edit:</b> This field must be displayable hexadecimal.
<b>Issuer Application Data, Byte 2</b>  Positions: 65–66 Length: 2 Format: Format: displayable hexadecimal	<b>Description:</b> This field will contain one of the following depending on type of Chip card:  VIS: Derivation Key Index CCD: Common Core Identifier Generic EMV Transport: Undefined Data
<b>Issuer Application Data, Byte 3</b>  Positions: 67–68 Length: 2 Format: displayable hexadecimal	<b>Description:</b> This field will contain one of the following depending on type of Chip card:  VIS: Cryptogram Version CCD: Derivation Key Index Generic EMV Transport: Undefined Data
<b>Terminal Verification Results</b>  Positions: 69–78 Length: 10 Format: displayable hexadecimal	<b>Description:</b> A series of indicators from a terminal perspective. The terminal records the results of offline and online processing by setting a series of indicators in this field. These indicators are available to members in the online message and clearing transaction.  This field maps to ISO Field 55, Tag 95—Terminal Verification Results.
<b>Issuer Application Data, Bytes 4–7</b>  Positions: 79–86 Length: Length: 8 Format: displayable hexadecimal	<b>Description:</b> This field will contain one of the following depending on type of Chip card:  VIS& CCD: Card Verification Results Generic EMV Transport: Undefined Data
<b>Reserved</b>  Positions: 87–98 Length: 12 Format: AN	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Issuer Application Data, Byte 8</b>  Positions: 99–100 Length: 2 Format: displayable hexadecimal	<b>Description:</b> This field will contain one of the following depending on type of Chip card:  VIS: Data could be present CCD: CVR Extension Generic EMV Transport: Undefined Data

**Chip Card Informational Advice Edit Criteria (continued)**

<b>Issuer Application Data, Bytes 9–16</b>  Positions: 101–116 Length: 16 Format: displayable hexadecimal	<b>Description:</b> This field will contain one of the following depending on type of Chip card:  VIS: Data could be present CCD: Counters Generic EMV Transport: Undefined Data
<b>Issuer Application Data, Byte 1</b>  Positions: 117–118 Length: 2 Format: displayable hexadecimal	<b>Description:</b> This field will contain one of the following depending on type of Chip card:  VIS: Data could be present CCD: Length Indicator Generic EMV Transport: Undefined Data
<b>Issuer Application Data, Byte 17</b>  Positions: 119–120 Length: 2 Format: displayable hexadecimal	<b>Description:</b> This field will contain one of the following depending on type of Chip card:  VIS: Data could be present CCD: Length Indicator Generic EMV Transport: Undefined Data
<b>Issuer Application Data, Bytes 18–32</b>  Positions: 121–150 Length: 30 Format: displayable hexadecimal	<b>Description:</b> This field will contain one of the following depending on type of Chip card:  VIS: Data could be present CCD: Issuer Discretionary Data Generic EMV Transport: Undefined Data
<b>Reserved</b>  Positions: 151–158 Length: 8 Format: display hexadecimal	<b>Description:</b> This field is reserved for future use. EP will always space-fill.
<b>Issuer Script 1 Results</b>  Positions: 159–168 Length: 10 Format: displayable hexadecimal	<b>Description:</b> This field identifies the update command that the issuer sends in the authorization response to the card during online processing. With the command, the card updates the parameters and records the success or failure of the updates in the Issuer Script 1 Results field.  This field contains indicators related to the attributes of the cardholder's device and the technology used for the communication between the cardholder's device and the acquiring device. This field must be display hexadecimal.  The ISO field is 143.

**account number extension**

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

**account prefix**

The first nine digits of a cardholder account number.

**account prefix range**

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

**acquirer**

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

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

**acquirer center**

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

**Acquirer Reference Number**

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

**administrative messages**

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

**Advice File**

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

## ARDEF File

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

## balancing and reconciliation

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

## BASE I System

See V.I.P. System.

## BASE Identification Number (BIN)

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

### NOTE

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

## BASE II processing center

See processing center.

## BASE II System

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

## batch

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

## batch acknowledgment transaction

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

## batch reject

See rejected batch.

## batch trailer record

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

## Bill Payment Service

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



**billing currency**

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

**BIN**

See BASE Identification Number (BIN).

**BIN File**

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

**card issuer processing center**

See issuer center.

**Card Recovery Bulletin (CRB)**

A paper listing, published and distributed by Visa, that contains Visa account numbers for which card pickup is required.

**card type**

A one-character alphabetic code that indicates the card type represented by an entry in the ARDEF Table; for example, P represents Visa Gold.

**cardholder processing center**

See issuer center.

**cash advance**

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

**cashback field**

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

**Center Transaction File (CTF)**

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

**central processing date (CPD)**

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

**chargeback**

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

**Chargeback Reduction Service (CRS)**

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

**chargeback reversal**

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

**check digit**

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

**Chip Card**

See Integrated Circuit Card.

**Chip Debit/Credit**

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

**clearing**

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

**collection-only transactions**

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

**copy/original**

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

**CPD**

See central processing date (CPD).

**CPS**

See Custom Payment Service (CPS).

**CRB**

See Card Recovery Bulletin (CRB).

**credit voucher**

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

**CRS**

See Chargeback Reduction Service (CRS).

**CTF**

See Center Transaction File (CTF).

**currency conversion rate**

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

**currency of purchase**

See transaction currency.

**currency trading cutoff**

The time at which currency conversion rates expire.

**Custom Merchant Service**

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

**Custom Payment Service (CPS)**

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

**Data Capture Advice**

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

**Data Capture Service**

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

**DBA**

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

**descriptive billing**

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

**designated currency**

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

**destination BIN**

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

**destination currency**

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

**documentation request**

See Request for Copy of transaction.

**draft data transaction**

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

**Early Delivery Service**

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

**EA Server**

See Visa Extended Access Server.

**Extended Access Server**

See Visa Extended Access Server.

**Edit Package**

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

**Edit Package processing date**

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

**electronic terminal**

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

**fee collection transaction**

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

**File Distribution Service**

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

**file header record**

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

**file trailer record**

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

**file transfer**

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

**financial controls**

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

**floor limit**

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

**fraud advice transaction**

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

**freeform text message**

See text message.

**funds disbursement transaction**

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

**History File**

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

**host computer(s)**

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

**IAF**

See International Acquiring Fee

**ICC**

See Integrated Circuit Card.

**ICS**

See Issuers' Clearinghouse Service (ICS).

**ICS input/response transaction**

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

**incoming interchange**

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

**Integrated Circuit Card**

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

**interchange processing**

The electronic movement of transaction data between acquirers and issuers.

**Interchange Reimbursement Fee (IRF)**

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

## **interchange transaction**

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

## **Interchange Transaction File (ITF)**

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

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

## **interface transaction advice**

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

## **International Acquiring Fee (IAF)**

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

## **International Airline Program**

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

## **International Outgoing Interchange (IOI) fee**

See International Acquiring Fees

## **international airline transactions**

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

## **International Service Assessment (ISA)**

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

## **interregional transaction**

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

## **intraprocessor transaction**

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

## **intraregional transaction**

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

**IOI fee**

See International Acquiring Fees (IAF)

**IRF**

See Interchange Reimbursement Fee (IRF).

**ISA**

See International Service Assessment (ISA).

**issuer**

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

**issuer center**

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

**Issuers' Clearinghouse Service (ICS)**

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

**ITF**

See Interchange Transaction File (ITF).

**Julian date**

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

**local airline transaction**

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

**media request**

See Request for Copy transaction.

**member settlement data transaction**

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

**merchant batch header record**

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

**merchant batch trailer record**

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

**Merchant Mailing File**

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

**Merchant Mailing File transaction**

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

**Merchant Master File**

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

**merchant processing center**

See acquirer center.

**multicurrency clearing**

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

**National Net interchange**

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

**national settlement transaction**

A National Net transaction.

**national transaction**

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

**net settlement amount**

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

**nonfinancial transaction**

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

**on-us transactions**

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



**optional issuer fee**

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

**original transaction**

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

**original/photocopy**

See copy/original.

**outgoing interchange**

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

**PCAS**

See Positive Cardholder Authorization Service (PCAS).

**Plus**

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

**Plus BIN File**

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

**Positive Cardholder Authorization Service (PCAS)**

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

**post-edit program**

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

**pre-edit program**

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

**presentation**

See presentment.

**presentment**

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

## **processing center**

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

## **processing date**

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

## **proof and capture**

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

## **PSIRF**

See Payment Service Interchange Reimbursement Fee (PSIRF).

## **RCRF**

See Regional Card Recovery File (RCRF).

## **re-presentation**

See re-presentment.

## **Regional Card Recovery File (RCRF)**

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

## **reimbursement attribute**

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

## **reimbursement fee**

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

## **rejected batch**

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

## **rejected transaction**

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

**re-presentment**

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

**Request for Copy transaction**

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

**returned transaction**

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

**reversal**

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

**settlement**

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

**settlement currency**

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

**Single Message System (SMS)**

See V.I.P. System.

**source BIN**

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

**source currency**

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

**special airline fee**

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

## Stand-In Processor (STIP)

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

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

## STIP

See Stand-In Processor (STIP).

## substitute draft or substitute transaction receipt

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

## suspense

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

## system log

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

## TCR

See Transaction Component Record (TCR).

## text message

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

## third-party processor

See processing center.

## transaction

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

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

**transaction charges**

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

**transaction code (TC)**

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

**Transaction Component Record (TCR)**

A fixed-length record used to contain a component portion of a BASE II transaction. A single BASE II transaction may consist of multiple TCRs.

**transaction component sequence number**

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

**transaction currency**

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

**Visa Extended Access Server**

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

**VAP**

See VisaNet Access Point (VAP).

**VIC**

See VisaNet Interchange Center (VIC).

**VIC processing date**

See central processing date (CPD).

**V.I.P. System**

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

**VisaNet Access Point (VAP)**

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

**VisaNet Copy Request and Fulfillment Service (VCRFS)**

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

**VisaNet Interchange Center (VIC)**

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

**Visa Smart Debit/Visa Smart Credit (VSDC)**

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

**warehoused transactions**

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

## A

### Account 1

- TC 33
  - TCR 2 — Visa Extras; Daily Incremental Enrollment—Conditional Data 2, 33-71

### Account 1 Product Type

- TC 33
  - TCR 2 — Visa Extras; Daily Incremental Enrollment—Conditional Data 2, 33-72

### Account 2

- TC 33
  - TCR 2 — Visa Extras; Daily Incremental Enrollment—Conditional Data 2, 33-72

### Account 2 Product Type

- TC 33
  - TCR 2 — Visa Extras; Daily Incremental Enrollment—Conditional Data 2, 33-72

### Account 3

- TC 33
  - TCR 2 — Visa Extras; Daily Incremental Enrollment—Conditional Data 2, 33-72

### Account 3 Product Type

- TC 33
  - TCR 2 — Visa Extras; Daily Incremental Enrollment—Conditional Data 2, 33-72

### Account 4

- TC 33
  - TCR 2 — Visa Extras; Daily Incremental Enrollment—Conditional Data 2, 33-72

### Account 4 Product Type

- TC 33
  - TCR 2 — Visa Extras; Daily Incremental Enrollment—Conditional Data 2, 33-73

### Account 5

- TC 33
  - TCR 2 — Visa Extras; Daily Incremental Enrollment—Conditional Data 2, 33-73

### Account 5 Product Type

- TC 33
  - TCR 2 — Visa Extras; Daily Incremental Enrollment—Conditional Data 2, 33-73

### Account Alert Date

- TC 48
  - TCR 3 — ISO-Enriched, 48-37

### Account Alert Type

- TC 48
  - TCR 3 — ISO-Enriched, 48-38

### Account Length

- TC 33
  - TCR 0 — Plus BIN Table Detail, 33-15

### Account Number

- TC 05
  - TCR 0, 05-11
- TC 09, 19
  - TCR 0 — Visa Money Transfer Data, 09-6
- TC 10
  - TCR 0, 10-6
  - TCR 0 — Cardholder Credits/Rebates, 10-20
  - TCR 0 — Cardholder Fee Assessment, 10-12
  - TCR 0 — Sweepstakes, 10-28
  - TCR 0 — Visa Award (Extras or loyalty), 10-16
  - TCR 0 — Visa Extras Reward Reversal, 10-23
- TC 20
  - TCR 0, 20-6
  - TCR 0 — Cardholder Credits/Rebates, 20-19
  - TCR 0 — Cardholder Fee Assessment Reversal, 20-11
  - TCR 0 — Sweepstakes, 20-27
  - TCR 0 — Visa Award (Extras or Loyalty), 20-15
  - TCR 0 — Visa Extras Reward, 20-23
- TC 33
  - TCR 0 — CRS Issuer Advice, 33-8
  - TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-60
  - TCR 0 — Visa Extras; Daily Points Balance, 33-44
  - TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-76
  - TCR 1 — Visa Extras; Daily Incremental Enrollment—Data 1, 33-67
  - TCR 1 — Visa Extras; Daily Points Balance—Conditional Data, 33-51

- TCR 1 — Visa Extras; Monthly Enrollment Detail—Data, 33-83
- TCR 2 — Visa Extras Monthly Enrollment detail—Expired Points data, 33-87
- TCR 2 — Visa Extras; Daily Incremental Enrollment—Conditional Data 2, 33-71
- TCR 2 — Visa Extras; Daily Points Balance, 33-55
- TC 38
  - TCR 0, 38-11
- TC 39
  - TCR 0, 39-8
- TC 48
  - TCR 0 — Format 0 (Standard), 48-6
  - TCR 0 — Format 1 (ISO-Enriched), 48-12
  - TCR 0 — Format 2, 48-19
- Account Number Extension**
  - TC 05
    - TCR 0, 05-11
  - TC 10
    - TCR 0, 10-6
    - TCR 0 — Cardholder Credits/Rebates, 10-20
    - TCR 0 — Cardholder Fee Assessment, 10-12
    - TCR 0 — Sweepstakes, 10-28
    - TCR 0 — Visa Award (Extras or loyalty), 10-16
    - TCR 0 — Visa Extras Reward Reversal, 10-24
  - TC 20
    - TCR 0, 20-6
    - TCR 0 — Cardholder Credits/Rebates, 20-20
    - TCR 0 — Cardholder Fee Assessment Reversal, 20-12
    - TCR 0 — Sweepstakes, 20-28
    - TCR 0 — Visa Award (Extras or Loyalty), 20-16
    - TCR 0 — Visa Extras Reward, 20-24
  - TC 38
    - TCR 0, 38-11
  - TC 39
    - TCR 0, 39-9
- Account Number Extension, Format A**
  - TC 09, 19
  - TCR 0 — Visa Money Transfer Data, 09-6
- Account Number Format**
  - TC 09, 19
  - TCR 0 — Visa Money Transfer Data, 09-6
- Account Number, Format A**
  - TC 09, 19
  - TCR 0 — Visa Money Transfer Data, 09-6
- Account Number, Format B**
  - TC 09, 19
  - TCR 0 — Visa Money Transfer Data, 09-7
- Account Number, Format C**
  - TC 09, 19
  - TCR 0 — Visa Money Transfer Data, 09-7
- Account Reason Code 1**
  - TC 48
    - TCR 3 — ISO-Enriched, 48-38
- Account Reason Code 2**
  - TC 48
    - TCR 3 — ISO-Enriched, 48-38
- Account Reason Code 3**
  - TC 48
    - TCR 3 — ISO-Enriched, 48-38
- Account Reason Code 4**
  - TC 48
    - TCR 3 — ISO-Enriched, 48-38
- Account Score**
  - TC 48
    - TCR 3 — ISO-Enriched, 48-37
- Account Selection**
  - TC 05
    - TCR 1 — Additional Data, 05-38
- Account Type**
  - TC 05
    - TCR 2 — Mexico, 05-49
  - TC 33
    - TCR 0 — Plus BIN Table Detail, 33-16
- Account Verification Option**
  - TC 33
    - TCR 0 — Universal Biller File Table Detail—Biller Master Data, 33-29
- Acquirer Financial BIN**
  - TC 38
    - TCR 0, 38-12
  - TC 39
    - TCR 0, 39-9
- Acquirer Reference Number**
  - TC 05
    - TCR 0, 05-12
  - TC 10
    - TCR 0, 10-7



TC 20  
     TCR 0, 20-7

TC 33  
     TCR 0 — CRS Issuer Advice, 33-9

TC 38  
     TCR 0, 38-11

**Acquirer Reference Number (ARN)**  
     TC 39  
         TCR 0, 39-8

**Acquirer Workstation BIN**  
     TC 05  
         TCR 1 — Additional Data, 05-32

**Acquirer's Business ID**  
     TC 05  
         TCR 0, 05-13

TC 38  
     TCR 2 — VDAS Advice, 38-32

TC 39  
     TCR 1 — Forms Data, Exhibit E or Exhibit 2E, 39-19

**Acquirer's Invoice Amount**  
     TC 05  
         TCR 2 — Japan, 05-47

**Acquiring Bank/Merchant Number**  
     TC 05  
         TCR 2 — Japan, 05-46

**Acquiring Institution Code – EFT**  
     TC 05  
         TCR 2 — TURKEY, 05-62

**Acquiring Institution Country Code**  
     TC 48  
         TCR 0 — Format 1 (ISO-Enriched), 48-14

**Acquiring Institution ID**  
     TC 48  
         TCR 0 — Format 1 (ISO-Enriched), 48-14

**Action Code**  
     TC 33  
         TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-64

**Active Mark (Network ID)**  
     TC 09, 19  
         TCR 0 — Visa Money Transfer Data, 09-6

**Activity From**  
     TC 48  
         TCR 3 — ISO-Enriched, 48-36

**Activity To**  
     TC 48  
         TCR 3 — ISO-Enriched, 48-36

**Additional Data**  
     TC 05  
         TCR 3 — Business-to-Business—Visa Commerce, 05-90  
         TCR E — Visa Commerce Overflow Data, 05-135

**Additional Data Indicator**  
     TC 05  
         TCR 5 — Payment Service Data, 05-111

**Additional Payer City**  
     TC 09, 19  
         TCR 6 — Service and Additional Payer Data, 09-26

**Additional Payer Country**  
     TC 09, 19  
         TCR 6 — Service and Additional Payer Data, 09-26

**Additional Payer Mailing Address**  
     TC 09, 19  
         TCR 6 — Service and Additional Payer Data, 09-26

**Additional Payer Name**  
     TC 09, 19  
         TCR 6 — Service and Additional Payer Data, 09-26

**Additional Payer Postal Code**  
     TC 09, 19  
         TCR 6 — Service and Additional Payer Data, 09-26

**Additional Payer State/Province/Region**  
     TC 09, 19  
         TCR 6 — Service and Additional Payer Data, 09-26

**Address Verification Data**  
     TC 48  
         TCR 1 — ISO-Enriched, 48-26

**Address Verification Service Reason Code**  
     TC 48  
         TCR 0 — Format 1 (ISO-Enriched), 48-13

**Adjustment Processing Indicator**  
     TC 05  
         TCR 4 — Single Message System Interface (SMS and Promotion Data), 05-98  
         TCR 4 — Single Message System Interface (SMS Data), 05-94

**Agent City**  
     TC 09, 19  
         TCR 7 — Agent Data, 09-29

## Agent Country

TC 09, 19  
TCR 7 — Agent Data, 09-29

## Agent Mailing Address

TC 09, 19  
TCR 7 — Agent Data, 09-29

## Agent Name

TC 09, 19  
TCR 7 — Agent Data, 09-29

## Agent Postal Code

TC 09, 19  
TCR 7 — Agent Data, 09-29

## Agent State/Prov/Region

TC 09, 19  
TCR 7 — Agent Data, 09-29

## Amount of Each Installment

TC 05  
TCR D — Installment Payment, 05-131

## Amount, Issuer

TC 48  
TCR 1 — ISO-Enriched, 48-26

## Applicable Floor Limit

TC 39  
TCR 4 — Forms Data, Exhibit Y or Exhibit 3C, 39-37

## Application Interchange Profile

TC 05  
TCR 7 — Chip Card Transaction Data, 05-124  
TC 48  
TCR 7 — Format 2, 48-53  
TCR 7 — ISO-Enriched, 48-47

## Application Transaction Counter

TC 05  
TCR 7 — Chip Card Transaction Data, 05-124  
TC 48  
TCR 7 — Format 2, 48-52  
TCR 7 — ISO-Enriched, 48-46

## ARPC Response Code

TC 48  
TCR 6 — ISO-Enriched, 48-41

## As of Date

TC 33  
TCR 0 — Visa Extras; Daily Points Balance, 33-45

## Assessed Fee Program Indicator

TC 04

TCR 9, 04-9

## ATM Account Selection

TC 38  
TCR 3 — Chargeback Documentation Data, 38-38

## Authorization Amount

TC 39  
TCR 4 — Forms Data, Exhibit Q or Exhibit 3D, 39-29  
TCR 5, 6 — Forms Data, Exhibit Y or Exhibit 3C—Authorizations Obtained Information, 39-42 to 39-44

## Authorization Characteristics Indicator

TC 05  
TCR 0, 05-23  
TC 38  
TCR 2 — VDAS Advice, 38-32  
TC 48  
TCR 2 — ISO-Enriched, 48-32

## Authorization Code

TC 05  
TCR 0, 05-24  
TC 09, 19  
TCR 0 — Visa Money Transfer Data, 09-9  
TC 38  
TCR 2 — VDAS Advice, 38-33  
TC 48  
TCR 0 — Format 0 (Standard), 48-8  
TCR 0 — Format 1 (ISO-Enriched), 48-13

## Authorization Currency Code

TC 05  
TCR 5 — Payment Service Data, 05-106  
TC 38  
TCR 1 — VCRFS/VDAS Advice, 38-23  
TC 39  
TCR 4 — Forms Data, Exhibit Q or Exhibit 3D, 39-30

## Authorization Date

TC 39  
TCR 4 — Forms Data, Exhibit Q or Exhibit 3D, 39-29  
TCR 5, 6 — Forms Data, Exhibit Y or Exhibit 3C—Authorizations Obtained Information, 39-42 to 39-44

## Authorization Response Code

TC 05  
TCR 5 — Payment Service Data, 05-107  
TC 38

TCR 1 — VCRFS/VDAS Advice, 38-23  
 TC 48  
 TCR 0 — Format 2, 48-20  
**Authorization Response Cryptogram**  
 TC 48  
 TCR 6 — ISO-Enriched, 48-41  
**Authorization Source Code**  
 TC 05  
 TCR 1 — Additional Data, 05-37  
 TC 38  
 TCR 3 — Chargeback Documentation Data, 38-38  
**Authorizations Obtained Info**  
 TC 39  
 TCR 5, 6 — Forms Data, Exhibit Y or Exhibit 3C—Authorizations Obtained Information, 39-42 to 39-44  
**Authorized Amount**  
 TC 05  
 TCR 5 — Payment Service Data, 05-106  
 TC 38  
 TCR 1 — VCRFS/VDAS Advice, 38-23  
**Authorized Amount (US\$)**  
 TC 39  
 TCR 4 — Forms Data, Exhibit Q or Exhibit 3D, 39-30  
**Authorizing Member Contacted**  
 TC 39  
 TCR 4 — Forms Data, Exhibit Q or Exhibit 3D, 39-30  
**AVS Response Code**  
 TC 05  
 TCR 1 — Additional Data, 05-37  
 TC 38  
 TCR 3 — Chargeback Documentation Data, 38-38

## B

**Bank City**  
 TC 10  
 TCR 0, 10-8  
 TC 20  
 TCR 0, 20-8  
**Bank Name**  
 TC 10  
 TCR 0, 10-8  
 TC 20  
 TCR 0, 20-8

**Bankruptcy Risk Audit ID**  
 TC 48  
 TCR 3 — ISO-Enriched, 48-39  
**Base Currency to Destination Currency Exchange Rate**  
 TC 05  
 TCR 5 — Payment Service Data, 05-113  
**BASE I Transaction Code and Merchant Terminal Indicator**  
 TC 48  
 TCR 0 — Format 0 (Standard), 48-8  
**BASE II Unique File ID**  
 TC 44  
 TCR 0 — Batch Disposition Code A, 44-7  
 TCR 0 — Batch Disposition Code R, 44-10  
**Batch Disposition Code**  
 TC 44  
 TCR 0 — Batch Disposition Code A, 44-6  
 TCR 0 — Batch Disposition Code R, 44-10  
**Beneficiary's Reference Number**  
 TC 09, 19  
 TCR 0 — Visa Money Transfer Data, 09-8  
**Biller Capabilities Parameter**  
 TC 33  
 TCR 1 — Universal Biller File Table Detail—Additional Biller Master Data, 33-33  
**Biller City**  
 TC 09, 19  
 TCR 5 — Customer and Biller Data, 09-22  
 TC 33  
 TCR 0 — Universal Biller File Table Detail—Biller Master Data, 33-28  
**Biller Country**  
 TC 09, 19  
 TCR 5 — Customer and Biller Data, 09-23  
 TC 33  
 TCR 0 — Universal Biller File Table Detail—Biller Master Data, 33-28  
**Biller Financial Institution Country Code**  
 TC 09, 19  
 TCR 5 — Customer and Biller Data, 09-23  
**Biller ID**  
 TC 33  
 TCR 0 — Universal Biller File Table Detail—Biller Master Data, 33-27  
 TCR 0 — Universal Biller File Table Detail—CBAN Mask Data, 33-35

TCR 1 — Universal Biller File Table  
Detail—Additional Biller Master Data,  
33-31

## **Biller Invoice Option**

TC 33  
TCR 0 — Universal Biller File Table  
Detail—Biller Master Data, 33-28

## **Biller Mailing Address**

TC 09, 19  
TCR 5 — Customer and Biller Data, 09-22

## **Biller Mailing Address 1**

TC 33  
TCR 0 — Universal Biller File Table  
Detail—Biller Master Data, 33-28

## **Biller Mailing Address 2**

TC 33  
TCR 0 — Universal Biller File Table  
Detail—Biller Master Data, 33-28

## **Biller Master Record Count**

TC 33  
TCR 0 — Universal Biller File Table Trailer,  
33-40

## **Biller Merchant Category Code**

TC 33  
TCR 0 — Universal Biller File Table  
Detail—Biller Master Data, 33-28

## **Biller Name**

TC 33  
TCR 0 — Universal Biller File Table  
Detail—Biller Master Data, 33-28

## **Biller Postal Code**

TC 09, 19  
TCR 5 — Customer and Biller Data, 09-23

## **Biller Service Provider ID**

TC 33  
TCR 1 — Universal Biller File Table  
Detail—Additional Biller Master Data,  
33-33

## **Biller State/Province/Region**

TC 09, 19  
TCR 5 — Customer and Biller Data, 09-22  
TC 33  
TCR 0 — Universal Biller File Table  
Detail—Biller Master Data, 33-28

## **Biller Tax Payer ID**

TC 33

TCR 1 — Universal Biller File Table  
Detail—Additional Biller Master Data,  
33-31

## **Biller Telephone Number**

TC 09, 19  
TCR 5 — Customer and Biller Data, 09-23

## **Biller ZIP Code**

TC 33  
TCR 0 — Universal Biller File Table  
Detail—Biller Master Data, 33-28

## **BIN**

TC 05  
TCR 0, 05-13  
TC 10  
TCR 0, 10-8  
TC 20  
TCR 0, 20-7  
TC 46  
TCR 0 — Report Group = N (Brazil 54  
Reports), 46-54

## **BIN ID**

TC 46  
TCR 0 — Report Group = N (Brazil CIB  
Reports), 46-48

## **BIN Length**

TC 33  
TCR 0 — Plus BIN Table Detail, 33-16

## **BIN Number Account Range**

TC 33  
TCR 0 — Plus BIN Table Detail, 33-16

## **Bonus Amount**

TC 05  
TCR 2 — Japan, 05-45

## **Bonus Code**

TC 05  
TCR 2 — Japan, 05-47

## **Bonus Month Sign**

TC 05  
TCR 2 — Japan, 05-45

## **Business Application IDs**

TC 05  
TCR 3 — Industry-Specific Data—Original  
Credit, 05-86

## **Business Format Code**

TC 05  
TCR 3 — Business-to-Business—Visa  
Commerce, 05-89

TCR 3 — Industry-Specific Data—Car Rental, 05-77  
 TCR 3 — Industry-Specific Data—Fleet Service, 05-81  
 TCR 3 — Industry-Specific Data—Lodging, 05-73  
 TCR 3 — Industry-Specific Data—Original Credit, 05-85  
 TCR 3 — Industry-Specific Data—Passenger Itinerary Data, 05-67  
 TCR 4 — Promotion Data, 05-101  
 TCR 4 — Single Message System Interface (SMS and Promotion Data), 05-97  
 TCR 4 — Single Message System Interface (SMS Data), 05-93  
 TCR D — Installment Payment, 05-131  
 TCR D — Visa Commerce Data, 05-129  
 TCR E — Visa Commerce Overflow Data, 05-135  
 TC 10  
   TCR 4 — Promotion data, 10-35  
 TC 20  
   TCR 4 — Promotion data, 20-35  
 TC 38  
   TCR 5 — Industry-Specific Data—Car Rental, 38-51  
   TCR 5 — Industry-Specific Data—Lodging, 38-47  
   TCR 5 — Industry-Specific Data—Passenger Itinerary, 38-41

## Buyer DDA

TC 05  
 TCR D — Visa Commerce Data, 05-129

## C

### Calculation of the Re-presentment Amount

TC 39  
   TCR 4 — Forms Data, Exhibit Y or Exhibit 3C, 39-37

### Car Class Code

TC 05  
   TCR 3 — Industry-Specific Data—Car Rental, 05-79

### Car Rental Check-Out Date

TC 05  
   TCR 3 — Industry-Specific Data—Car Rental, 05-78

TC 38  
   TCR 5 — Industry-Specific Data—Car Rental, 38-52

### Car Rental Extra Charges

TC 05  
   TCR 3 — Industry-Specific Data—Car Rental, 05-78  
 TC 38  
   TCR 5 — Industry-Specific Data—Car Rental, 38-51

### Car Rental No-Show Indicator

TC 05  
   TCR 3 — Industry-Specific Data—Car Rental, 05-78  
 TC 38  
   TCR 5 — Industry-Specific Data—Car Rental, 38-51

### Card Acceptor ID

TC 05  
   TCR 1 — Additional Data, 05-35  
 TC 38  
   TCR 3 — Chargeback Documentation Data, 38-37  
 TC 46  
   TCR 0 — Report Group = I (IRF Reporting), 46-32  
 TC 48  
   TCR 0 — Format 1 (ISO-Enriched), 48-15  
   TCR 0 — Format 2, 48-21

### Card Acceptor Name/Location

TC 48  
   TCR 1 — ISO-Enriched, 48-26

### Card Acceptor Terminal ID

TC 48  
   TCR 0 — Format 1 (ISO-Enriched), 48-15

### Card Authentication Reliability Indicator

TC 48  
   TCR 6 — ISO-Enriched, 48-42

### Card Authentication Results Code

TC 48  
   TCR 6 — ISO-Enriched, 48-41

### Card Product Type

TC 33  
   TCR 0 — Visa Extras; Daily Points Balance, 33-47  
   TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-81

### Card Sequence Number

TC 05  
TCR 7 — Chip Card Transaction Data,  
05-123

TC 48  
TCR 7 — Format 2, 48-51  
TCR 7 — ISO-Enriched, 48-45

## Card Type Local

TC 05  
TCR 2 — South Korea, 05-55

## Cardholder Address

TC 39  
TCR 2 — Forms Data, Exhibit E or Exhibit  
2E—Optional Collection Data, 39-23

## Cardholder Billing Conversion Rate

TC 48  
TCR 0 — Format 1 (ISO-Enriched), 48-14

## Cardholder Billing Currency Code

TC 48  
TCR 0 — Format 1 (ISO-Enriched), 48-13

## Cardholder Electronic Communication

### Confirmation

TC 33  
TCR 0 — Visa Extras; Daily Incremental  
Enrollment, 33-65  
TCR 0 — Visa Extras; Monthly Enrollment  
Detail, 33-80

## Cardholder Email Address

TC 33  
TCR 1 — Visa Extras; Daily Incremental  
Enrollment—Data 1, 33-67  
TCR 1 — Visa Extras; Monthly Enrollment  
Detail—Data, 33-83

## Cardholder ID Method

TC 05  
TCR 0, 05-25  
TC 38  
TCR 2 — VDAS Advice, 38-33

## Cardholder Name

TC 39  
TCR 2 — Forms Data, Exhibit E or Exhibit  
2E—Optional Collection Data, 39-23

## Cardholder Opt Out Indicator

TC 33  
TCR 0 — Visa Extras; Daily Incremental  
Enrollment, 33-64  
TCR 0 — Visa Extras; Monthly Enrollment  
Detail, 33-79

## Cardholder Preference Method or Contact

TC 33  
TCR 1 — Visa Extras; Daily Incremental  
Enrollment—Data 1, 33-68

## Cardholder Preferred Method of Contact

TC 33  
TCR 1 — Visa Extras; Monthly Enrollment  
Detail—Data, 33-84

## Cardholder Primary Account Flag

TC 33  
TCR 0 — Visa Extras; Daily Incremental  
Enrollment, 33-61  
TCR 0 — Visa Extras; Daily Points Balance,  
33-47  
TCR 0 — Visa Extras; Monthly Enrollment  
Detail, 33-77

## Cardholder Reward Program Flag

TC 33  
TCR 0 — Visa Extras; Daily Points Balance,  
33-48  
TCR 0 — Visa Extras; Monthly Enrollment  
Detail, 33-80

## Cardholder Status

TC 33  
TCR 0 — Visa Extras; Daily Incremental  
Enrollment, 33-61  
TCR 0 — Visa Extras; Daily Points Balance,  
33-46  
TCR 0 — Visa Extras; Monthly Enrollment  
Detail, 33-77

## Cardholder Status Date

TC 33  
TCR 0 — Visa Extras; Daily Incremental  
Enrollment, 33-61  
TCR 0 — Visa Extras; Monthly Enrollment  
Detail, 33-77

## Cardholder-Activated Terminal Indicator

TC 38  
TCR 3 — Chargeback Documentation Data,  
38-38

## Carrier Code

TC 05  
TCR 3 — Industry-Specific  
Data—Passenger Itinerary Data,  
05-68 to 05-70  
TC 38  
TCR 5 — Industry-Specific  
Data—Passenger Itinerary, 38-42  
to 38-43

## Cashback

- TC 05
  - TCR 1 — Additional Data, 05-38
- TC 38
  - TCR 3 — Chargeback Documentation Data, 38-38
- TC 48
  - TCR 2 — ISO-Enriched, 48-32

## CBAN Mask 1

- TC 33
  - TCR 0 — Universal Biller File Table Detail—CBAN Mask Data, 33-36

## CBAN Mask 2

- TC 33
  - TCR 0 — Universal Biller File Table Detail—CBAN Mask Data, 33-36

## CBAN Mask 3

- TC 33
  - TCR 0 — Universal Biller File Table Detail—CBAN Mask Data, 33-36

## CBAN Mask 4

- TC 33
  - TCR 0 — Universal Biller File Table Detail—CBAN Mask Data, 33-36

## CBAN Mask Count

- TC 33
  - TCR 0 — Universal Biller File Table Detail—Biller Master Data, 33-29

## Central Merchant Identifier (CMI)

- TC 05
  - TCR 2 — TURKEY, 05-61

## Central Processing Date

- TC 05
  - TCR 0, 05-27
  - TCR 2 — Brazil, 05-42
- TC 09, 19
  - TCR 0 — Visa Money Transfer Data, 09-9
- TC 10
  - TCR 0, 10-9
  - TCR 2 — Brazil National Settlement, 10-32
- TC 20
  - TCR 0, 20-9
  - TCR 2 — Brazil National Settlement, 20-32
- TC 38
  - TCR 0, 38-12
- TC 39
  - TCR 0, 39-10
- TC 46

- TCR 0 — Report Group = C, 46-27
- TCR 0 — Report Group = I (IRF Reporting), 46-31
- TCR 0 — Report Group = J (Japan), 46-35
- TCR 0 — Report Group = N (Brazil 54 Reports), 46-52
- TCR 0 — Report Group = N (Brazil CIB Reports), 46-47
- TCR 0 — Report Group = N (Brazil Clearing BIN Report), 46-39
- TCR 0 — Report Group = N (Brazil Settlement BIN Report), 46-43
- TCR 0 — Report Group = Space, 46-5
- TCR 0 — Report Group = Space (BASE II-6E Report for CIBLE), 46-22
- TCR 0 — Report Group = Space (BASE II-12 Report), 46-10 to 46-11
- TCR 0 — Report Group = Space (BASE II-5A Report for CIBLE), 46-16

## Central Processing Date (YDDD)

- TC 10
  - TCR 0 — Cardholder Credits/Rebates, 10-21
  - TCR 0 — Cardholder Fee Assessment, 10-13
  - TCR 0 — Sweepstakes, 10-29
  - TCR 0 — Visa Award (Extras or loyalty), 10-17
  - TCR 0 — Visa Extras Reward Reversal, 10-25

- TC 20
  - TCR 0 — Cardholder Credits/Rebates, 20-21
  - TCR 0 — Cardholder Fee Assessment Reversal, 20-13
  - TCR 0 — Sweepstakes, 20-29
  - TCR 0 — Visa Award (Extras or Loyalty), 20-17
  - TCR 0 — Visa Extras Reward, 20-25

- TC 39
  - TCR 1 — Forms Data, Exhibit E or Exhibit 2E, 39-19

## Chargeback Receipt Date

- TC 39
  - TCR 3 — Forms Data, Exhibit E or Exhibit 2E—Optional Re-presentment/Second Chargeback, 39-25

## Chargeback Reference Number

- TC 05
  - TCR 1 — Additional Data, 05-32
- TC 38
  - TCR 3 — Chargeback Documentation Data, 38-37
- TC 39
  - TCR 0, 39-10
  - TCR 1 — Forms Data, Exhibit E or Exhibit 2E, 39-17

## Chargeback Rights Indicator

- TC 05
  - TCR 5 — Payment Service Data, 05-108

## Check Digit

- TC 05
  - TCR 0, 05-13
- TC 10
  - TCR 0, 10-8
- TC 20
  - TCR 0, 20-8

## Check Serial Number

- TC 38
  - TCR 2 — VCRFS Advice , 38-26

## Check-In Date<

- TC 39
  - TCR 4 — Forms Data, Exhibit Y or Exhibit 3C, 39-35

## Check-Out Date

- TC 39
  - TCR 4 — Forms Data, Exhibit Y or Exhibit 3C, 39-35

## Chip Condition Code

- TC 05
  - TCR 1 — Additional Data, 05-39
- TC 48
  - TCR 1 — ISO-Enriched, 48-28

## Chip Debit/Credit Transaction Indicator

- TC 48
  - TCR 6 — ISO-Enriched, 48-42

## Clearing Date

- TC 46
  - TCR 0 — Report Group = N (Brazil 54 Reports), 46-54

## CMI Valid Indicator

- TC 05
  - TCR 2 — TURKEY, 05-62

## Collection Date

- TC 44
  - TCR 0 — Batch Disposition Code A, 44-5

- TCR 0 — Batch Disposition Code R, 44-10

## Collection Window Number

- TC 44
  - TCR 0 — Batch Disposition Code A, 44-6
  - TCR 0 — Batch Disposition Code R, 44-10

## Collection-Only Flag

- TC 05
  - TCR 0, 05-26

## Company Code

- TC 33
  - TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-65

## Computerized Reservation System

- TC 05
  - TCR 3 — Industry-Specific Data—Passenger Itinerary Data, 05-71

## Consolidated Alert Date

- TC 48
  - TCR 3 — ISO-Enriched, 48-37

## Consolidated Alert Type

- TC 48
  - TCR 3 — ISO-Enriched, 48-38

## Consolidated Reason Code 1

- TC 48
  - TCR 3 — ISO-Enriched, 48-38

## Consolidated Reason Code 2

- TC 48
  - TCR 3 — ISO-Enriched, 48-38

## Consolidated Reason Code 3

- TC 48
  - TCR 3 — ISO-Enriched, 48-38

## Consolidated Reason Code 4

- TC 48
  - TCR 3 — ISO-Enriched, 48-38

## Consolidated Score

- TC 48
  - TCR 3 — ISO-Enriched, 48-37

## Constant Identifier

- TC 48
  - TCR 0 — Format 0 (Standard), 48-6

## Contact Information

- TC 05
  - TCR 4 — Single Message System Interface (SMS and Promotion Data), 05-97
  - TCR 4 — Single Message System Interface (SMS Data), 05-94

## Contents of Reclassified TCR



TC 04  
TCR 0-7, 04-5

**Contents of Returned TCR**  
TC 01, 02, 03  
TCR 0-8, 01-5

**Conversion Fee Amount**  
TC 46  
TCR 0 — Report Group = Space (BASE II-6E Report for CIBLE), 46-24

**Conversion Fee Currency**  
TC 46  
TCR 0 — Report Group = Space (BASE II-6E Report for CIBLE), 46-24

**Conversion Fee Sign**  
TC 46  
TCR 0 — Report Group = Space (BASE II-6E Report for CIBLE), 46-24

**Corresponding Report ID**  
TC 46  
TCR 0 — Report Group = C, 46-28  
TCR 0 — Report Group = I (IRF Reporting), 46-32  
TCR 0 — Report Group = J (Japan), 46-36  
TCR 0 — Report Group = N (Brazil 54 Reports), 46-53  
TCR 0 — Report Group = N (Brazil CIB Reports), 46-48  
TCR 0 — Report Group = N (Brazil Clearing BIN Report), 46-40  
TCR 0 — Report Group = N (Brazil Settlement BIN Report), 46-44  
TCR 0 — Report Group = Space, 46-6  
TCR 0 — Report Group = Space (BASE II-6E Report for CIBLE), 46-23  
TCR 0 — Report Group = Space (BASE II-12 Report), 46-11  
TCR 0 — Report Group = Space (BASE II-5A Report for CIBLE), 46-17

**Count**  
TC 46  
TCR 0 — Report Group = J (Japan), 46-37  
TCR 0 — Report Group = Space (BASE II-6E Report for CIBLE), 46-24

**Count of Adjustments**  
TC 33  
TCR 0 — Visa Extras; Daily Points Balance, 33-46

**Count of Base Earnings Since Last File/Report**

TC 33  
TCR 0 — Visa Extras; Daily Points Balance, 33-45

**Count of Bonus Earnings**  
TC 33  
TCR 0 — Visa Extras; Daily Points Balance, 33-47

**Count of Redemptions, Program To Date**  
TC 33  
TCR 0 — Visa Extras; Daily Points Balance, 33-45

**Country Code**  
TC 05  
TCR 2 — Brazil, 05-41  
TCR 2 — Japan, 05-45  
TCR 2 — Mexico, 05-49  
TCR 2 — South Korea, 05-53  
TCR 2 — Sweden, 05-57  
TCR 2 — TURKEY, 05-61

TC 10  
TCR 0, 10-5  
TCR 2 — Brazil National Settlement, 10-31

TC 20  
TCR 0, 20-5  
TCR 2 — Brazil National Settlement, 20-31

**CRB Region Code**  
TC 33  
TCR 0 — CRS Issuer Advice, 33-9

**CRB/Exception File Indicator**  
TC 05  
TCR 0, 05-12

TC 38  
TCR 2 — VDAS Advice, 38-32

**Creation Date**  
TC 33  
TCR 0 — Plus BIN Table Header, 33-12  
TCR 0 — Universal Biller File Table Header, 33-24

**CRIS Account Score**  
TC 48  
TCR 0 — Format 0 (Standard), 48-8  
TCR 2 — ISO-Enriched, 48-33

**CRIS Alert Type**  
TC 48  
TCR 0 — Format 0 (Standard), 48-8  
TCR 2 — ISO-Enriched, 48-32

**CRS Processing Code**  
TC 05

- TCR 5 — Payment Service Data, 05-107
- TC 38
- TCR 0, 38-12
- CRS Return Flag**
  - TC 01, 02, 03
  - TCR 9, 01-8
- Cryptogram**
  - TC 05
  - TCR 7 — Chip Card Transaction Data, 05-124
  - TC 48
  - TCR 7 — Format 2, 48-53
  - TCR 7 — ISO-Enriched, 48-47
- Cryptogram Amount**
  - TC 05
  - TCR 7 — Chip Card Transaction Data, 05-125
  - TC 48
  - TCR 6 — ISO-Enriched, 48-41
  - TCR 7 — ISO-Enriched, 48-47
- Cryptogram Cashback Amount**
  - TC 48
  - TCR 6 — ISO-Enriched, 48-42
- Cryptogram Currency Code**
  - TC 48
  - TCR 6 — ISO-Enriched, 48-42
- Currency Code**
  - TC 39
  - TCR 4 — Forms Data, Exhibit Y or Exhibit 3C, 39-34
  - TC 44
  - TCR 0 — Batch Disposition Code A, 44-6
  - TC 46
  - TCR 0 — Report Group = C, 46-27
  - TCR 0 — Report Group = I (IRF Reporting), 46-31
  - TCR 0 — Report Group = J (Japan), 46-35
  - TCR 0 — Report Group = N (Brazil 54 Reports), 46-52
  - TCR 0 — Report Group = N (Brazil CIB Reports), 46-47
  - TCR 0 — Report Group = N (Brazil Clearing BIN Report), 46-39
  - TCR 0 — Report Group = N (Brazil Settlement BIN Report), 46-43
  - TCR 0 — Report Group = Space, 46-5
  - TCR 0 — Report Group = Space (BASE II-6E Report for CIBLE), 46-22
  - TCR 0 — Report Group = Space (BASE II-12 Report), 46-10
  - TCR 0 — Report Group = Space (BASE II-5A Report for CIBLE), 46-16
  - TC 48
  - TCR 0 — Format 1 (ISO-Enriched), 48-14
- Customer Account Number**
  - TC 38
  - TCR 2 — VCRFS Advice , 38-26
- Customer City**
  - TC 09, 19
  - TCR 5 — Customer and Biller Data, 09-22
- Customer Code/Customer Reference Identifier (CRI)**
  - TC 05
  - TCR 6 — Limited-Use Data, 05-118
- Customer Country**
  - TC 09, 19
  - TCR 5 — Customer and Biller Data, 09-22
- Customer Financial Institution Country Code**
  - TC 09, 19
  - TCR 5 — Customer and Biller Data, 09-22
- Customer Mailing Address**
  - TC 09, 19
  - TCR 5 — Customer and Biller Data, 09-21
- Customer Phone Number**
  - TC 09, 19
  - TCR 2 — Commercial Data, 09-13
- Customer Postal Code**
  - TC 09, 19
  - TCR 5 — Customer and Biller Data, 09-22
- Customer State/Province/Region**
  - TC 09, 19
  - TCR 5 — Customer and Biller Data, 09-22
- Customer VAT Registration Number**
  - TC 05
  - TCR 6 — Limited-Use Data, 05-118
- CVV Results Code**
  - TC 48
  - TCR 1 — ISO-Enriched, 48-28
- CVV2 Authorization Request Data**
  - TC 48
  - TCR 1 — ISO-Enriched, 48-25
- CVV2 Result Code**
  - TC 05
  - TCR 5 — Payment Service Data, 05-114
  - TC 48
  - TCR 1 — ISO-Enriched, 48-25

## D

### Daily Rental Rate

- TC 05
  - TCR 3 — Industry-Specific Data—Car Rental, 05-78

### Daily Room Rate

- TC 05
  - TCR 3 — Industry-Specific Data—Lodging, 05-74

### Data Sequence Number

- TC 33
  - TCR 0 — Plus BIN Table Detail, 33-15
  - TCR 0 — Plus BIN Table Header, 33-11
  - TCR 0 — Plus BIN Table Trailer, 33-19

### Data Type Flag

- TC 38
  - TCR 0, 38-9
- TC 39
  - TCR 0, 39-7

### Date

- TC 05
  - TCR 0, 05-13
- TC 10
  - TCR 0, 10-8
- TC 20
  - TCR 0, 20-7

### Date Prepared

- TC 39
  - TCR 1 — Forms Data, Exhibit E or Exhibit 2E, 39-19
  - TCR 4 — Forms Data, Exhibit Q or Exhibit 3D, 39-30
  - TCR 4 — Forms Data, Exhibit Y or Exhibit 3C, 39-38

### Days Rented

- TC 05
  - TCR 3 — Industry-Specific Data—Car Rental, 05-77

### DCC Indicator

- TC 05
  - TCR 5 — Payment Service Data, 05-114

### Debit Product Code

- TC 05
  - TCR 4 — Single Message System Interface (SMS and Promotion Data), 05-97
  - TCR 4 — Single Message System Interface (SMS Data), 05-93

### Department ID

- TC 05
  - TCR 2 — Sweden, 05-58

### Departure Date

- TC 05
  - TCR 3 — Industry-Specific Data—Passenger Itinerary Data, 05-68

### Departure Date (MMDDYY)

- TC 38
  - TCR 5 — Industry-Specific Data—Passenger Itinerary, 38-41

### Derived IRF Descriptor

- TC 04
  - TCR 9, 04-8

### Destination Amount

- TC 05
  - TCR 0, 05-16
- TC 09, 19
  - TCR 0 — Visa Money Transfer Data, 09-7
- TC 10
  - TCR 0, 10-6
  - TCR 0 — Cardholder Credits/Rebates, 10-20
  - TCR 0 — Cardholder Fee Assessment, 10-12
  - TCR 0 — Sweepstakes, 10-28
  - TCR 0 — Visa Award (Extras or loyalty), 10-16
  - TCR 0 — Visa Extras Reward Reversal, 10-24
- TC 20
  - TCR 0, 20-6
  - TCR 0 — Cardholder Credits/Rebates, 20-20
  - TCR 0 — Cardholder Fee Assessment Reversal, 20-12
  - TCR 0 — Sweepstakes, 20-28
  - TCR 0 — Visa Award (Extras or Loyalty), 20-16
  - TCR 0 — Visa Extras Reward, 20-24
- TC 33
  - TCR 0 — CRS Issuer Advice, 33-8
- TC 38
  - TCR 2 — VDAS Advice, 38-32
- TC 48
  - TCR 0 — Format 2, 48-20

### Destination BIN

- TC 01, 02, 03

- TCR 9, 01-7
- TC 04
  - TCR 9, 04-7
- TC 09, 19
  - TCR 0 — Visa Money Transfer Data, 09-5
- TC 10
  - TCR 0, 10-5
    - TCR 0 — Cardholder Credits/Rebates, 10-19
    - TCR 0 — Cardholder Fee Assessment, 10-11
    - TCR 0 — Sweepstakes, 10-27
    - TCR 0 — Visa Award (Extras or loyalty), 10-15
    - TCR 0 — Visa Extras Reward Reversal, 10-23
- TC 20
  - TCR 0, 20-5
    - TCR 0 — Cardholder Credits/Rebates, 20-19
    - TCR 0 — Cardholder Fee Assessment Reversal, 20-11
    - TCR 0 — Sweepstakes, 20-27
    - TCR 0 — Visa Award (Extras or Loyalty), 20-15
    - TCR 0 — Visa Extras Reward, 20-23
- TC 30
  - TCR 0 — ICS/NARS Input Processing, 30-5
- TC 31
  - TCR 0 — ICS/NARS Response Processing, 31-5
- TC 33
  - TCR 0 — CRS Issuer Advice, 33-7
  - TCR 0 — Plus BIN Table Detail, 33-15
  - TCR 0 — Plus BIN Table Header, 33-11
  - TCR 0 — Plus BIN Table Trailer, 33-19
  - TCR 0 — RDMS Message, 33-5
  - TCR 0 — Universal Biller File Table Detail—Biller Master Data, 33-27
  - TCR 0 — Universal Biller File Table Detail—CBAN Mask Data, 33-35
  - TCR 0 — Universal Biller File Table Header, 33-23
  - TCR 0 — Universal Biller File Table Trailer, 33-39
  - TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-60
  - TCR 0 — Visa Extras; Daily Points Balance, 33-44
  - TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-76
  - TCR 1 — Universal Biller File Table Detail—Additional Biller Master Data, 33-31
  - TCR 1 — Visa Extras; Daily Incremental Enrollment—Data 1, 33-67
  - TCR 1 — Visa Extras; Daily Points Balance—Conditional Data, 33-51
  - TCR 1 — Visa Extras; Monthly Enrollment Detail—Data, 33-83
  - TCR 2 — Visa Extras Monthly Enrollment detail—Expired Points data, 33-87
  - TCR 2 — Visa Extras; Daily Incremental Enrollment—Conditional Data 2, 33-71
  - TCR 2 — Visa Extras; Daily Points Balance, 33-55
- TC 38
  - TCR 0, 38-8
  - TCR 1 — 7 VCRFS Nonfulfillment Text Message, 38-19
- TC 39
  - TCR 0, 39-6
- TC 40
  - TCR 0, 40-5
- TC 42, 43
  - TCR 0 — Record 1, 42-5
  - TCR 0 — Record 2, 42-9
- TC 44
  - TCR 0 — Batch Disposition Code A, 44-5
  - TCR 0 — Batch Disposition Code R, 44-9
- TC 45
  - TCR 0, 45-5
- TC 46
  - TCR 0 — Report Group = C, 46-27 to 46-28
  - TCR 0 — Report Group = I (IRF Reporting), 46-31
  - TCR 0 — Report Group = J (Japan), 46-35
  - TCR 0 — Report Group = N (Brazil 54 Reports), 46-52
  - TCR 0 — Report Group = N (Brazil CIB Reports), 46-47
  - TCR 0 — Report Group = N (Brazil Clearing BIN Report), 46-39

TCR 0 — Report Group = N (Brazil Settlement BIN Report), 46-43  
 TCR 0 — Report Group = Space, 46-5  
 TCR 0 — Report Group = Space (BASE II-6E Report for CIBLE), 46-22  
 TCR 0 — Report Group = Space (BASE II-12 Report), 46-10  
 TCR 0 — Report Group = Space (BASE II-5A Report for CIBLE), 46-16  
 TC 47  
 TCR 0, 47-5  
 TC 48  
 TCR 0 — Format 0 (Standard), 48-6  
 TCR 0 — Format 1 (ISO-Enriched), 48-12  
 TCR 0 — Format 2, 48-19

## Destination CIB

TC 46  
 TCR 0 — Report Group = C, 46-28

## Destination City

TC 38  
 TCR 5 — Industry-Specific Data—Passenger Itinerary, 38-42 to 38-43

## Destination City/Airport Code

TC 05  
 TCR 3 — Industry-Specific Data—Passenger Itinerary Data, 05-68 to 05-70

## Destination Currency Code

TC 05  
 TCR 0, 05-16  
 TC 09, 19  
 TCR 0 — Visa Money Transfer Data, 09-7

TC 10  
 TCR 0, 10-6  
 TCR 0 — Cardholder Credits/Rebates, 10-20  
 TCR 0 — Cardholder Fee Assessment, 10-12  
 TCR 0 — Sweepstakes, 10-28  
 TCR 0 — Visa Award (Extras or loyalty), 10-16  
 TCR 0 — Visa Extras Reward Reversal, 10-24  
 TC 20  
 TCR 0, 20-6  
 TCR 0 — Cardholder Credits/Rebates, 20-20

TCR 0 — Cardholder Fee Assessment Reversal, 20-12  
 TCR 0 — Sweepstakes, 20-28  
 TCR 0 — Visa Award (Extras or Loyalty), 20-16  
 TCR 0 — Visa Extras Reward, 20-24  
 TC 33  
 TCR 0 — CRS Issuer Advice, 33-8  
 TC 38  
 TCR 2 — VDAS Advice, 38-32  
 TC 48  
 TCR 0 — Format 2, 48-20

## Destination FAX Number

TC 38  
 TCR 2 — VDAS Advice, 38-31

## Destination Name

TC 46  
 TCR 0 — Report Group = C, 46-28

## Destination Region

TC 46  
 TCR 0 — Report Group = Space (BASE II-6E Report for CIBLE), 46-23

## Destination Routing Flag

TC 38  
 TCR 0, 38-10  
 TC 39  
 TCR 0, 39-7

## Destination Sub-Address

TC 38  
 TCR 0, 38-11  
 TCR 2 — VDAS Advice, 38-31  
 TC 39  
 TCR 0, 39-8

## Destination Workstation BIN

TC 38  
 TCR 2 — VDAS Advice, 38-31

## Detail Record Count

TC 33  
 TCR 0 — Plus BIN Table Trailer, 33-19  
 TCR 0 — Universal Biller File Table Trailer, 33-40

## Different Chargeback Reason Code

TC 39  
 TCR 3 — Forms Data, Exhibit E or Exhibit 2E—Optional Re-presentment/Second Chargeback, 39-26

## Documentation Indicator

TC 05

- TCR 1 — Additional Data, 05-33
- TC 38
  - TCR 3 — Chargeback Documentation Data, 38-37
- TC 39
  - TCR 1 — Forms Data, Exhibit E or Exhibit 2E, 39-18

## Documentation not Received

- TC 39
  - TCR 3 — Forms Data, Exhibit E or Exhibit 2E—Optional Re-presentation/Second Chargeback, 39-26

## Draft Re-presentation

- TC 46
  - TCR 0 — Report Group = Space (BASE II-12 Report), 46-11

## Draft Transaction Code

- TC 38
  - TCR 2 — VDAS Advice, 38-32

## Duration

- TC 48
  - TCR 2 — ISO-Enriched, 48-32

# E

## Edit Package Batch Date

- TC 44
  - TCR 0 — Batch Disposition Code A, 44-5
  - TCR 0 — Batch Disposition Code R, 44-9

## Edit Package Batch Number

- TC 44
  - TCR 0 — Batch Disposition Code A, 44-5
  - TCR 0 — Batch Disposition Code R, 44-9

## Effective Date

- TC 33
  - TCR 0 — Universal Biller File Table Detail—Biller Master Data, 33-29

## Electronic Commerce Goods Indicator

- TC 05
  - TCR 5 — Payment Service Data, 05-111

## Electronic Statement Option

- TC 33
  - TCR 1 — Universal Biller File Table Detail—Additional Biller Master Data, 33-32

## End Flag

- TC 38
  - TCR 0, 38-8
- TC 39

- TCR 0, 39-6

## Enrolled Source

- TC 33
  - TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-65
  - TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-80

## Enrollment Date

- TC 33
  - TCR 0 — Visa Extras; Daily Points Balance, 33-45

## Enrollment Status Change Indicator

- TC 33
  - TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-62
  - TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-78

## Established Fulfillment Method

- TC 38
  - TCR 2 — VCRFS Advice , 38-25
  - TCR 2 — VDAS Advice, 38-30

## Estimated Central Processing Date (MMDDYY)

- TC 39
  - TCR 1 — Forms Data, Exhibit E or Exhibit 2E, 39-19

## Estimated Transaction Amount

- TC 39
  - TCR 4 — Forms Data, Exhibit Y or Exhibit 3C, 39-35, 39-37

## Event Date

- TC 10
  - TCR 0, 10-5
- TC 20
  - TCR 0, 20-5

## Event Date (MMDD)

- TC 10
  - TCR 0 — Cardholder Credits/Rebates, 10-19
  - TCR 0 — Cardholder Fee Assessment, 10-11
  - TCR 0 — Sweepstakes, 10-27
  - TCR 0 — Visa Award (Extras or loyalty), 10-15
  - TCR 0 — Visa Extras Reward Reversal, 10-23
- TC 20
  - TCR 0 — Cardholder Credits/Rebates, 20-19

TCR 0 — Cardholder Fee Assessment  
Reversal, 20-11  
TCR 0 — Sweepstakes, 20-27  
TCR 0 — Visa Award (Extras or Loyalty),  
20-15  
TCR 0 — Visa Extras Reward, 20-23

## **Exception Item Central Processing Date (YDDD)**

TC 38  
TCR 2 — VDAS Advice, 38-33

## **Exception Item Reimbursement Attribute**

TC 38  
TCR 2 — VDAS Advice, 38-33

## **Excluded Transaction Identifier Reason**

TC 05  
TCR 5 — Payment Service Data, 05-107  
TC 38  
TCR 0, 38-11  
TC 39  
TCR 0, 39-9

## **Expiration Date**

TC 33  
TCR 0 — Universal Biller File Table  
Detail—Biller Master Data, 33-29  
TC 48  
TCR 0 — Format 1 (ISO-Enriched), 48-14

## **Expired Points Programs to Date**

TC 33  
TCR 2 — Visa Extras Monthly Enrollment  
detail—Expired Points data, 33-87

## **Expired Points Reporting Month**

TC 33  
TCR 2 — Visa Extras Monthly Enrollment  
detail—Expired Points data, 33-88

## **Expired Points Year to Date**

TC 33  
TCR 2 — Visa Extras Monthly Enrollment  
detail—Expired Points data, 33-88

## **F**

### **Fare Basis Code—Leg 1**

TC 05  
TCR 3 — Industry-Specific  
Data—Passenger Itinerary Data,  
05-70

### **Fare Basis Code—Leg 2**

TC 05

TCR 3 — Industry-Specific  
Data—Passenger Itinerary Data,  
05-70

### **Fare Basis Code—Leg 3**

TC 05  
TCR 3 — Industry-Specific  
Data—Passenger Itinerary Data,  
05-70

### **Fare Basis Code—Leg 4**

TC 05  
TCR 3 — Industry-Specific  
Data—Passenger Itinerary Data,  
05-71

### **Fee**

TC 46  
TCR 0 — Report Group = N (Brazil Clearing  
BIN Report), 46-41  
TCR 0 — Report Group = N (Brazil  
Settlement BIN Report), 46-45

### **Fee Level**

TC 46  
TCR 0 — Report Group = N (Brazil Clearing  
BIN Report), 46-40  
TCR 0 — Report Group = N (Brazil  
Settlement BIN Report), 46-44

### **Fee Level Description**

TC 46  
TCR 0 — Report Group = N (Brazil Clearing  
BIN Report), 46-41  
TCR 0 — Report Group = N (Brazil  
Settlement BIN Report), 46-45

### **Fee Program Indicator**

TC 05  
TCR 1 — Additional Data, 05-34

### **Fee Program Indicator Reclassification Reason**

TC 04  
TCR 9, 04-9

### **Fee Reclassification Reason**

TC 04  
TCR 9, 04-9

### **Fee Sign**

TC 46  
TCR 0 — Report Group = N (Brazil Clearing  
BIN Report), 46-41  
TCR 0 — Report Group = N (Brazil  
Settlement BIN Report), 46-45

### **Field Identifier**

TC 48

TCR 3 — ISO-Enriched, 48-36

## Field Sub-Identifier

TC 48

TCR 3 — ISO-Enriched, 48-36

## File Type

TC 33

TCR 0 — Plus BIN Table Header, 33-11

TCR 0 — Plus BIN Table Trailer, 33-19

TCR 0 — Universal Biller File Table Header,  
33-23

TCR 0 — Universal Biller File Table Trailer,  
33-39

## File Update Error Code

TC 48

TCR 1 — ISO-Enriched, 48-27

## Filler

TC 33

TCR 0 — Visa Extras; Daily Points Balance,  
33-45, 33-48

TCR 1 — Visa Extras; Daily Incremental  
Enrollment—Data 1, 33-68

TCR 1 — Visa Extras; Daily Points  
Balance—Conditional Data, 33-53

TCR 1 — Visa Extras; Monthly Enrollment  
Detail—Data, 33-84

TCR 2 — Visa Extras Monthly Enrollment  
detail—Expired Points data, 33-88

TCR 2 — Visa Extras; Daily Incremental  
Enrollment—Conditional Data 2, 33-73

TCR 2 — Visa Extras; Daily Points Balance,  
33-56

## Film Locator

TC 05

TCR 0, 05-13

TC 10

TCR 0, 10-8

TC 20

TCR 0, 20-7

## Flight Number—Leg 1

TC 05

TCR 3 — Industry-Specific  
Data—Passenger Itinerary Data,  
05-71

## Flight Number—Leg 2

TC 05

TCR 3 — Industry-Specific  
Data—Passenger Itinerary Data,  
05-71

## Flight Number—Leg 3

TC 05

TCR 3 — Industry-Specific  
Data—Passenger Itinerary Data,  
05-71

## Flight Number—Leg 4

TC 05

TCR 3 — Industry-Specific  
Data—Passenger Itinerary Data,  
05-71

## Floor Limit Indicator

TC 05

TCR 0, 05-11

TC 38

TCR 2 — VDAS Advice, 38-32

TC 39

TCR 4 — Forms Data, Exhibit Y or Exhibit  
3C, 39-37

## Folio Cash Advances

TC 05

TCR 3 — Industry-Specific Data—Lodging,  
05-75

## Food/Beverage Charges

TC 05

TCR 3 — Industry-Specific Data—Lodging,  
05-74

## Form Factor Indicator

TC 05

TCR 7 — Chip Card Transaction Data,  
05-125

## Form ID

TC 39

TCR 1 — Forms Data, 39-15

TCR 1 — Forms Data, Exhibit E or Exhibit  
2E, 39-17

TCR 2 — Forms Data, Exhibit E or Exhibit  
2E—Optional Collection Data, 39-23

TCR 3 — Forms Data, Exhibit E or Exhibit  
2E—Optional Re-presentment/Second  
Chargeback, 39-25

TCR 4 — Forms Data, Exhibit Q or Exhibit  
3D, 39-29

TCR 4 — Forms Data, Exhibit Y or Exhibit  
3C, 39-34

TCR 5, 6 — Forms Data, Exhibit Y or  
Exhibit 3C—Authorizations Obtained  
Information, 39-42

## Format Code



TC 05  
     TCR 0, 05-13  
 TC 10  
     TCR 0, 10-7  
 TC 20  
     TCR 0, 20-7  
 TC 33  
     TCR 0 — Plus BIN Table Detail, 33-15  
 TC 48  
     TCR 0 — Format 0 (Standard), 48-6  
     TCR 0 — Format 1 (ISO-Enriched), 48-12  
     TCR 0 — Format 2, 48-19

## Forms Formatted Fields

TC 39  
     TCR 1 — Forms Data, 39-15

## Forwarding Institution Country Code

TC 48  
     TCR 1 — ISO-Enriched, 48-27

## Forwarding Institution ID

TC 48  
     TCR 1 — ISO-Enriched, 48-27

## Fraud Account Flag

TC 39  
     TCR 2 — Forms Data, Exhibit E or Exhibit  
     2E—Optional Collection Data, 39-23

## Frequency of Installments

TC 05  
     TCR D — Installment Payment, 05-132

## Frequency of Payment

TC 05  
     TCR 2 — Mexico, 05-50

## From CRS Amount

TC 46  
     TCR 0 — Report Group = Space (BASE  
     II-12 Report), 46-12

## From CRS Count

TC 46  
     TCR 0 — Report Group = Space (BASE  
     II-12 Report), 46-12

## From Member Amount

TC 46  
     TCR 0 — Report Group = Space (BASE  
     II-12 Report), 46-12

## From Member Count

TC 46  
     TCR 0 — Report Group = Space (BASE  
     II-12 Report), 46-12

## Fuel Charges

TC 05  
     TCR 3 — Industry-Specific Data—Car  
     Rental, 05-79

## Fuel Type

TC 05  
     TCR 3 — Industry-Specific Data—Fleet  
     Service, 05-81

## Future Paper Statement Parameter

TC 33  
     TCR 1 — Universal Biller File Table  
     Detail—Additional Biller Master Data,  
     33-32

# G

## Grace Period

TC 05  
     TCR 2 — Mexico, 05-50

## Gross Amount

TC 44  
     TCR 0 — Batch Disposition Code A, 44-7

## Gross Fuel Price

TC 05  
     TCR 3 — Industry-Specific Data—Fleet  
     Service, 05-82

## Gross Non-Fuel Price

TC 05  
     TCR 3 — Industry-Specific Data—Fleet  
     Service, 05-82

## Group ID

TC 33  
     TCR 1 — Visa Extras; Daily Incremental  
     Enrollment—Data 1, 33-68  
     TCR 1 — Visa Extras; Monthly Enrollment  
     Detail—Data, 33-84

# I

## Image or Text

TC 39  
     TCR 1-7 — Image/Text Message, 39-13

## Incoming Amount

TC 46  
     TCR 0 — Report Group = N (Brazil CIB  
     Reports), 46-48  
     TCR 0 — Report Group = Space, 46-7

## Incoming Amount Sign

TC 46

TCR 0 — Report Group = N (Brazil CIB Reports), 46-48

TCR 0 — Report Group = Space, 46-7

## Incoming Count

TC 46

TCR 0 — Report Group = Space, 46-7

## Incoming Destination Amount

TC 46

TCR 0 — Report Group = Space (BASE II-5A Report for CIBLE), 46-18

## Incoming Destination Currency

TC 46

TCR 0 — Report Group = Space (BASE II-5A Report for CIBLE), 46-18

## Incoming Destination Sign

TC 46

TCR 0 — Report Group = Space (BASE II-5A Report for CIBLE), 46-18

## Incoming Fee Amount

TC 46

TCR 0 — Report Group = N (Brazil 54 Reports), 46-54

## Incoming Fee Amount Sign

TC 46

TCR 0 — Report Group = N (Brazil 54 Reports), 46-54

## Incoming Settlement Amount

TC 46

TCR 0 — Report Group = Space (BASE II-5A Report for CIBLE), 46-18

## Incoming Settlement Sign

TC 46

TCR 0 — Report Group = Space (BASE II-5A Report for CIBLE), 46-18

## Incoming Transaction Amount

TC 46

TCR 0 — Report Group = N (Brazil 54 Reports), 46-53

## Incoming Transaction Amount Sign

TC 46

TCR 0 — Report Group = N (Brazil 54 Reports), 46-53

## Incoming Transaction Count

TC 46

TCR 0 — Report Group = N (Brazil 54 Reports), 46-53

## Information Indicator

TC 05

TCR 5 — Payment Service Data, 05-111

## Inquiring Center

TC 48

TCR 0 — Format 0 (Standard), 48-8

## Installment Payment Count

TC 05

TCR 1 — Additional Data, 05-38

TCR 2 — Brazil, 05-42

TC 10

TCR 2 — Brazil National Settlement, 10-32

TC 20

TCR 2 — Brazil National Settlement, 20-32

## Installment Payment Currency Code

TC 05

TCR D — Installment Payment, 05-131

## Installment Payment Indicator

TC 05

TCR 2 — Mexico, 05-50

## Installment Payment Interest

TC 05

TCR 2 — Mexico, 05-50

## Installment Payment Number

TC 05

TCR 2 — Mexico, 05-51

TCR D — Installment Payment, 05-131

## Installment Payment Total Amount

TC 05

TCR D — Installment Payment, 05-131

## Insurance Charges

TC 05

TCR 3 — Industry-Specific Data—Car Rental, 05-78

## Intended Length of Rental

TC 39

TCR 4 — Forms Data, Exhibit Y or Exhibit 3C, 39-36

## Intended Length of Rental Period

TC 39

TCR 4 — Forms Data, Exhibit Y or Exhibit 3C, 39-36

## Intended Length of Stay

TC 39

TCR 4 — Forms Data, Exhibit Y or Exhibit 3C, 39-35

## Intended Length of Stay Period

TC 39

TCR 4 — Forms Data, Exhibit Y or Exhibit 3C, 39-35

## Interchange Fee Amount

- TC 04
- TCR 9, 04-9
- TC 05
- TCR 5 — Payment Service Data, 05-112

## Interchange Fee Sign

- TC 04
- TCR 9, 04-9
- TC 05
- TCR 5 — Payment Service Data, 05-112

## Interchange Reimbursement Fee (Member Calculated)

- TC 05
- TCR 2 — Mexico, 05-49

## Interchange Reimbursement Fee Multiplier

- TC 05
- TCR 2 — South Korea, 05-54

## Interchange Window ID Number

- TC 44
- TCR 0 — Batch Disposition Code A, 44-5
- TCR 0 — Batch Disposition Code R, 44-9

## Interest Accrual Amount

- TC 09, 19
- TCR 2 — Commercial Data, 09-14

## Interest Accrual Days

- TC 09, 19
- TCR 2 — Commercial Data, 09-13

## Interest Rate

- TC 09, 19
- TCR 2 — Commercial Data, 09-13

## Interface Trace Number

- TC 05
- TCR 1 — Additional Data, 05-36
- TC 38
- TCR 2 — VDAS Advice, 38-33

## International Fee Indicator

- TC 05
- TCR 0, 05-25
- TC 38
- TCR 2 — VDAS Advice, 38-33

## Invoice Delivery Notification Flag

- TC 33
- TCR 1 — Universal Biller File Table  
Detail—Additional Biller Master Data,  
33-32

## Invoice Number

- TC 09, 19
- TCR 2 — Commercial Data, 09-13

## IRF Category

- TC 05
- TCR 2 — Mexico, 05-49

## IRF Type

- TC 05
- TCR 2 — Mexico, 05-49

## Issuer Account Score Threshold

- TC 48
- TCR 3 — ISO-Enriched, 48-36

## Issuer Application Data, Byte 1

- TC 05
- TCR 7 — Chip Card Transaction Data,  
05-125
- TC 48
- TCR 7 — Format 2, 48-54
- TCR 7 — ISO-Enriched, 48-48

## Issuer Application Data, Byte 17

- TC 05
- TCR 7 — Chip Card Transaction Data,  
05-125
- TC 48
- TCR 7 — Format 2, 48-54
- TCR 7 — ISO-Enriched, 48-48

## Issuer Application Data, Byte 2

- TC 05
- TCR 7 — Chip Card Transaction Data,  
05-124
- TC 48
- TCR 7 — Format 2, 48-53
- TCR 7 — ISO-Enriched, 48-47

## Issuer Application Data, Byte 3

- TC 05
- TCR 7 — Chip Card Transaction Data,  
05-124
- TC 48
- TCR 7 — Format 2, 48-53
- TCR 7 — ISO-Enriched, 48-47

## Issuer Application Data, Byte 8

- TC 05
- TCR 7 — Chip Card Transaction Data,  
05-125
- TC 48
- TCR 7 — Format 2, 48-53
- TCR 7 — ISO-Enriched, 48-47

## Issuer Application Data, Bytes 18–32

- TC 05
- TCR 7 — Chip Card Transaction Data,  
05-125

- TC 48
  - TCR 7 — Format 2, 48-54
  - TCR 7 — ISO-Enriched, 48-48

## **Issuer Application Data, Bytes 4–7**

- TC 05
  - TCR 7 — Chip Card Transaction Data, 05-125
- TC 48
  - TCR 7 — Format 2, 48-53
  - TCR 7 — ISO-Enriched, 48-47

## **Issuer Application Data, Bytes 9–16**

- TC 05
  - TCR 7 — Chip Card Transaction Data, 05-125
- TC 48
  - TCR 7 — Format 2, 48-54
  - TCR 7 — ISO-Enriched, 48-48

## **Issuer Charge**

- TC 05
  - TCR 1 — Additional Data, 05-34

## **Issuer Consolidated Score Threshold**

- TC 48
  - TCR 3 — ISO-Enriched, 48-37

## **Issuer Control Number**

- TC 38
  - TCR 1 — Nonfulfillment, 38-16
  - TCR 1 — VCRFS/VDAS Advice, 38-23

## **Issuer Discretionary Data**

- TC 48
  - TCR 6 — ISO-Enriched, 48-42

## **Issuer FAX Number**

- TC 38
  - TCR 2 — VCRFS Advice , 38-26

## **Issuer Fee Amount**

- TC 46
  - TCR 0 — Report Group = Space (BASE II-6E Report for CIBLE), 46-24

## **Issuer Fee Sign**

- TC 46
  - TCR 0 — Report Group = Space (BASE II-6E Report for CIBLE), 46-24

## **Issuer Financial BIN**

- TC 38
  - TCR 0, 38-12
- TC 39
  - TCR 0, 39-9

## **Issuer RFC Sub-Address**

- TC 38

- TCR 2 — VCRFS Advice , 38-26

## **Issuer Script 1 Results**

- TC 05
  - TCR 7 — Chip Card Transaction Data, 05-126
- TC 48
  - TCR 7 — Format 2, 48-54
  - TCR 7 — ISO-Enriched, 48-48

## **Issuer Workstation BIN**

- TC 05
  - TCR 1 — Additional Data, 05-32
- TC 38
  - TCR 2 — VCRFS Advice , 38-25

## **Issuer's Approval Code**

- TC 39
  - TCR 4 — Forms Data, Exhibit Q or Exhibit 3D, 39-30
  - TCR 5, 6 — Forms Data, Exhibit Y or Exhibit 3C—Authorizations Obtained Information, 39-42 to 39-44

## **Issuing Institution Country Code**

- TC 48
  - TCR 2 — ISO-Enriched, 48-31

## **Issuing Institution ID**

- TC 48
  - TCR 2 — ISO-Enriched, 48-31

## **Item Sequence Number**

- TC 01, 02, 03
  - TCR 9, 01-8
- TC 04
  - TCR 9, 04-8

## J

### **Jurisdiction**

- TC 39
  - TCR 1 — Forms Data, 39-15
  - TCR 1 — Forms Data, Exhibit E or Exhibit 2E, 39-17
  - TCR 4 — Forms Data, Exhibit Q or Exhibit 3D, 39-29
  - TCR 4 — Forms Data, Exhibit Y or Exhibit 3C, 39-34

## L

### **Last Account Alert Date**

- TC 48
  - TCR 3 — ISO-Enriched, 48-37

## Last Account Alert Score

TC 48  
TCR 3 — ISO-Enriched, 48-37

## Last Consolidated Alert Date

TC 48  
TCR 3 — ISO-Enriched, 48-37

## Last Consolidated Alert Score

TC 48  
TCR 3 — ISO-Enriched, 48-37

## Last Incremental Enrollment Record Inclusion Code

TC 33  
TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-81

## Last Redemption Date

TC 33  
TCR 0 — Visa Extras; Daily Points Balance, 33-46

## Last TCR Data Length

TC 38  
TCR 0, 38-9  
TC 39  
TCR 0, 39-6

## Linking, Householding, or Unlink Request Date

TC 33  
TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-64

## Linking, Householding, or Unlink Request

**Source**  
TC 33  
TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-64

## Linking, Householding, or Unlink Request Type

TC 33  
TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-65

## Linking/Householding Request Date

TC 33  
TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-80

## Local Authorization Number

TC 05  
TCR 2 — South Korea, 05-54

## Local Chargeback Reason Code

TC 05  
TCR 2 — South Korea, 05-54

## Local Tax

TC 05

TCR 6 — Limited-Use Data, 05-117

## Local Tax Included

TC 05  
TCR 6 — Limited-Use Data, 05-117

## Lodging Check-In Date

TC 05  
TCR 3 — Industry-Specific Data—Lodging, 05-74

TC 38

TCR 5 — Industry-Specific Data—Lodging, 38-48

## Lodging Extra Charges

TC 05  
TCR 3 — Industry-Specific Data—Lodging, 05-74

TC 38

TCR 5 — Industry-Specific Data—Lodging, 38-47

## Lodging Merchant

TC 39  
TCR 4 — Forms Data, Exhibit Y or Exhibit 3C, 39-35

## Lodging No-Show Indicator

TC 05  
TCR 3 — Industry-Specific Data—Lodging, 05-73

TC 38

TCR 5 — Industry-Specific Data—Lodging, 38-47

## Lodging or Vehicle Leasing

TC 39  
TCR 4 — Forms Data, Exhibit Y or Exhibit 3C, 39-34

## M

## Mail/Phone/Electronic Commerce and Payment Indicator

TC 05  
TCR 1 — Additional Data, 05-35

## Mail/Telephone Indicator

TC 38  
TCR 3 — Chargeback Documentation Data, 38-38

## Mail/Telephone or Electronic Commerce Indicator

TC 39  
TCR 1 — Forms Data, Exhibit E or Exhibit 2E, 39-19

## Mailing Language Preference

- TC 33
  - TCR 1 — Visa Extras; Daily Incremental Enrollment—Data 1, 33-68
  - TCR 1 — Visa Extras; Monthly Enrollment Detail—Data, 33-84

## Market Indicator

- TC 09, 19
  - TCR 0 — Visa Money Transfer Data, 09-9

## Market Segmentation Cardholder Grouping ID

- TC 33
  - TCR 0 — Visa Extras; Daily Points Balance, 33-48
  - TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-80

## Market-Specific Authorization Data Indicator

- TC 05
  - TCR 5 — Payment Service Data, 05-110
- TC 38
  - TCR 1 — VCRFS/VDAS Advice, 38-23
- TC 48
  - TCR 2 — ISO-Enriched, 48-32

## Member Market Segmentation

- TC 31
  - TCR 0 — ICS/NARS Response Processing, 31-5

## Member Message Text

- TC 05
  - TCR 1 — Additional Data, 05-33
- TC 38
  - TCR 3 — Chargeback Documentation Data, 38-37
- TC 39
  - TCR 3 — Forms Data, Exhibit E or Exhibit 2E—Optional Re-presentation/Second Chargeback, 39-26

## Member-Provided Currency Code

- TC 05
  - TCR 3 — Business-to-Business—Visa Commerce, 05-90

## Member-Provided Reimbursement Fee

- TC 05
  - TCR 3 — Business-to-Business—Visa Commerce, 05-89

## Merchant Category Code

- TC 05
  - TCR 0, 05-19
- TC 10

TCR 0, 10-8

- TC 20
  - TCR 0, 20-8
- TC 33
  - TCR 0 — CRS Issuer Advice, 33-9
- TC 38
  - TCR 1 — VCRFS/VDAS Advice, 38-22
- TC 39
  - TCR 1 — Forms Data, Exhibit E or Exhibit 2E, 39-19
- TC 48
  - TCR 0 — Format 2, 48-21

## Merchant City

- TC 05
  - TCR 0, 05-18
  - TCR 2 — Sweden, 05-58
- TC 33
  - TCR 0 — CRS Issuer Advice, 33-8
- TC 38
  - TCR 1 — VCRFS/VDAS Advice, 38-22
- TC 39
  - TCR 1 — Forms Data, Exhibit E or Exhibit 2E, 39-18
- TC 48
  - TCR 0 — Format 2, 48-21

## Merchant Country Code

- TC 05
  - TCR 0, 05-18
- TC 33
  - TCR 0 — CRS Issuer Advice, 33-8
- TC 38
  - TCR 1 — VCRFS/VDAS Advice, 38-22
- TC 48
  - TCR 0 — Format 2, 48-21

## Merchant Discount Rate

- TC 05
  - TCR 2 — South Korea, 05-54

## Merchant Fiscal Id (RFC)

- TC 05
  - TCR 2 — Mexico, 05-50

## Merchant ID

- TC 05
  - TCR 2 — South Korea, 05-54

## Merchant Location – Turkish

- TC 05
  - TCR 2 — TURKEY, 05-61

## Merchant Location - Korean

- TC 05

TCR 2 — South Korea, 05-54

## Merchant Name

TC 05

TCR 0, 05-18

TCR 2 — Sweden, 05-58

TC 33

TCR 0 — CRS Issuer Advice, 33-8

TC 38

TCR 1 — VCRFS/VDAS Advice, 38-22

TC 39

TCR 1 — Forms Data, Exhibit E or Exhibit 2E, 39-18

TC 48

TCR 0 — Format 2, 48-21

## Merchant Name – Turkish

TC 05

TCR 2 — TURKEY, 05-61

## Merchant Name - Korean

TC 05

TCR 2 — South Korea, 05-54

## Merchant Name—Kanji

TC 05

TCR 2 — Japan, 05-47

## Merchant Name—Katakana

TC 05

TCR 2 — Japan, 05-46

## Merchant Postal Code

TC 05

TCR 6 — Limited-Use Data, 05-120

## Merchant State

TC 39

TCR 1 — Forms Data, Exhibit E or Exhibit 2E, 39-18

## Merchant State/Province Code

TC 05

TCR 0, 05-20

TC 33

TCR 0 — CRS Issuer Advice, 33-8

TC 38

TCR 1 — VCRFS/VDAS Advice, 38-22

TC 48

TCR 0 — Format 2, 48-21

## Merchant Telephone Number

TC 05

TCR 5 — Payment Service Data, 05-111

TC 10

TCR 0 — Cardholder Credits/Rebates, 10-21

TCR 0 — Cardholder Fee Assessment, 10-13

TCR 0 — Sweepstakes, 10-29

TCR 0 — Visa Award (Extras or loyalty), 10-17

TCR 0 — Visa Extras Reward Reversal, 10-24

TC 20

TCR 0 — Cardholder Credits/Rebates, 20-20

TCR 0 — Cardholder Fee Assessment Reversal, 20-12

TCR 0 — Sweepstakes, 20-28

TCR 0 — Visa Award (Extras or Loyalty), 20-16

TCR 0 — Visa Extras Reward, 20-24

## Merchant Type

TC 05

TCR 2 — South Korea, 05-54

TC 48

TCR 0 — Format 1 (ISO-Enriched), 48-15

## Merchant VAT Registration/Single Business

### Reference Number

TC 05

TCR 6 — Limited-Use Data, 05-118

## Merchant Verification Value

TC 05

TCR 5 — Payment Service Data, 05-111

TC 10

TCR 0 — Cardholder Credits/Rebates, 10-21

TCR 0 — Cardholder Fee Assessment, 10-13

TCR 0 — Sweepstakes, 10-29

TCR 0 — Visa Award (Extras or loyalty), 10-17

TCR 0 — Visa Extras Reward Reversal, 10-25

TC 20

TCR 0 — Cardholder Credits/Rebates, 20-20

TCR 0 — Cardholder Fee Assessment Reversal, 20-13

TCR 0 — Sweepstakes, 20-29

TCR 0 — Visa Award (Extras or Loyalty), 20-17

TCR 0 — Visa Extras Reward, 20-24

## Merchant Volume Indicator

TC 05  
TCR 5 — Payment Service Data, 05-111

## Merchant Volume Reclassification Reason

TC 04  
TCR 9, 04-9

## Merchant ZIP Code

TC 05  
TCR 0, 05-20  
TC 48  
TCR 0 — Format 2, 48-21

## Message Identifier

TC 05  
TCR 6 — Limited-Use Data, 05-118

## Message Reason Code

TC 05  
TCR 4 — Single Message System Interface  
(SMS and Promotion Data), 05-98  
TCR 4 — Single Message System Interface  
(SMS Data), 05-94

## Message Text

TC 10  
TCR 0, 10-7  
TC 20  
TCR 0, 20-7

## Message Text Field for Reason Code 0300

TC 10  
TCR 0, 10-7  
TC 20  
TCR 0, 20-7

## Message Transaction Number

TC 38  
TCR 0, 38-10  
TC 39  
TCR 0, 39-8

## Message Type

TC 48  
TCR 0 — Format 1 (ISO-Enriched), 48-14

## Method of Authorization

TC 39  
TCR 4 — Forms Data, Exhibit Q or Exhibit  
3D, 39-30

## Miscellaneous Fuel Tax

TC 05  
TCR 3 — Industry-Specific Data—Fleet  
Service, 05-82

## Miscellaneous Fuel Tax Exemption Status

TC 05

TCR 3 — Industry-Specific Data—Fleet  
Service, 05-83

## Miscellaneous Non-Fuel Tax

TC 05  
TCR 3 — Industry-Specific Data—Fleet  
Service, 05-83

## Miscellaneous Non-Fuel Tax Exemption Status

TC 05  
TCR 3 — Industry-Specific Data—Fleet  
Service, 05-83

## Money Transfer Foreign Exchange Fee

TC 05  
TCR 4 — Single Message System Interface  
(SMS and Promotion Data), 05-98

## Money Transfer Reason Code

TC 09, 19  
TCR 0 — Visa Money Transfer Data, 09-8

## MOTO/ECI Reclassification Reason

TC 04  
TCR 9, 04-9

## Multiple Clearing Sequence Count

TC 05  
TCR 5 — Payment Service Data, 05-109

## Multiple Clearing Sequence Number

TC 05  
TCR 5 — Payment Service Data, 05-109  
TC 38  
TCR 0, 38-12  
TC 39  
TCR 0, 39-9

## N

## National Chargeback Reason Code

TC 05  
TCR 2 — Japan, 05-46

## National Merchant ID

TC 05  
TCR 2 — Sweden, 05-58

## National POS Geographic Data

TC 48  
TCR 1 — ISO-Enriched, 48-26

## National Reimbursement Fee

TC 05  
TCR 1 — Additional Data, 05-35  
TCR 2 — Brazil, 05-41  
TC 10  
TCR 2 — Brazil National Settlement, 10-31  
TC 20



TCR 2 — Brazil National Settlement, 20-31

## National Tax

TC 05

TCR 2 — Sweden, 05-57

TCR 6 — Limited-Use Data, 05-117

## National Tax Included

TC 05

TCR 6 — Limited-Use Data, 05-118

## Net Amount

TC 46

TCR 0 — Report Group = C, 46-28

TCR 0 — Report Group = J (Japan), 46-37

TCR 0 — Report Group = N (Brazil 54 Reports), 46-54

TCR 0 — Report Group = N (Brazil CIB Reports), 46-48

TCR 0 — Report Group = Space, 46-7

## Net Amount Sign

TC 46

TCR 0 — Report Group = C, 46-29

TCR 0 — Report Group = J (Japan), 46-37

TCR 0 — Report Group = N (Brazil 54 Reports), 46-54

TCR 0 — Report Group = N (Brazil CIB Reports), 46-48

TCR 0 — Report Group = Space, 46-7

## Net Fuel Price

TC 05

TCR 3 — Industry-Specific Data—Fleet Service, 05-82

## Net Non-Fuel Price

TC 05

TCR 3 — Industry-Specific Data—Fleet Service, 05-82

## Net of All Adjustments Debit/Credit Indicator

TC 33

TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-63

TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-79

## Net of All Adjustments, Current Month

TC 33

TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-63

TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-79

## Net of All Adjustments, YTD

TC 33

TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-63

TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-79

## Net of All Adjustments, YTD Debit/Credit Indicator

TC 33

TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-63

TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-79

## Net of All Earnings Debit/Credit Indicator

TC 33

TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-62

TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-78

## Net of All Earnings, Current Month

TC 33

TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-62

TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-78

## Net of All Earnings, YTD

TC 33

TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-63

TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-79

## Net of All Earnings, YTD Debit/Credit Indicator

TC 33

TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-63

TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-79

## Net of All Redemptions

TC 33

TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-63

TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-78

## Net of All Redemptions Debit/Credit Indicator

TC 33

TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-63

TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-79

## Net of All Redemptions YTD

TC 33	TCR 6 — Limited-Use Data, 05-119
TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-63	<b>Non-Fuel Product Code 3</b>
TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-79	TC 05
<b>Net of All Redemptions YTD Debit/Credit Indicator</b>	TCR 6 — Limited-Use Data, 05-119
TC 33	<b>Non-Fuel Product Code 4</b>
TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-63	TC 05
<b>Net of All Redemptions, YTD Debit/Credit Indicator</b>	TCR 6 — Limited-Use Data, 05-119
TC 33	<b>Non-Fuel Product Code 5</b>
TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-79	TC 05
<b>Net Sales Amount</b>	TCR 6 — Limited-Use Data, 05-119
TC 05	<b>Non-Fuel Product Code 6</b>
TCR 2 — Japan, 05-46	TC 05
<b>Net Settlement Amount</b>	TCR 6 — Limited-Use Data, 05-119
TC 46	<b>Non-Fuel Product Code 7</b>
TCR 0 — Report Group = Space (BASE II-5A Report for CIBLE), 46-18	TC 05
<b>Net Settlement Fee Amount</b>	TCR 6 — Limited-Use Data, 05-120
TC 46	<b>Non-Fuel Product Code 8</b>
TCR 0 — Report Group = Space (BASE II-6E Report for CIBLE), 46-24	TC 05
<b>Net Settlement Fee Sign</b>	TCR 6 — Limited-Use Data, 05-120
TC 46	<b>Nonfulfillment Reason Code</b>
TCR 0 — Report Group = Space (BASE II-6E Report for CIBLE), 46-24	TC 38
<b>Net Settlement Sign</b>	TCR 1 — Nonfulfillment, 38-15
TC 46	<b>Number of Bonus Payments</b>
TCR 0 — Report Group = Space (BASE II-5A Report for CIBLE), 46-18	TC 05
<b>Net/Gross Flag</b>	TCR 2 — Japan, 05-45
TC 05	<b>Number of Installment Payments</b>
TCR 2 — Japan, 05-47	TC 05
<b>Network</b>	TCR 2 — Japan, 05-46
TC 38	TCR 2 — Mexico, 05-50
TCR 2 — VDAS Advice, 38-33	<b>Number of Installments</b>
<b>Network Management Information Code</b>	TC 05
TC 48	TCR D — Installment Payment, 05-131
TCR 3 — ISO-Enriched, 48-39	<b>Number of Linked Accounts</b>
<b>Non-Fuel Product Code 1</b>	TC 33
TC 05	TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-61
TCR 6 — Limited-Use Data, 05-119	TCR 0 — Visa Extras; Daily Points Balance, 33-47
<b>Non-Fuel Product Code 2</b>	TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-77
TC 05	<b>Number of Linked Accounts in the Product Group</b>
	TC 33
	TCR 1 — Visa Extras; Daily Points Balance—Conditional Data, 33-53
	<b>Number of Payments</b>
	TC 05
	TCR 2 — South Korea, 05-53

## O

### Odometer Reading

- TC 05
- TCR 3 — Industry-Specific Data—Fleet Service, 05-82

### Official Notification Flag

- TC 33
- TCR 1 — Universal Biller File Table Detail—Additional Biller Master Data, 33-32

### One-Way Drop-Off Charges

- TC 05
- TCR 3 — Industry-Specific Data—Car Rental, 05-79

### Optional Issuer Fee Amount

- TC 46
- TCR 0 — Report Group = Space (BASE II-6E Report for CIBLE), 46-24

### Optional Issuer Fee Sign

- TC 46
- TCR 0 — Report Group = Space (BASE II-6E Report for CIBLE), 46-24

### Optional Issuer ISA Amount

- TC 05
- TCR 5 — Payment Service Data, 05-113

### Original Message Type

- TC 48
- TCR 1 — ISO-Enriched, 48-25

### Original Settlement Flag

- TC 01, 02, 03
- TCR 9, 01-8

### Original Source Amount

- TC 01, 02, 03
- TCR 9, 01-8

### Original Source Currency

- TC 01, 02, 03
- TCR 9, 01-8

### Original Transaction Code

- TC 01, 02, 03
- TCR 9, 01-7
- TC 04
- TCR 9, 04-7

### Original Transaction Code Qualifier

- TC 01, 02, 03
- TCR 9, 01-7
- TC 04
- TCR 9, 04-7

### Original Transaction Component Sequence Number

- TC 01, 02, 03
- TCR 9, 01-7
- TC 04
- TCR 9, 04-7

### Origination City/Airport Code

- TC 05
- TCR 3 — Industry-Specific Data—Passenger Itinerary Data, 05-68
- TC 38
- TCR 5 — Industry-Specific Data—Passenger Itinerary, 38-41

### Origination Date

- TC 09, 19
- TCR 0 — Visa Money Transfer Data, 09-7

### Originator City

- TC 10
- TCR 0 — Cardholder Credits/Rebates, 10-20
- TCR 0 — Cardholder Fee Assessment, 10-12
- TCR 0 — Visa Award (Extras or loyalty), 10-16
- TCR 0 — Visa Extras Reward Reversal, 10-24

### TC 20

- TCR 0 — Cardholder Credits/Rebates, 20-20
- TCR 0 — Cardholder Fee Assessment Reversal, 20-12
- TCR 0 — Sweepstakes, 20-28
- TCR 0 — Visa Award (Extras or Loyalty), 20-16
- TCR 0 — Visa Extras Reward, 20-24

### Originator City

- TC 10
- TCR 0 — Sweepstakes, 10-28

### Originator Country Code

- TC 10
- TCR 0 — Cardholder Credits/Rebates, 10-19
- TCR 0 — Cardholder Fee Assessment, 10-11
- TCR 0 — Sweepstakes, 10-27
- TCR 0 — Visa Award (Extras or loyalty), 10-15

TCR 0 — Visa Extras Reward Reversal,  
10-23

TC 20

TCR 0 — Cardholder Credits/Rebates,  
20-19

TCR 0 — Cardholder Fee Assessment  
Reversal, 20-11

TCR 0 — Sweepstakes, 20-27

TCR 0 — Visa Award (Extras or Loyalty),  
20-15

TCR 0 — Visa Extras Reward, 20-23

## Originator Name

TC 10

TCR 0 — Cardholder Credits/Rebates,  
10-20

TCR 0 — Cardholder Fee Assessment,  
10-12

TCR 0 — Sweepstakes, 10-28

TCR 0 — Visa Award (Extras or loyalty),  
10-16

TCR 0 — Visa Extras Reward Reversal,  
10-24

TC 20

TCR 0 — Cardholder Credits/Rebates,  
20-20

TCR 0 — Cardholder Fee Assessment  
Reversal, 20-12

TCR 0 — Visa Award (Extras or Loyalty),  
20-16

TCR 0 — Visa Extras Reward, 20-24

## Originator Name.

TC 20

TCR 0 — Sweepstakes, 20-28

## Originator State/Province Code

TC 10

TCR 0 — Cardholder Credits/Rebates,  
10-20

TCR 0 — Cardholder Fee Assessment,  
10-12

TCR 0 — Sweepstakes, 10-28

TCR 0 — Visa Award (Extras or loyalty),  
10-16

TCR 0 — Visa Extras Reward Reversal,  
10-24

TC 20

TCR 0 — Cardholder Credits/Rebates,  
20-20

TCR 0 — Cardholder Fee Assessment  
Reversal, 20-12

TCR 0 — Sweepstakes, 20-28

TCR 0 — Visa Award (Extras or Loyalty),  
20-16

TCR 0 — Visa Extras Reward, 20-24

## Originator Zip Code

TC 10

TCR 0 — Sweepstakes, 10-28

TC 20

TCR 0 — Sweepstakes, 20-28

## Originator ZIP Code

TC 10

TCR 0 — Cardholder Credits/Rebates,  
10-20

TCR 0 — Cardholder Fee Assessment,  
10-12

TCR 0 — Visa Award (Extras or loyalty),  
10-16

TCR 0 — Visa Extras Reward Reversal,  
10-24

TC 20

TCR 0 — Cardholder Credits/Rebates,  
20-20

TCR 0 — Cardholder Fee Assessment  
Reversal, 20-12

TCR 0 — Visa Award (Extras or Loyalty),  
20-16

TCR 0 — Visa Extras Reward, 20-24

## Originator's Reference Number

TC 09, 19

TCR 0 — Visa Money Transfer Data, 09-8

## Other Tax

TC 05

TCR 6 — Limited-Use Data, 05-118

## Outgoing Amount

TC 46

TCR 0 — Report Group = N (Brazil CIB  
Reports), 46-48

TCR 0 — Report Group = Space, 46-6

## Outgoing Amount Sign

TC 46

TCR 0 — Report Group = N (Brazil CIB  
Reports), 46-48

TCR 0 — Report Group = Space, 46-6

## Outgoing Count

TC 46

TCR 0 — Report Group = Space, 46-7

## Outgoing Fee Amount

TC 46  
TCR 0 — Report Group = N (Brazil 54 Reports), 46-54

## Outgoing Fee Amount Sign

TC 46  
TCR 0 — Report Group = N (Brazil 54 Reports), 46-54

## Outgoing Settlement Amount

TC 46  
TCR 0 — Report Group = Space (BASE II-5A Report for CIBLE), 46-18

## Outgoing Settlement Sign

TC 46  
TCR 0 — Report Group = Space (BASE II-5A Report for CIBLE), 46-18

## Outgoing Source Amount

TC 46  
TCR 0 — Report Group = Space (BASE II-5A Report for CIBLE), 46-17

## Outgoing Source Currency

TC 46  
TCR 0 — Report Group = Space (BASE II-5A Report for CIBLE), 46-17

## Outgoing Source Sign

TC 46  
TCR 0 — Report Group = Space (BASE II-5A Report for CIBLE), 46-17

## Outgoing Transaction Amount

TC 46  
TCR 0 — Report Group = N (Brazil 54 Reports), 46-54

## Outgoing Transaction Amount Sign

TC 46  
TCR 0 — Report Group = N (Brazil 54 Reports), 46-54

## Outgoing Transaction Count

TC 46  
TCR 0 — Report Group = N (Brazil 54 Reports), 46-54

## P

## PACM Diversion Level

TC 48  
TCR 1 — ISO-Enriched, 48-27

## PACM Diversion Reason

TC 48  
TCR 1 — ISO-Enriched, 48-27

## Passenger Name

TC 05  
TCR 3 — Industry-Specific Data—Passenger Itinerary Data, 05-67

TC 38  
TCR 5 — Industry-Specific Data—Passenger Itinerary, 38-41

## Payment Application Amount 1

TC 09, 19  
TCR 3 — Payment Application Data, 09-17

## Payment Application Amount 2

TC 09, 19  
TCR 3 — Payment Application Data, 09-17

## Payment Application Amount 3

TC 09, 19  
TCR 3 — Payment Application Data, 09-18

## Payment Application Amount 4

TC 09, 19  
TCR 3 — Payment Application Data, 09-18

## Payment Application Amount 5

TC 09, 19  
TCR 3 — Payment Application Data, 09-18

## Payment Application Amount 6

TC 09, 19  
TCR 3 — Payment Application Data, 09-19

## Payment Application Code 1

TC 09, 19  
TCR 3 — Payment Application Data, 09-17

## Payment Application Code 2

TC 09, 19  
TCR 3 — Payment Application Data, 09-17

## Payment Application Code 3

TC 09, 19  
TCR 3 — Payment Application Data, 09-18

## Payment Application Code 4

TC 09, 19  
TCR 3 — Payment Application Data, 09-18

## Payment Application Code 5

TC 09, 19  
TCR 3 — Payment Application Data, 09-18

## Payment Application Code 6

TC 09, 19  
TCR 3 — Payment Application Data, 09-18

## Payment Code

TC 05  
TCR 2 — South Korea, 05-53

## Payment Guarantee Option Indicator

TC 05  
TCR 3 — Business-to-Business—Visa  
Commerce, 05-89

## Payment Indicator

TC 05  
TCR 2 — Sweden, 05-57  
TC 48  
TCR 0 — Format 1 (ISO-Enriched), 48-16

## Payment Method

TC 05  
TCR 2 — South Korea, 05-55

## Payment Mode

TC 05  
TCR 2 — Japan, 05-46

## Payment Reversal Reason Code

TC 05  
TCR 3 — Industry-Specific Data—Original  
Credit, 05-86

## Payment Service Reclassification Reason

TC 04  
TCR 9, 04-9

## PCAS Indicator

TC 05  
TCR 0, 05-12

## Plus Sequence Number

TC 33  
TCR 0 — Plus BIN Table Detail, 33-15

## Points Balance

TC 33  
TCR 0 — Visa Extras; Daily Incremental  
Enrollment, 33-62  
TCR 0 — Visa Extras; Daily Points Balance,  
33-45  
TCR 0 — Visa Extras; Monthly Enrollment  
Detail, 33-78

## Points Balance Debit/Credit Indicator

TC 33  
TCR 0 — Visa Extras; Daily Incremental  
Enrollment, 33-62  
TCR 0 — Visa Extras; Daily Points Balance,  
33-45  
TCR 0 — Visa Extras; Monthly Enrollment  
Detail, 33-78

## Points Expire 30 Days

TC 33  
TCR 2 — Visa Extras Monthly Enrollment  
detail—Expired Points data, 33-88

## Points Expire 60 days

TC 33  
TCR 2 — Visa Extras Monthly Enrollment  
detail—Expired Points data, 33-88

## POS Condition Code

TC 48  
TCR 0 — Format 1 (ISO-Enriched), 48-15

## POS Entry Capability

TC 48  
TCR 0 — Format 1 (ISO-Enriched), 48-15

## POS Entry Mode

TC 05  
TCR 0, 05-26  
TC 38  
TCR 2 — VDAS Advice, 38-33  
TC 48  
TCR 0 — Format 1 (ISO-Enriched), 48-15  
TCR 0 — Format 2, 48-20

## POS Environment

TC 05  
TCR 1 — Additional Data, 05-39

## POS Terminal Capability

TC 05  
TCR 0, 05-25  
TC 38  
TCR 2 — VDAS Advice, 38-33  
TC 48  
TCR 0 — Format 2, 48-20

## Positive Cardholder Authorization Service (PCAS) Indicator

TC 38  
TCR 2 — VDAS Advice, 38-32

## Prepaid Card Indicator

TC 05  
TCR 1 — Additional Data, 05-36  
TC 38  
TCR 3 — Chargeback Documentation Data,  
38-38

## Prepaid Expenses

TC 05  
TCR 3 — Industry-Specific Data—Lodging,  
05-74

## Prepared By

TC 39  
TCR 1 — Forms Data, Exhibit E or Exhibit  
2E, 39-19  
TCR 4 — Forms Data, Exhibit Q or Exhibit  
3D, 39-30

TCR 4 — Forms Data, Exhibit Y or Exhibit  
3C, 39-38

## **Prestigious Property Indicator**

TC 48

TCR 2 — ISO-Enriched, 48-32

## **Previous Invoice Option**

TC 33

TCR 0 — Universal Biller File Table  
Detail—Biller Master Data, 33-28

## **Prior Electronic Statement Parameter**

TC 33

TCR 1 — Universal Biller File Table  
Detail—Additional Biller Master Data,  
33-32

## **Prior Paper Statement Parameter**

TC 33

TCR 1 — Universal Biller File Table  
Detail—Additional Biller Master Data,  
33-32

## **Processing Code**

TC 48

TCR 0 — Format 1 (ISO-Enriched), 48-14

## **Processing Fee**

TC 46

TCR 0 — Report Group = J (Japan), 46-37

## **Processing Fee Sign**

TC 46

TCR 0 — Report Group = J (Japan), 46-37

## **Product Group Date of Last Redemption**

TC 33

TCR 1 — Visa Extras; Daily Points  
Balance—Conditional Data, 33-53

## **Product ID**

TC 05

TCR 5 — Payment Service Data, 05-113

## **Product Primary Count of Adjustments**

TC 33

TCR 1 — Visa Extras; Daily Points  
Balance—Conditional Data, 33-52

## **Product Primary Count of Bonus Points**

TC 33

TCR 1 — Visa Extras; Daily Points  
Balance—Conditional Data, 33-52

## **Product Primary Count of Points**

TC 33

TCR 1 — Visa Extras; Daily Points  
Balance—Conditional Data, 33-52

## **Product Primary Count of Redemptions**

TC 33

TCR 1 — Visa Extras; Daily Points  
Balance—Conditional Data, 33-53

## **Product Primary Net of Adjustments**

TC 33

TCR 1 — Visa Extras; Daily Points  
Balance—Conditional Data, 33-52

## **Product Primary Net of Adjustments**

### **Debit/Credit Indicator**

TC 33

TCR 1 — Visa Extras; Daily Points  
Balance—Conditional Data, 33-53

## **Product Primary Net of Base Points**

TC 33

TCR 1 — Visa Extras; Daily Points  
Balance—Conditional Data, 33-52

## **Product Primary Net of Base Points**

### **Debit/Credit Indicator**

TC 33

TCR 1 — Visa Extras; Daily Points  
Balance—Conditional Data, 33-52

## **Product Primary Net of Redemptions**

TC 33

TCR 1 — Visa Extras; Daily Points  
Balance—Conditional Data, 33-53

## **Product Primary Net of Redemptions**

### **Debit/Credit Indicator**

TC 33

TCR 1 — Visa Extras; Daily Points  
Balance—Conditional Data, 33-53

## **Product Primary Points Balance**

TC 33

TCR 1 — Visa Extras; Daily Points  
Balance—Conditional Data, 33-51

## **Product Primary Points Balance Debit/Credit Indicator**

TC 33

TCR 1 — Visa Extras; Daily Points  
Balance—Conditional Data, 33-52

## **Product Primary Sum of Bonus Points**

TC 33

TCR 1 — Visa Extras; Daily Points  
Balance—Conditional Data, 33-52

## **Product Primary Sum of Bonus Points**

### **Debit/Credit Indicator**

TC 33

TCR 1 — Visa Extras; Daily Points  
Balance—Conditional Data, 33-52

## Product Type

- TC 33
  - TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-64

## Program ID

- TC 05
  - TCR 5 — Payment Service Data, 05-113

## Promotion Code

- TC 05
  - TCR 4 — Promotion Data, 05-101
  - TCR 4 — Single Message System Interface (SMS and Promotion Data), 05-98
- TC 10
  - TCR 4 — Promotion data, 10-35
- TC 20
  - TCR 4 — Promotion data, 20-35

## Promotion Type

- TC 05
  - TCR 4 — Promotion Data, 05-101
  - TCR 4 — Single Message System Interface (SMS and Promotion Data), 05-98
- TC 10
  - TCR 4 — Promotion data, 10-35
- TC 20
  - TCR 4 — Promotion data, 20-35

## Providing Documentation for Original

- Chargeback Reason Code**
  - TC 39
    - TCR 3 — Forms Data, Exhibit E or Exhibit 2E—Optional Re-presentment/Second Chargeback, 39-26

## Public Network Trace Number

- TC 39
  - TCR 0, 39-8

## Purchase Date

- TC 05
  - TCR 0, 05-14
  - TCR 2 — South Korea, 05-54
- TC 38
  - TCR 1 — Nonfulfillment, 38-16
  - TCR 1 — VCRFS/VDAS Advice, 38-21
- TC 39
  - TCR 0, 39-10

## Purchase Date (continued)

- TC 05
  - TCR 0, 05-15

## Purchase Identifier

- TC 05

- TCR 1 — Additional Data, 05-38

## TC 38

- TCR 3 — Chargeback Documentation Data, 38-38

## Purchase Identifier Format

- TC 05
  - TCR 1 — Additional Data, 05-37
- TC 38
  - TCR 3 — Chargeback Documentation Data, 38-38

## Purchase Order Number

- TC 09, 19
  - TCR 2 — Commercial Data, 09-13

## Q

### Quantity

- TC 05
  - TCR 3 — Industry-Specific Data—Fleet Service, 05-82

## R

### Re-presentment Amount

- TC 39
  - TCR 4 — Forms Data, Exhibit Y or Exhibit 3C, 39-37

### Re-presentment Info

- TC 39
  - TCR 3 — Forms Data, Exhibit E or Exhibit 2E—Optional Re-presentment/Second Chargeback, 39-25

### Re-presentment Reason

- TC 39
  - TCR 3 — Forms Data, Exhibit E or Exhibit 2E—Optional Re-presentment/Second Chargeback, 39-25

### Re-presentment Receipt Date

- TC 39
  - TCR 3 — Forms Data, Exhibit E or Exhibit 2E—Optional Re-presentment/Second Chargeback, 39-25

### Re-presentments, Chargebacks, Reversals, Chargeback Reversals

- TC 05
  - TCR 0, 05-13

### Reason Code

- TC 05
  - TCR 0, 05-21



TC 10  
 TCR 0, 10-5  
 TCR 0 — Cardholder Credits/Rebates, 10-19  
 TCR 0 — Cardholder Fee Assessment, 10-11  
 TCR 0 — Sweepstakes, 10-27  
 TCR 0 — Visa Award (Extras or loyalty), 10-15  
 TCR 0 — Visa Extras Reward Reversal, 10-23  
 TC 20  
 TCR 0, 20-5  
 TCR 0 — Cardholder Credits/Rebates, 20-19  
 TCR 0 — Cardholder Fee Assessment Reversal, 20-11  
 TCR 0 — Sweepstakes, 20-27  
 TCR 0 — Visa Award (Extras or Loyalty), 20-15  
 TCR 0 — Visa Extras Reward, 20-23  
 TC 38  
 TCR 1 — VCRFS/VDAS Advice, 38-23  
 TC 39  
 TCR 1 — Forms Data, Exhibit E or Exhibit 2E, 39-18

## Receiving Institution Country Code

TC 48  
 TCR 2 — ISO-Enriched, 48-31

## Receiving Institution ID

TC 48  
 TCR 2 — ISO-Enriched, 48-31

## Record Description

TC 33  
 TCR 0 — Visa Extras; Daily Points Balance, 33-46

## Record Hash Total

TC 47  
 TCR 0, 47-5

## Record Inclusion Reason Code

TC 33  
 TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-65

## Record Type

TC 33  
 TCR 0 — Plus BIN Table Header, 33-11  
 TCR 0 — Plus BIN Table Trailer, 33-19

TCR 0 — Universal Biller File Table Header, 33-23

TCR 0 — Universal Biller File Table Trailer, 33-39

## TC 46

TCR 0 — Report Group = C, 46-27  
 TCR 0 — Report Group = J (Japan), 46-36  
 TCR 0 — Report Group = N (Brazil 54 Reports), 46-52  
 TCR 0 — Report Group = N (Brazil CIB Reports), 46-47  
 TCR 0 — Report Group = N (Brazil Clearing BIN Report), 46-39  
 TCR 0 — Report Group = N (Brazil Settlement BIN Report), 46-43  
 TCR 0 — Report Group = Space, 46-6  
 TCR 0 — Report Group = Space (BASE II-6E Report for CIBLE), 46-22  
 TCR 0 — Report Group = Space (BASE II-12 Report), 46-11  
 TCR 0 — Report Group = Space (BASE II-5A Report for CIBLE), 46-16

## Record Type Code

### TC 33

TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-60  
 TCR 0 — Visa Extras; Daily Points Balance, 33-44  
 TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-76  
 TCR 1 — Visa Extras; Daily Incremental Enrollment—Data 1, 33-67  
 TCR 1 — Visa Extras; Daily Points Balance—Conditional Data, 33-51  
 TCR 1 — Visa Extras; Monthly Enrollment Detail—Data, 33-83  
 TCR 2 — Visa Extras Monthly Enrollment detail—Expired Points data, 33-87  
 TCR 2 — Visa Extras; Daily Incremental Enrollment—Conditional Data 2, 33-71  
 TCR 2 — Visa Extras; Daily Points Balance, 33-55

## Reimbursement Attribute

TC 05  
 TCR 0, 05-28  
 TC 09, 19  
 TCR 0 — Visa Money Transfer Data, 09-9  
 TC 10

- TCR 0, 10-9
- TCR 0 — Cardholder Credits/Rebates, 10-21
- TCR 0 — Cardholder Fee Assessment, 10-13
- TCR 0 — Sweepstakes, 10-29
- TCR 0 — Visa Award (Extras or loyalty), 10-17
- TCR 0 — Visa Extras Reward Reversal, 10-25
- TC 20
  - TCR 0, 20-9
  - TCR 0 — Cardholder Credits/Rebates, 20-21
  - TCR 0 — Cardholder Fee Assessment Reversal, 20-13
  - TCR 0 — Sweepstakes, 20-29
  - TCR 0 — Visa Award (Extras or Loyalty), 20-17
  - TCR 0 — Visa Extras Reward, 20-25
- TC 30
  - TCR 0 — ICS/NARS Input Processing, 30-5
- TC 33
  - TCR 0 — CRS Issuer Advice, 33-9
  - TCR 0 — Plus BIN Table Detail, 33-16
  - TCR 0 — Plus BIN Table Header, 33-12
  - TCR 0 — Plus BIN Table Trailer, 33-20
  - TCR 0 — RDMS Message, 33-5
  - TCR 0 — Universal Biller File Table Detail—Biller Master Data, 33-29
  - TCR 0 — Universal Biller File Table Detail—CBAN Mask Data, 33-36
  - TCR 0 — Universal Biller File Table Header, 33-24
  - TCR 0 — Universal Biller File Table Trailer, 33-40
- TC 38
  - TCR 0, 38-12
- TC 39
  - TCR 0, 39-10
- TC 40
  - TCR 0, 40-5
- TC 42, 43
  - TCR 0 — Record 1, 42-6
  - TCR 0 — Record 2, 42-9
- TC 44
  - TCR 0 — Batch Disposition Code A, 44-7
  - TCR 0 — Batch Disposition Code R, 44-10
- TC 45
  - TCR 0, 45-6
- TC 46
  - TCR 0 — Report Group = I (IRF Reporting), 46-33
  - TCR 0 — Report Group = J (Japan), 46-37
  - TCR 0 — Report Group = N (Brazil 54 Reports), 46-55
  - TCR 0 — Report Group = N (Brazil CIB Reports), 46-49
  - TCR 0 — Report Group = N (Brazil Clearing BIN Report), 46-41
  - TCR 0 — Report Group = N (Brazil Settlement BIN Report), 46-45
  - TCR 0 — Report Group = Space, 46-7
  - TCR 0 — Report Group = Space (BASE II-6E Report for CIBLE), 46-25
  - TCR 0 — Report Group = Space (BASE II-12 Report), 46-13
  - TCR 0 — Report Group = Space (BASE II-5A Report for CIBLE), 46-19
- TC 47
  - TCR 0, 47-6
- TC 48
  - TCR 0 — Format 0 (Standard), 48-9
  - TCR 0 — Format 1 (ISO-Enriched), 48-16
  - TCR 0 — Format 2, 48-22
- Reimbursement Attribute on Draft**
  - TC 39
    - TCR 1 — Forms Data, Exhibit E or Exhibit 2E, 39-19
- Reimbursement Fee**
  - TC 46
    - TCR 0 — Report Group = J (Japan), 46-37
- Reimbursement Fee Sign**
  - TC 46
    - TCR 0 — Report Group = J (Japan), 46-37
- Reject Reason Code**
  - TC 44
    - TCR 0 — Batch Disposition Code R, 44-10
- Rental Date**
  - TC 39
    - TCR 4 — Forms Data, Exhibit Y or Exhibit 3C, 39-36
- Rental Rate**
  - TC 39
    - TCR 4 — Forms Data, Exhibit Y or Exhibit 3C, 39-36

**Rental Rate Period**

- TC 39
- TCR 4 — Forms Data, Exhibit Y or Exhibit 3C, 39-36

**Renter Name**

- TC 05
- TCR 3 — Industry-Specific Data—Car Rental, 05-79

**Replacement Amount**

- TC 48
- TCR 2 — ISO-Enriched, 48-32

**Report Day Sequence Number**

- TC 45
- TCR 0, 45-5

**Report Group**

- TC 46
- TCR 0 — Report Group = C, 46-28
- TCR 0 — Report Group = I (IRF Reporting), 46-32
- TCR 0 — Report Group = J (Japan), 46-36
- TCR 0 — Report Group = N (Brazil 54 Reports), 46-53
- TCR 0 — Report Group = N (Brazil CIB Reports), 46-48
- TCR 0 — Report Group = N (Brazil Clearing BIN Report), 46-40
- TCR 0 — Report Group = N (Brazil Settlement BIN Report), 46-44
- TCR 0 — Report Group = Space, 46-6
- TCR 0 — Report Group = Space (BASE II-6E Report for CIBLE), 46-23
- TCR 0 — Report Group = Space (BASE II-12 Report), 46-11
- TCR 0 — Report Group = Space (BASE II-5A Report for CIBLE), 46-17

**Report ID**

- TC 33
- TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-60
- TCR 0 — Visa Extras; Daily Points Balance, 33-45
- TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-77
- TCR 1 — Visa Extras; Daily Incremental Enrollment—Data 1, 33-67
- TCR 1 — Visa Extras; Daily Points Balance—Conditional Data, 33-51

- TCR 1 — Visa Extras; Monthly Enrollment Detail—Data, 33-83
- TCR 2 — Visa Extras Monthly Enrollment detail—Expired Points data, 33-87
- TCR 2 — Visa Extras; Daily Incremental Enrollment—Conditional Data 2, 33-71
- TCR 2 — Visa Extras; Daily Points Balance, 33-55

**Report Identifier**

- TC 33
- TCR 0 — CRS Issuer Advice, 33-7
- TCR 0 — Plus BIN Table Detail, 33-15
- TCR 0 — Plus BIN Table Header, 33-11
- TCR 0 — Plus BIN Table Trailer, 33-19
- TCR 0 — RDMS Message, 33-5
- TC 45
- TCR 0, 45-5

**Report Level**

- TC 46
- TCR 0 — Report Group = C, 46-27
- TCR 0 — Report Group = I (IRF Reporting), 46-31
- TCR 0 — Report Group = J (Japan), 46-35
- TCR 0 — Report Group = N (Brazil 54 Reports), 46-52
- TCR 0 — Report Group = N (Brazil CIB Reports), 46-47
- TCR 0 — Report Group = N (Brazil Clearing BIN Report), 46-39
- TCR 0 — Report Group = N (Brazil Settlement BIN Report), 46-43
- TCR 0 — Report Group = Space, 46-5
- TCR 0 — Report Group = Space (BASE II-6E Report for CIBLE), 46-22
- TCR 0 — Report Group = Space (BASE II-12 Report), 46-10
- TCR 0 — Report Group = Space (BASE II-5A Report for CIBLE), 46-16

**Report Line Sequence Number**

- TC 33
- TCR 0 — RDMS Message, 33-5
- TC 45
- TCR 0, 45-6

**Report Text**

- TC 33
- TCR 0 — RDMS Message, 33-5
- TC 45
- TCR 0, 45-5

## Request Channel

- TC 33
  - TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-80

## Request Type

- TC 33
  - TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-80
- TC 38
  - TCR 1 — VCRFS/VDAS Advice, 38-23

## Requested Document Method

- TC 39
  - TCR 0, 39-10

## Requested Fulfillment Method

- TC 38
  - TCR 2 — VCRFS Advice , 38-25
  - TCR 2 — VDAS Advice, 38-30

## Requested Payment Service

- TC 05
  - TCR 0, 05-20
- TC 38
  - TCR 2 — VDAS Advice, 38-32

## Reserved

- TC 01, 02, 03
  - TCR 9, 01-9
- TC 04
  - TCR 9, 04-8 to 04-9
- TC 05
  - TCR 0, 05-21
  - TCR 1 — Additional Data, 05-35
  - TCR 2 — Brazil, 05-41 to 05-42
  - TCR 2 — Japan, 05-45 to 05-46
  - TCR 2 — Mexico, 05-51
  - TCR 2 — South Korea, 05-53 to 05-55
  - TCR 2 — Sweden, 05-57 to 05-58
  - TCR 2 — TURKEY, 05-61 to 05-62
  - TCR 3 — Business-to-Business—Visa Commerce, 05-89
  - TCR 3 — Industry-Specific Data—Car Rental, 05-77 to 05-79
  - TCR 3 — Industry-Specific Data—Fleet Service, 05-81, 05-83
  - TCR 3 — Industry-Specific Data—Lodging, 05-73 to 05-75
  - TCR 3 — Industry-Specific Data—Original Credit, 05-85

- TCR 3 — Industry-Specific Data—Passenger Itinerary Data, 05-67, 05-71
- TCR 4 — Promotion Data, 05-101
- TCR 4 — Single Message System Interface (SMS and Promotion Data), 05-97, 05-99
- TCR 4 — Single Message System Interface (SMS Data), 05-93 to 05-94
- TCR 6 — Limited-Use Data, 05-118, 05-120
- TCR D — Installment Payment, 05-132
- TCR D — Visa Commerce Data, 05-129
- TCR E — Visa Commerce Overflow Data, 05-135

## TC 09, 19

- TCR 0 — Visa Money Transfer Data, 09-7 to 09-9
- TCR 1 — Additional Fleet-Specific Data, 09-11
- TCR 2 — Commercial Data, 09-13 to 09-14
- TCR 3 — Payment Application Data, 09-17 to 09-19
- TCR 5 — Customer and Biller Data, 09-23
- TCR 7 — Agent Data, 09-30

## TC 10

- TCR 0, 10-8 to 10-9
- TCR 0 — Cardholder Credits/Rebates, 10-21
- TCR 0 — Cardholder Fee Assessment, 10-13
- TCR 0 — Sweepstakes, 10-29
- TCR 0 — Visa Award (Extras or loyalty), 10-17
- TCR 0 — Visa Extras Reward Reversal, 10-25
- TCR 2 — Brazil National Settlement, 10-31 to 10-32
- TCR 4 — Promotion data, 10-35

## TC 20

- TCR 0, 20-8 to 20-9
- TCR 0 — Cardholder Credits/Rebates, 20-21
- TCR 0 — Cardholder Fee Assessment Reversal, 20-13
- TCR 0 — Sweepstakes, 20-29

- TCR 0 — Visa Award (Extras or Loyalty), 20-17
- TCR 0 — Visa Extras Reward, 20-25
- TCR 2 — Brazil National Settlement, 20-31 to 20-32
- TCR 4 — Promotion data, 20-35
- TC 30
  - TCR 1-7 — ICS Input Processing Additional Data, 30-7
- TC 31
  - TCR 1-7 — ICS Response Processing Additional Data, 31-7
- TC 33
  - TCR 0 — CRS Issuer Advice, 33-7, 33-9
  - TCR 0 — Plus BIN Table Detail, 33-16
  - TCR 0 — Plus BIN Table Header, 33-11 to 33-12
  - TCR 0 — Plus BIN Table Trailer, 33-20
  - TCR 0 — Universal Biller File Table Detail—Biller Master Data, 33-29
  - TCR 0 — Universal Biller File Table Detail—CBAN Mask Data, 33-35 to 33-36
  - TCR 0 — Universal Biller File Table Header, 33-23 to 33-24
  - TCR 0 — Universal Biller File Table Trailer, 33-39 to 33-40
- TC 38
  - TCR 0, 38-10 to 38-12
  - TCR 1 — Nonfulfillment, 38-15 to 38-16
  - TCR 1 — VCRFS/VDAS Advice, 38-21, 38-23
  - TCR 2 — VCRFS Advice , 38-25 to 38-26
  - TCR 2 — VDAS Advice, 38-30, 38-34
  - TCR 3 — Chargeback Documentation Data, 38-38
  - TCR 5 — Industry-Specific Data—Car Rental, 38-51 to 38-52
  - TCR 5 — Industry-Specific Data—Lodging, 38-47 to 38-48
  - TCR 5 — Industry-Specific Data—Passenger Itinerary, 38-41, 38-44
- TC 39
  - TCR 0, 39-9
  - TCR 1 — Forms Data, Exhibit E or Exhibit 2E, 39-20
- TCR 2 — Forms Data, Exhibit E or Exhibit 2E—Optional Collection Data, 39-23
- TCR 3 — Forms Data, Exhibit E or Exhibit 2E—Optional Re-presentment/Second Chargeback, 39-26
- TCR 4 — Forms Data, Exhibit Q or Exhibit 3D, 39-31
- TCR 4 — Forms Data, Exhibit Y or Exhibit 3C, 39-38
- TCR 5, 6 — Forms Data, Exhibit Y or Exhibit 3C—Authorizations Obtained Information, 39-44
- TC 44
  - TCR 0 — Batch Disposition Code A, 44-6 to 44-7
  - TCR 0 — Batch Disposition Code R, 44-10
  - TCR 1-8, 44-13, 44-15
- TC 45
  - TCR 0, 45-5
- TC 46
  - TCR 0 — Report Group = C, 46-28 to 46-29
  - TCR 0 — Report Group = I (IRF Reporting), 46-31 to 46-32
  - TCR 0 — Report Group = J (Japan), 46-36 to 46-37
  - TCR 0 — Report Group = N (Brazil 54 Reports), 46-53, 46-55
  - TCR 0 — Report Group = N (Brazil CIB Reports), 46-48 to 46-49
  - TCR 0 — Report Group = N (Brazil Clearing BIN Report), 46-40 to 46-41
  - TCR 0 — Report Group = N (Brazil Settlement BIN Report), 46-44 to 46-45
  - TCR 0 — Report Group = Space, 46-6 to 46-7
  - TCR 0 — Report Group = Space (BASE II-6E Report for CIBLE), 46-24 to 46-25
  - TCR 0 — Report Group = Space (BASE II-12 Report), 46-11 to 46-12
  - TCR 0 — Report Group = Space (BASE II-5A Report for CIBLE), 46-17 to 46-19
- TC 47
  - TCR 0, 47-5
- TC 48

TCR 0 — Format 0 (Standard), 48-6 to 48-8  
 TCR 0 — Format 1 (ISO-Enriched), 48-16  
 TCR 0 — Format 2, 48-21 to 48-22  
 TCR 1 — ISO-Enriched, 48-25 to 48-26, 48-28  
 TCR 2 — ISO-Enriched, 48-31 to 48-33  
 TCR 3 — ISO-Enriched, 48-37, 48-39  
 TCR 6 — ISO-Enriched, 48-41 to 48-42  
 TCR 7 — Format 2, 48-53 to 48-54  
 TCR 7 — ISO-Enriched, 48-48

## Reserved for Visa Internal Use

TC 38  
 TCR 3 — Chargeback Documentation Data, 38-39

## Reserved, Format A

TC 09, 19  
 TCR 0 — Visa Money Transfer Data, 09-7

## Response Code

TC 48  
 TCR 0 — Format 0 (Standard), 48-7  
 TCR 0 — Format 1 (ISO-Enriched), 48-13

## Restricted Ticket Indicator

TC 05  
 TCR 3 — Industry-Specific Data—Passenger Itinerary Data, 05-70  
 TC 38  
 TCR 5 — Industry-Specific Data—Passenger Itinerary, 38-44

## Retrieval Reference Number

TC 38  
 TCR 2 — VDAS Advice, 38-33  
 TC 48  
 TCR 0 — Format 1 (ISO-Enriched), 48-15

## Retrieval Request ID

TC 38  
 TCR 0, 38-9  
 TC 39  
 TCR 0, 39-7

## Retrieval Request Reason Code

TC 38  
 TCR 1 — Nonfulfillment, 38-16

## Return Date

TC 39  
 TCR 4 — Forms Data, Exhibit Y or Exhibit 3C, 39-36

## Return Flag

TC 39  
 TCR 0, 39-7  
 TC 46  
 TCR 0 — Report Group = Space (BASE II-12 Report), 46-12

## Return Reason Code

TC 33  
 TCR 0 — CRS Issuer Advice, 33-7

## Return Reason Code 1

TC 01, 02, 03  
 TCR 9, 01-8

## Return Reason Code 2

TC 01, 02, 03  
 TCR 9, 01-8

## Return Reason Code 3

TC 01, 02, 03  
 TCR 9, 01-8

## Return Reason Code 4

TC 01, 02, 03  
 TCR 9, 01-9

## Return Reason Code 5

TC 01, 02, 03  
 TCR 9, 01-9

## Returned Transaction Code

TC 33  
 TCR 0 — CRS Issuer Advice, 33-8

## Room Nights

TC 05  
 TCR 3 — Industry-Specific Data—Lodging, 05-75

## Room Rate

TC 39  
 TCR 4 — Forms Data, Exhibit Y or Exhibit 3C, 39-35

## Room Rate Period

TC 39  
 TCR 4 — Forms Data, Exhibit Y or Exhibit 3C, 39-35

## Routing Tier Code

TC 38  
 TCR 2 — VCRFS Advice , 38-26  
 TCR 2 — VDAS Advice, 38-31

## Routing Transit Number (ABA Number)

TC 38  
 TCR 2 — VCRFS Advice , 38-26

## S

## Sales Draft Reference Number

TC 05	
TCR 2 — Japan, 05-46	
<b>Script 1 Identifier</b>	
TC 05	
TCR 7 — Chip Card Transaction Data, 05-126	
<b>Script 1 Results</b>	
TC 05	
TCR 7 — Chip Card Transaction Data, 05-126	
<b>Second Chargeback Info</b>	
TC 39	
TCR 3 — Forms Data, Exhibit E or Exhibit 2E—Optional Re-presentment/Second Chargeback, 39-25	
<b>Second Chargeback Reason Code</b>	
TC 39	
TCR 3 — Forms Data, Exhibit E or Exhibit 2E—Optional Re-presentment/Second Chargeback, 39-26	
<b>Secondary Account, Linked-to Account</b>	
TC 33	
TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-62	
TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-77	
<b>Secondary Advice Type</b>	
TC 38	
TCR 0, 38-12	
<b>Sendback Reason Code</b>	
TC 09, 19	
TCR 0 — Visa Money Transfer Data, 09-8	
<b>Sender Account Number</b>	
TC 05	
TCR 3 — Industry-Specific Data—Original Credit, 05-87	
<b>Sender Address</b>	
TC 05	
TCR 3 — Industry-Specific Data—Original Credit, 05-87	
<b>Sender City</b>	
TC 05	
TCR 3 — Industry-Specific Data—Original Credit, 05-87	
<b>Sender Country</b>	
TC 05	
TCR 3 — Industry-Specific Data—Original Credit, 05-87	
<b>Sender Name</b>	
TC 05	
TCR 3 — Industry-Specific Data—Original Credit, 05-87	
<b>Sender Reference Number</b>	
TC 05	
TCR 3 — Industry-Specific Data—Original Credit, 05-87	
<b>Sender State</b>	
TC 05	
TCR 3 — Industry-Specific Data—Original Credit, 05-87	
<b>Sequence Number</b>	
TC 48	
TCR 3 — ISO-Enriched, 48-39	
<b>Service City</b>	
TC 09, 19	
TCR 6 — Service and Additional Payer Data, 09-25	
<b>Service Class</b>	
TC 05	
TCR 3 — Industry-Specific Data—Passenger Itinerary Data, 05-68 to 05-70	
TC 38	
TCR 5 — Industry-Specific Data—Passenger Itinerary, 38-42 to 38-43	
<b>Service Code</b>	
TC 09, 19	
TCR 0 — Visa Money Transfer Data, 09-8	
<b>Service Country</b>	
TC 09, 19	
TCR 6 — Service and Additional Payer Data, 09-25	
<b>Service Development Field</b>	
TC 05	
TCR 1 — Additional Data, 05-36	
<b>Service Identifier</b>	
TC 42, 43	
TCR 0 — Record 1, 42-5	
<b>Service Mailing Address</b>	
TC 09, 19	
TCR 6 — Service and Additional Payer Data, 09-25	
<b>Service Name</b>	
TC 09, 19	

TCR 6 — Service and Additional Payer  
Data, 09-25

## Service Postal Code

TC 09, 19

TCR 6 — Service and Additional Payer  
Data, 09-25

## Service Provider Country Code

TC 09, 19

TCR 5 — Customer and Biller Data, 09-22

## Service State/Province/Region

TC 09, 19

TCR 6 — Service and Additional Payer  
Data, 09-25

## Service Type

TC 05

TCR 3 — Industry-Specific Data—Fleet  
Service, 05-83

## Settled Authorization Characteristics Indicator

TC 04

TCR 9, 04-8

## Settled International Fee Indicator (IFI)

TC 04

TCR 9, 04-8

## Settled IRF Descriptor

TC 04

TCR 9, 04-8

## Settled Reimbursement Attribute

TC 04

TCR 9, 04-8

## Settled Requested Payment Service

TC 04

TCR 9, 04-8

## Settlement Amount

TC 44

TCR 1-8, 44-13 to 44-15

## Settlement Date

TC 46

TCR 0 — Report Group = C, 46-28

TCR 0 — Report Group = I (IRF Reporting),  
46-32

TCR 0 — Report Group = J (Japan), 46-36

TCR 0 — Report Group = N (Brazil 54  
Reports), 46-53

TCR 0 — Report Group = N (Brazil Clearing  
BIN Report), 46-40

TCR 0 — Report Group = N (Brazil  
Settlement BIN Report), 46-44

TCR 0 — Report Group = Space, 46-6

TCR 0 — Report Group = Space (BASE  
II-6E Report for CIBLE), 46-23

TCR 0 — Report Group = Space (BASE  
II-12 Report), 46-11

TCR 0 — Report Group = Space (BASE  
II-5A Report for CIBLE), 46-17

## Settlement Fee Level

TC 46

TCR 0 — Report Group = I (IRF Reporting),  
46-33

## Settlement Flag

TC 05

TCR 0, 05-22

TC 09, 19

TCR 0 — Visa Money Transfer Data, 09-8

TC 10

TCR 0, 10-9

TCR 0 — Cardholder Credits/Rebates,  
10-21

TCR 0 — Cardholder Fee Assessment,  
10-13

TCR 0 — Sweepstakes, 10-29

TCR 0 — Visa Award (Extras or loyalty),  
10-17

TCR 0 — Visa Extras Reward Reversal,  
10-25

TC 20

TCR 0, 20-8

TCR 0 — Cardholder Credits/Rebates,  
20-21

TCR 0 — Cardholder Fee Assessment  
Reversal, 20-13

TCR 0 — Sweepstakes, 20-29

TCR 0 — Visa Award (Extras or Loyalty),  
20-17

TCR 0 — Visa Extras Reward, 20-25

TC 38

TCR 0, 38-10

TC 39

TCR 0, 39-8

TC 44

TCR 0 — Batch Disposition Code A, 44-6

## Settlement IRF Amount

TC 46

TCR 0 — Report Group = I (IRF Reporting),  
46-33

## Settlement Type

TC 05



TCR 2 — Brazil, 05-41	TC 01, 02, 03
TC 10	TCR 9, 01-8
TCR 2 — Brazil National Settlement, 10-31	TC 04
TC 20	TCR 9, 04-8
TCR 2 — Brazil National Settlement, 20-31	<b>Source BIN</b>
TC 46	TC 01, 02, 03
TCR 0 — Report Group = N (Brazil 54 Reports), 46-53	TCR 9, 01-7
<b>Settlement Type Description</b>	TC 04
TC 46	TCR 9, 04-7
TCR 0 — Report Group = N (Brazil Settlement BIN Report), 46-44	TC 09, 19
<b>Source Amount</b>	TCR 0 — Visa Money Transfer Data, 09-6
TC 05	TC 10
TCR 0, 05-17	TCR 0, 10-5
TC 09, 19	TCR 0 — Cardholder Credits/Rebates, 10-19
TCR 0 — Visa Money Transfer Data, 09-7	TCR 0 — Cardholder Fee Assessment, 10-11
TC 10	TCR 0 — Sweepstakes, 10-27
TCR 0, 10-7	TCR 0 — Visa Award (Extras or loyalty), 10-15
TCR 0 — Cardholder Credits/Rebates, 10-20	TCR 0 — Visa Extras Reward Reversal, 10-23
TCR 0 — Cardholder Fee Assessment, 10-12	TC 20
TCR 0 — Sweepstakes, 10-28	TCR 0, 20-5
TCR 0 — Visa Award (Extras or loyalty), 10-16	TCR 0 — Cardholder Credits/Rebates, 20-19
TCR 0 — Visa Extras Reward Reversal, 10-24	TCR 0 — Cardholder Fee Assessment Reversal, 20-11
TC 20	TCR 0 — Sweepstakes, 20-27
TCR 0, 20-6	TCR 0 — Visa Award (Extras or Loyalty), 20-15
TCR 0 — Cardholder Credits/Rebates, 20-20	TCR 0 — Visa Extras Reward, 20-23
TCR 0 — Cardholder Fee Assessment Reversal, 20-12	TC 30
TCR 0 — Sweepstakes, 20-28	TCR 0 — ICS/NARS Input Processing, 30-5
TCR 0 — Visa Award (Extras or Loyalty), 20-16	TC 31
TCR 0 — Visa Extras Reward, 20-24	TCR 0 — ICS/NARS Response Processing, 31-5
TC 33	TC 33
TCR 0 — CRS Issuer Advice, 33-8	TCR 0 — CRS Issuer Advice, 33-7
TC 48	TCR 0 — Plus BIN Table Detail, 33-15
TCR 0 — Format 2, 48-20	TCR 0 — Plus BIN Table Header, 33-11
<b>Source Batch Date</b>	TCR 0 — Plus BIN Table Trailer, 33-19
TC 01, 02, 03	TCR 0 — RDMS Message, 33-5
TCR 9, 01-8	TCR 0 — Universal Biller File Table Detail—Biller Master Data, 33-27
TC 04	TCR 0 — Universal Biller File Table Detail—CBAN Mask Data, 33-35
TCR 9, 04-8	
<b>Source Batch Number</b>	

- TCR 0 — Universal Biller File Table Header, 33-23
- TCR 0 — Universal Biller File Table Trailer, 33-39
- TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-60
- TCR 0 — Visa Extras; Daily Points Balance, 33-44
- TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-76
- TCR 1 — Universal Biller File Table Detail—Additional Biller Master Data, 33-31
- TCR 1 — Visa Extras; Daily Incremental Enrollment—Data 1, 33-67
- TCR 1 — Visa Extras; Daily Points Balance—Conditional Data, 33-51
- TCR 1 — Visa Extras; Monthly Enrollment Detail—Data, 33-83
- TCR 2 — Visa Extras Monthly Enrollment detail—Expired Points data, 33-87
- TCR 2 — Visa Extras; Daily Incremental Enrollment—Conditional Data 2, 33-71
- TCR 2 — Visa Extras; Daily Points Balance, 33-55
- TC 38
  - TCR 0, 38-8
  - TCR 1 — 7 VCRFS Nonfulfillment Text Message, 38-19
- TC 39
  - TCR 0, 39-6
- TC 40
  - TCR 0, 40-5
- TC 42, 43
  - TCR 0 — Record 1, 42-5
  - TCR 0 — Record 2, 42-9
- TC 44
  - TCR 0 — Batch Disposition Code A, 44-5
  - TCR 0 — Batch Disposition Code R, 44-9
- TC 45
  - TCR 0, 45-5
- TC 46
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- TCR 0 — Report Group = Space, 46-5
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TC 05

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TC 05

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TC 46

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TC 38

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TC 38

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TC 05

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TC 05

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TC 48

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TC 48

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TC 33

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TC 33

TCR 1 — Universal Biller File Table Detail—Additional Biller Master Data, 33-32

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TC 05

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TC 46

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TC 04

TCR 9, 04-9

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TC 33

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TC 33

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TC 33

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33-45**Sum of Bonus Points Earned**

TC 33

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TC 33

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TC 33

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TC 05

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TC 05

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TC 48

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TC 48

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TC 48

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TC 48

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TCR 7 — Chip Card Transaction Data,  
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 TCR 7 — ISO-Enriched, 48-45

## Transaction Code Qualifier Number

TC 33  
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 33-23

## Transaction Component Sequence Number

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 TCR 9, 01-7  
 TC 04  
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 TCR 9, 04-7  
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 05-73  
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 TCR 3 — Industry-Specific  
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 05-67  
 TCR 4 — Promotion Data, 05-101  
 TCR 4 — Single Message System Interface  
 (SMS and Promotion Data), 05-97

TCR 4 — Single Message System Interface  
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 TCR 5 — Payment Service Data, 05-104  
 TCR 6 — Limited-Use Data, 05-117  
 TCR 7 — Chip Card Transaction Data,  
 05-123  
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 TCR D — Visa Commerce Data, 05-129  
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 05-135

## TC 09, 19

TCR 0 — Visa Money Transfer Data, 09-5  
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 09-11  
 TCR 2 — Commercial Data, 09-13  
 TCR 3 — Payment Application Data, 09-17  
 TCR 5 — Customer and Biller Data, 09-21  
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 TCR 7 — Agent Data, 09-29

## TC 10

TCR 0, 10-5  
 TCR 0 — Cardholder Credits/Rebates,  
 10-19  
 TCR 0 — Cardholder Fee Assessment,  
 10-11  
 TCR 0 — Sweepstakes, 10-27  
 TCR 0 — Visa Award (Extras or loyalty),  
 10-15  
 TCR 0 — Visa Extras Reward Reversal,  
 10-23  
 TCR 2 — Brazil National Settlement, 10-31  
 TCR 4 — Promotion data, 10-35

## TC 20

TCR 0, 20-5  
 TCR 0 — Cardholder Credits/Rebates,  
 20-19  
 TCR 0 — Cardholder Fee Assessment  
 Reversal, 20-11  
 TCR 0 — Sweepstakes, 20-27  
 TCR 0 — Visa Award (Extras or Loyalty),  
 20-15  
 TCR 0 — Visa Extras Reward, 20-23  
 TCR 2 — Brazil National Settlement, 20-31  
 TCR 4 — Promotion data, 20-35

## TC 30

TCR 0 — ICS/NARS Input Processing, 30-5

- TCR 1-7 — ICS Input Processing Additional Data, 30-7
- TCR 1-7 — NARS Input Processing Additional Data, 30-9
- TC 31
  - TCR 0 — ICS/NARS Response Processing, 31-5
  - TCR 1-7 — ICS Response Processing Additional Data, 31-7
  - TCR 1-7 — NARS Response Processing Additional Data, 31-9
- TC 33
  - TCR 0 — CRS Issuer Advice, 33-7
  - TCR 0 — RDMS Message, 33-5
  - TCR 0 — Universal Biller File Table Detail—Biller Master Data, 33-27
  - TCR 0 — Universal Biller File Table Detail—CBAN Mask Data, 33-35
  - TCR 0 — Universal Biller File Table Trailer, 33-39
  - TCR 0 — Visa Extras; Daily Incremental Enrollment, 33-60
  - TCR 0 — Visa Extras; Daily Points Balance, 33-44
  - TCR 0 — Visa Extras; Monthly Enrollment Detail, 33-76
  - TCR 1 — Universal Biller File Table Detail—Additional Biller Master Data, 33-31
  - TCR 1 — Visa Extras; Daily Incremental Enrollment—Data 1, 33-67
  - TCR 1 — Visa Extras; Daily Points Balance—Conditional Data, 33-51
  - TCR 1 — Visa Extras; Monthly Enrollment Detail—Data, 33-83
  - TCR 2 — Visa Extras Monthly Enrollment detail—Expired Points data, 33-87
  - TCR 2 — Visa Extras; Daily Incremental Enrollment—Conditional Data 2, 33-71
  - TCR 2 — Visa Extras; Daily Points Balance, 33-55
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  - TCR 0, 38-8
  - TCR 1 — 7 VCRFS Nonfulfillment Text Message, 38-19
  - TCR 1 — Nonfulfillment, 38-15
  - TCR 1 — VCRFS/VDAS Advice, 38-21
  - TCR 2 — VCRFS Advice, 38-25
- TCR 2 — VDAS Advice, 38-30
- TCR 3 — Chargeback Documentation Data, 38-37
- TCR 5 — Industry-Specific Data—Car Rental, 38-51
- TCR 5 — Industry-Specific Data—Lodging, 38-47
- TCR 5 — Industry-Specific Data—Passenger Itinerary, 38-41
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  - TCR 0, 39-6
  - TCR 1 — Forms Data, 39-15
  - TCR 1 — Forms Data, Exhibit E or Exhibit 2E, 39-17
  - TCR 1-7 — Image/Text Message, 39-13
  - TCR 2 — Forms Data, Exhibit E or Exhibit 2E—Optional Collection Data, 39-23
  - TCR 3 — Forms Data, Exhibit E or Exhibit 2E—Optional Re-presentment/Second Chargeback, 39-25
  - TCR 4 — Forms Data, Exhibit Q or Exhibit 3D, 39-29
  - TCR 4 — Forms Data, Exhibit Y or Exhibit 3C, 39-34
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- TC 40
  - TCR 0, 40-5
  - TCR 1, 40-7
  - TCR 2, 40-9
  - TCR 3, 40-11
  - TCR 4-7, 40-13
- TC 42, 43
  - TCR 0 — Record 1, 42-5
  - TCR 0 — Record 2, 42-9
- TC 44
  - TCR 0 — Batch Disposition Code A, 44-5
  - TCR 0 — Batch Disposition Code R, 44-9
  - TCR 1-8, 44-13
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  - TCR 0, 45-5
- TC 46
  - TCR 0 — Report Group = C, 46-27
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  - TCR 0 — Report Group = J (Japan), 46-35

TCR 0 — Report Group = N (Brazil 54 Reports), 46-52  
 TCR 0 — Report Group = N (Brazil CIB Reports), 46-47  
 TCR 0 — Report Group = N (Brazil Clearing BIN Report), 46-39  
 TCR 0 — Report Group = N (Brazil Settlement BIN Report), 46-43  
 TCR 0 — Report Group = Space, 46-5  
 TCR 0 — Report Group = Space (BASE II-6E Report for CIBLE), 46-22  
 TCR 0 — Report Group = Space (BASE II-12 Report), 46-10  
 TCR 0 — Report Group = Space (BASE II-5A Report for CIBLE), 46-16  
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   TCR 0, 47-5  
 TC 48  
   TCR 0 — Format 0 (Standard), 48-6  
   TCR 0 — Format 1 (ISO-Enriched), 48-12  
   TCR 0 — Format 2, 48-19  
   TCR 1 — ISO-Enriched, 48-25  
   TCR 2 — ISO-Enriched, 48-31  
   TCR 3 — ISO-Enriched, 48-36  
   TCR 6 — ISO-Enriched, 48-41  
   TCR 7 — Format 2, 48-51  
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**Transaction Count**

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 TC 46  
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   TCR 0 — Report Group = N (Brazil Clearing BIN Report), 46-40  
   TCR 0 — Report Group = N (Brazil Settlement BIN Report), 46-44

**Transaction Currency**

TC 46  
   TCR 0 — Report Group = Space (BASE II-6E Report for CIBLE), 46-23

**Transaction Currency Code**

TC 38  
   TCR 1 — Nonfulfillment, 38-15  
   TCR 1 — VCRFS/VDAS Advice, 38-22  
 TC 39  
   TCR 1 — Forms Data, Exhibit E or Exhibit 2E, 39-18

**Transaction Data**

TC 30  
   TCR 0 — ICS/NARS Input Processing, 30-5  
   TCR 1-7 — ICS Input Processing Additional Data, 30-7  
   TCR 1-7 — NARS Input Processing Additional Data, 30-9  
 TC 31  
   TCR 0 — ICS/NARS Response Processing, 31-5  
   TCR 1-7 — ICS Response Processing Additional Data, 31-7  
   TCR 1-7 — NARS Response Processing Additional Data, 31-9  
 TC 40  
   TCR 0, 40-5  
   TCR 1, 40-7  
   TCR 2, 40-9  
   TCR 3, 40-11  
   TCR 4-7, 40-13  
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   TCR 0 — Record 2, 42-9

**Transaction Date**

TC 33  
   TCR 0 — CRS Issuer Advice, 33-8  
 TC 39  
   TCR 1 — Forms Data, Exhibit E or Exhibit 2E, 39-18  
 TC 48  
   TCR 0 — Format 0 (Standard), 48-7

**Transaction ID**

TC 09, 19  
   TCR 5 — Customer and Biller Data, 09-21

**Transaction ID Extension**

TC 09, 19  
   TCR 5 — Customer and Biller Data, 09-21

**Transaction Identifier**

TC 05  
   TCR 5 — Payment Service Data, 05-105  
 TC 10  
   TCR 0, 10-9  
   TCR 0 — Cardholder Credits/Rebates, 10-21  
   TCR 0 — Cardholder Fee Assessment, 10-13  
   TCR 0 — Sweepstakes, 10-29

TCR 0 — Visa Award (Extras or loyalty),  
10-17

TCR 0 — Visa Extras Reward Reversal,  
10-25

TC 20

TCR 0, 20-9

TCR 0 — Cardholder Credits/Rebates,  
20-21

TCR 0 — Cardholder Fee Assessment  
Reversal, 20-13

TCR 0 — Sweepstakes, 20-29

TCR 0 — Visa Award (Extras or Loyalty),  
20-17

TCR 0 — Visa Extras Reward, 20-25

TC 38

TCR 0, 38-11

TC 48

TCR 2 — ISO-Enriched, 48-32

## Transaction Identifier (TID)

TC 39

TCR 0, 39-9

## Transaction Information

TC 39

TCR 4 — Forms Data, Exhibit Y or Exhibit  
3C, 39-34

## Transaction Time

TC 48

TCR 0 — Format 0 (Standard), 48-7

## Transaction Type

TC 05

TCR 7 — Chip Card Transaction Data,  
05-123

TC 09, 19

TCR 0 — Visa Money Transfer Data, 09-6

TC 38

TCR 0, 38-9

TC 39

TCR 0, 39-7

TCR 1 — Forms Data, Exhibit E or Exhibit  
2E, 39-18

TC 48

TCR 7 — Format 2, 48-51

TCR 7 — ISO-Enriched, 48-45

## Transaction Value

TC 46

TCR 0 — Report Group = I (IRF Reporting),  
46-33

## Transfer Type

TC 10

TCR 0, 10-8

TC 20

TCR 0, 20-8

## Transmission Date and Time

TC 48

TCR 0 — Format 1 (ISO-Enriched), 48-13

## Travel Agency Code

TC 05

TCR 3 — Industry-Specific  
Data—Passenger Itinerary Data,  
05-70

TC 38

TCR 5 — Industry-Specific  
Data—Passenger Itinerary, 38-43

## Travel Agency Name

TC 05

TCR 3 — Industry-Specific  
Data—Passenger Itinerary Data,  
05-70

TC 38

TCR 5 — Industry-Specific  
Data—Passenger Itinerary, 38-43

## Trip Leg 1 Information

TC 05

TCR 3 — Industry-Specific  
Data—Passenger Itinerary Data,  
05-68

TC 38

TCR 5 — Industry-Specific  
Data—Passenger Itinerary, 38-42

## Trip Leg 2 Information

TC 05

TCR 3 — Industry-Specific  
Data—Passenger Itinerary Data,  
05-68

TC 38

TCR 5 — Industry-Specific  
Data—Passenger Itinerary, 38-42

## Trip Leg 3 Information

TC 05

TCR 3 — Industry-Specific  
Data—Passenger Itinerary Data,  
05-69

TC 38

TCR 5 — Industry-Specific  
Data—Passenger Itinerary, 38-42

## Trip Leg 4 Information

- TC 05
  - TCR 3 — Industry-Specific Data—Passenger Itinerary Data, 05-69
- TC 38
  - TCR 5 — Industry-Specific Data—Passenger Itinerary, 38-43

## Type of Purchase

- TC 05
  - TCR 3 — Industry-Specific Data—Fleet Service, 05-81

## U

### U.S. Merchant ZIP Code

- TC 38
  - TCR 1 — VCRFS/VDAS Advice, 38-22

### UBF Detail Record Type

- TC 33
  - TCR 0 — Universal Biller File Table Detail—Biller Master Data, 33-27
  - TCR 0 — Universal Biller File Table Detail—CBAN Mask Data, 33-35
  - TCR 1 — Universal Biller File Table Detail—Additional Biller Master Data, 33-31

### UBF Identifier

- TC 33
  - TCR 0 — Universal Biller File Table Detail—Biller Master Data, 33-27
  - TCR 0 — Universal Biller File Table Detail—CBAN Mask Data, 33-35
  - TCR 0 — Universal Biller File Table Header, 33-23
  - TCR 0 — Universal Biller File Table Trailer, 33-39
  - TCR 1 — Universal Biller File Table Detail—Additional Biller Master Data, 33-31

### Unattended Acceptance Terminal Indicator

- TC 05
  - TCR 1 — Additional Data, 05-36

### Unit Cost

- TC 05
  - TCR 3 — Industry-Specific Data—Fleet Service, 05-82

### Unit of Measure

- TC 05

- TCR 3 — Industry-Specific Data—Fleet Service, 05-82

### Unpredictable Number

- TC 05
  - TCR 7 — Chip Card Transaction Data, 05-124
- TC 48
  - TCR 7 — Format 2, 48-52
  - TCR 7 — ISO-Enriched, 48-46

### Usage Code

- TC 05
  - TCR 0, 05-21
- TC 09, 19
  - TCR 0 — Visa Money Transfer Data, 09-8
- TC 38
  - TCR 2 — VDAS Advice, 38-32
- TC 39
  - TCR 1 — Forms Data, Exhibit E or Exhibit 2E, 39-18

## V

### Validation Code

- TC 05
  - TCR 5 — Payment Service Data, 05-107

### Value Date

- TC 05
  - TCR D — Visa Commerce Data, 05-129

### VAT for Installment Payment Interest

- TC 05
  - TCR 2 — Mexico, 05-50

### VAT/Tax Rate

- TC 05
  - TCR 3 — Industry-Specific Data—Fleet Service, 05-82

### Vehicle Leasing Merchant

- TC 39
  - TCR 4 — Forms Data, Exhibit Y or Exhibit 3C, 39-36

### Version Number

- TC 33
  - TCR 0 — Universal Biller File Table Header, 33-24

### Visa Extras Cardholder ID

- TC 33
  - TCR 1 — Visa Extras; Daily Incremental Enrollment—Data 1, 33-68
  - TCR 1 — Visa Extras; Monthly Enrollment Detail—Data, 33-84

TCR 2 — Visa Extras; Daily Points Balance,  
33-55

## **Visa Internal Use Only**

TC 05

TCR 4 — Single Message System Interface  
(SMS and Promotion Data), 05-98

TCR 4 — Single Message System Interface  
(SMS Data), 05-94

## **W**

### **Weekly Rental Rate**

TC 05

TCR 3 — Industry-Specific Data—Car  
Rental, 05-78