



POS Interface Specifications

ISO 8583 (1987 version)

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Nigeria Inter – Bank Settlement System (NIBSS)

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Document Control

S/N	Document Section	Changes	Version
1.	Section 3.7	DE63 was added	1.7
2.	Section 4	<ol style="list-style-type: none">1. EMV and CA public key download parameters .deleted from DE622. Description for DE63 was added to add EMV AID and CA public key Download.	1.7
3.	Section 4	<p>Report Generation from POS Terminal added as a transaction type in Data Element 3.</p> <p>Report Generation field descriptions added to DE63.</p>	1.8



1. Introduction

This specification document covers the interface specifications that must be supported by POS Terminals or other Payment Channels to integrate with Central Terminal Management System (CTMS). It contains definitions for all messages and the data elements (or fields) transmitted between the POS Terminals or other Payment Channels and CTMS.

Acronyms and Abbreviations

NCS	Nigeria Central Switch
ATM	Automated Teller Machine.
POS	Point of Sale Machine
CMS	Card Management System
CTMS	Central Terminal Management System





2. External Message types

2.1 Protocol

The interface to CTMS will be over TCP/IP. The application data will be prefixed by a 2-byte length header field (Binary) indicating the length of the application data to follow.

2.2 Bitmap

CTMS supports ASCII ISO bitmap representations. ASCII ISO bitmap representation is either 16 or 32 byte representation of the bitmap in Hex.

2.3 Supported Message Type

Message type codes are used to identify the general function of messages, and one Message type code is required in each message. CTMS supports the message types shown in the following table for both inbound and outbound messages. The message types in the table are divided according to the ISO standard message classes.

Message Class	Type	Description
Authorization	0100	Authorization Request
	0110	Authorization Response
Financial Transaction	0200	Financial Transaction Request
	0210	Financial Transaction Response
Reversal	0420	Reversal Advice
	0421	Reversal Advice Repeat
	0430	Reversal Advice Response
Network Management	0800	Network Management Request
	0810	Network Management Request Response





3. External Message Type Layouts

CTMS uses the following codes to denote whether a data element should be present in its external message.

Conditional: The element is mandatory under certain conditions.

Echo: In response messages, this code indicates that the response message sender must include the same value it received in the data element in the associated request message. In other words, the responder must *echo back* the data element if it is present in the request message.

Mandatory: The element is required in the message.

Optional: The element is not always required in the message.

3.1 Authorization Request/Repeat (0100)

Bit Data	Element Name	Presence Indicator
2	Primary account number	Mandatory
3	Processing code	Mandatory
4	Amount, transaction	Mandatory
7	Transmission date and time	Mandatory
11	Systems trace audit number	Mandatory
12	Time, local transaction	Mandatory
13	Date, local transaction	Mandatory
14	Date, expiration	Mandatory
18	Merchant's type	Mandatory
22	POS entry mode	Mandatory
23	Card sequence number	Conditional
25	POS condition code	Mandatory
26	POS PIN capture code	Conditional
28	Amount, transaction fee	Mandatory
32	Acquiring institution id code	Mandatory
35	Track 2 data	Conditional
37	Retrieval reference number	Mandatory
40	Service restriction code	Optional
41	Card acceptor terminal id	Mandatory





42	Card acceptor id code	Mandatory
43	Card acceptor name/location	Mandatory
49	Currency code, transaction	Mandatory
52	PIN data	Conditional
53	Security related control information	Conditional
54	Additional amounts	Conditional
55	Integrated Circuit Card System Related Data	Conditional
56	Message reason code	Optional
59	Transport (echo) data	Optional
123	POS data code	Mandatory
128	Secondary Message Hash Value	Mandatory

3.2 Authorization Request Response (0110)

Bit Data	Element Name	Presence Indicator
2	Primary account number	Mandatory
3	Processing code	Mandatory
4	Amount, transaction	Mandatory
7	Amount, settlement	Conditional
11	Systems trace audit number	Conditional
12	Time, local transaction	Mandatory
13	Date, local transaction	Conditional
14	Date, expiration	Conditional
15	Date, Settlement	Conditional
18	Merchant's type	Mandatory
22	POS entry mode	Mandatory
23	Card sequence number	Mandatory
25	POS condition code	Mandatory
28	Amount, transaction fee	Conditional
30	Amount, transaction processing fee	Conditional
32	Acquiring institution id code	Mandatory
33	Forwarding institution id code	Conditional
35	Track 2 data	Conditional
37	Retrieval reference number	Mandatory
38	Authorization id response	Conditional
39	Response code	Mandatory
40	Service restriction code	Conditional
41	Card acceptor terminal id	Optional
42	Card acceptor id code	Conditional
43	Card acceptor name/location	Conditional





48	Additional Data	Conditional
49	Currency code, transaction	Mandatory
54	Additional amounts	Conditional
55	Integrated Circuit Card System Related Data	Conditional
59	Transport (echo) data	Conditional
102	Account identification 1	Optional
103	Account identification 2	Optional
123	POS data code	Mandatory
128	Secondary Message Hash Value	Mandatory

3.3 Financial Request/Repeat (0200)

Bit Data	Element Name	Presence Indicator
2	Primary account number	Mandatory
3	Processing code	Mandatory
4	Amount, transaction	Mandatory
7	Transmission date and time	Mandatory
11	Systems trace audit number	Mandatory
12	Time, local transaction	Mandatory
13	Date, local transaction	Mandatory
14	Date, expiration	Mandatory
18	Merchant's type	Mandatory
22	POS entry mode	Mandatory
23	Card sequence number	Conditional
25	POS condition code	Mandatory
26	POS PIN capture code	Conditional
28	Amount, transaction fee	Mandatory
32	Acquiring institution id code	Mandatory
35	Track 2 data	Conditional
37	Retrieval reference number	Mandatory
40	Service restriction code	Optional
41	Card acceptor terminal id	Mandatory
42	Card acceptor id code	Mandatory
43	Card acceptor name/location	Mandatory
49	Currency code, transaction	Mandatory
52	PIN data	Conditional
53	Security related control information	Conditional
54	Additional amounts	Conditional
55	Integrated Circuit Card System Related Data	Conditional
56	Message reason code	Optional





59	Transport (echo) data	Optional
60	Payment Information	Conditional
123	POS data code	Mandatory
128	Secondary Message Hash Value	Mandatory

3.4 Financial Request Response (0210)

Bit Data	Element Name	Presence Indicator
2	Primary account number	Mandatory
3	Processing code	Mandatory
4	Amount, transaction	Mandatory
7	Amount, settlement	Conditional
11	Systems trace audit number	Conditional
12	Time, local transaction	Mandatory
13	Date, local transaction	Conditional
14	Date, expiration	Conditional
15	Date, Settlement	Conditional
18	Merchant's type	Mandatory
22	POS entry mode	Mandatory
23	Card sequence number	Mandatory
25	POS condition code	Mandatory
28	Amount, transaction fee	Conditional
30	Amount, transaction processing fee	Conditional
32	Acquiring institution id code	Mandatory
33	Forwarding institution id code	Conditional
35	Track 2 data	Conditional
37	Retrieval reference number	Mandatory
38	Authorization id response	Conditional
39	Response code	Mandatory
40	Service restriction code	Conditional
41	Card acceptor terminal id	Optional
42	Card acceptor id code	Conditional
43	Card acceptor name/location	Conditional
49	Currency code, transaction	Mandatory
54	Additional amounts	Conditional
55	Integrated Circuit Card System Related Data	Conditional
59	Transport (echo) data	Conditional
60	Payment Information	Conditional
102	Account identification 1	Optional
103	Account identification 2	Optional
123	POS data code	Mandatory





128	Secondary Message Hash Value	Mandatory
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3.5 Reversal Advice (Repeat) (0420/0421)

Bit Data	Element Name	Presence Indicator
2	Primary account number	Mandatory
3	Processing code	Mandatory
4	Amount, transaction	Mandatory
7	Transmission date and time	Mandatory
11	Systems trace audit number	Mandatory
12	Time, local transaction	Mandatory
13	Date, local transaction	Mandatory
14	Date, expiration	Mandatory
18	Merchant's type	Mandatory
22	POS entry mode	Mandatory
23	Card sequence number	Conditional
25	POS condition code	Mandatory
26	POS PIN capture code	Conditional
32	Acquiring institution id code	Mandatory
35	Track 2 data	Conditional
37	Retrieval reference number	Mandatory
40	Service restriction code	Optional
41	Card acceptor terminal id	Mandatory
42	Card acceptor id code	Mandatory
43	Card acceptor name/location	Mandatory
49	Currency code, transaction	Mandatory
52	PIN data	Conditional
54	Additional amounts	Conditional
56	Message reason code	Mandatory
59	Transport (echo) data	Optional
60	Payment Information	Conditional
90	Original data elements	Mandatory
95	Replacement Amounts	Mandatory
123	POS data code	Mandatory
128	Secondary Message Hash Value	Mandatory

3.6 Reversal Advice Response (0430)

Bit Data	Element Name	Presence Indicator
2	Primary account number	Mandatory





3	Processing code	Mandatory
4	Amount, transaction	Mandatory
7	Amount, settlement	Conditional
11	Systems trace audit number	Conditional
12	Time, local transaction	Mandatory
13	Date, local transaction	Conditional
14	Date, expiration	Conditional
15	Date, Settlement	Conditional
18	Merchant's type	Mandatory
22	POS entry mode	Mandatory
23	Card sequence number	Mandatory
25	POS condition code	Mandatory
28	Amount, transaction fee	Conditional
30	Amount, transaction processing fee	Conditional
32	Acquiring institution id code	Mandatory
33	Forwarding institution id code	Conditional
35	Track 2 data	Conditional
37	Retrieval reference number	Mandatory
38	Authorization id response	Conditional
39	Response code	Mandatory
40	Service restriction code	Conditional
41	Card acceptor terminal id	Optional
42	Card acceptor id code	Conditional
43	Card acceptor name/location	Conditional
49	Currency code, transaction	Mandatory
54	Additional amounts	Conditional
59	Transport (echo) data	Conditional
90	Original data elements	Mandatory
95	Replacement amounts	Mandatory
102	Account identification 1	Optional
103	Account identification 2	Optional
123	POS data code	Mandatory
128	Secondary Message Hash Value	Mandatory

3.7 Network Management (Repeat) (0800)

Bit Data	Element Name	Presence Indicator
3	Processing code	Mandatory
7	Transmission date and time	Mandatory
11	Systems trace audit number	Mandatory





12	Time, local transaction	Mandatory
13	Date, local transaction	Mandatory
41	Card acceptor terminal id	Mandatory
62	Private, management data 1	Conditional
63	Private, management data 2	Conditional
64	Primary Message Hash Value	Conditional

3.8 Network Management (0810)

Bit Data	Element Name	Presence Indicator
7	Transmission date and time	Mandatory
11	Systems trace audit number	Mandatory
12	Time, local transaction	Mandatory
13	Date, local transaction	Mandatory
39	Response code	Mandatory
41	Card acceptor terminal id	Mandatory
53	Security related control information	Conditional
62	Private, management data 1	Conditional
63	Private, management data 2	Conditional
64	Primary Message Hash Value	Conditional





4. DATA ELEMENT DEFINITION

The following ISO Data Elements are supported by the Interface.

Field #2 – Primary Account Number

Field No	Format	Attr
2	LLVAR	n..19

A number identifying the cardholder and the card issuer. Typically, this number is embossed on the front of the card and encoded on Track 2 of the magnetic stripe.

Field #3 - Processing Code

Field No	Format	Attr
3		an 6

The customer transaction type and the account types, if any, affected by the transaction. This is a fixed length field consisting of 3 data elements:

- Transaction type (positions 1 - 2)
- Account type affected for debits and inquiries and the "from" account for transfers (positions 3 - 4)
- Account type affected for credits and the "to" account for transfers (positions 5 - 6)

Transaction Type

Code	Description	Message Type Identifier (MTI)
00	Purchase	0200
01	Cash Advance	0200
20	Refund/Return	0200
21	Deposit	0200
09	Purchase with Cash back	0200
31	Balance Inquiry	0100





30	Link Account Inquiry	0100
39	Mini – Statement	0100
40	Fund Transfer	0200
48	Bill Payments	0200
4A	Prepaid	0200
4B	Biller List Download	0800
4C	Product List Download	0800
4D	Biller Subscription Information Download	0800
4E	Payment Validation	0800
60	POS Pre – Authorization	0100
61	POS Pre – Authorization Completion	0200
90	PIN Change	0100
9A	Terminal Master Key	0800
9B	Terminal Session Key	0800
9G	Terminal PIN Key	0800
9C	Terminal Parameter Download	0800
9D	Call – home	0800
9E	CA Public Key Download	0800
9F	EMV Application AID Download	0800
9H	Daily Transaction Report Download	0800

Account Type Codes

Code	Description
00	Default – unspecified
10	Savings
20	Current
30	Credit
40	Universal Account
50	Investment Account





Field #4 - Amount, Transaction

Field No	Format	Attr
4		n 12

This field contains the transaction amount in the transaction currency. This amount is expressed in lowest denominations.

Field #7 - Transmission Date and Time

Field No	Format	Attr
7	MMDDhhmmss	n 10

The date and time, expressed in Coordinated Universal Time (UTC), when this message is sent by the message initiator.

Field #11 - System Trace Audit Number

Field No	Format	Attr
11		n 6

A number assigned by a transaction originator to assist in identifying a transaction uniquely. The systems trace audit number remains unchanged for all messages within a transaction.

Field #12 - Time, Local Transaction

Field No	Format	Attr
12	Hhmmss	n 6





The local time at which the transaction takes place at the card acceptor location in authorization and financial messages.

For all other transactions, this field indicates the local time set by the initiator of the first message of the transaction.

Field #13 - Date, Local Transaction

Field No	Format	Attr
13	MMDD	n 4

The local date at which the transaction takes place at the card acceptor location in authorization and financial messages.

For all other transactions, this field indicates the local date set by the initiator of the first message of the transaction.

Field #14 - Date, Expiration

Field No	Format	Attr
14	YYMM	n 4

This field contains the date on which settlement between the gateway and intermediate network facilities will be done.

Field #15 - Date, Settlement

Field No	Format	Attr
13	MMDD	n 4

The month and day for which financial totals are reconciled between the acquirer and the issuer.





Field #18 –Merchant Type

Field No	Format	Attr
18		n 4

The classification of the merchant's type of business product or service. Codes to be developed within each country.

Field #22 –POS Entry Mode

Field No	Format	Attr
22		N3

A series of codes that identify the actual method used to capture the account number and expiry date when a terminal is used, and the PIN capture capability of the terminal. This is a fixed length field consisting of 2 data elements:

- PAN entry mode (positions 1 - 2)
 - 00 – Unknown
 - 01 – Manual (i.e keypad)
 - 02 – Magnetic Stripe (possibly constructed manually, CVV may be checked)
 - 03 – Barcode
 - 04 – OCR
 - 05 – ICC (CVV may be checked)
 - 07 – Auto - entry via contactless ICC
 - 90 – Magnetic strip as read from track 2
 - 91 – Auto - entry via contactless magnetic stripe
 - 95 – ICC (CVV may not be checked)
- PIN entry capability (position 3)





- 0 – Unknown
- 1 – Terminal can accept PIN
- 2 – Terminal cannot accept PIN

Field #23 – Card Sequence number

Field No	Format	Attr
23		n3

A number distinguishing between separate cards with the same primary account number or primary account number extended.

Field #25 –POS Condition Code

Field No	Format	Attr
25		n2

A code that describes the condition under which the transaction takes place at the Point-Of-Service.

- 00 Normal presentment
- 01 Customer not present
- 02 Unattended terminal - card can be retained
- 03 Merchant suspicious
- 04 Electronic Cash Register interface
- 05 Customer present, card not present
- 06 Pre-authorized request
- 07 Telephone device required





- 08 Mail/telephone order
 - 09 POS security alert
 - 10 Customer identity verified
 - 11 Suspected fraud
 - 12 Security reasons
 - 13 Representation of item
 - 14 Public utility terminal
 - 15 Customer's terminal
 - 16 Administrative terminal
 - 17 Returned item
 - 18 No check in envelope – return
 - 19 Deposit out of balance – return
 - 20 Payment out of balance – return
 - 21 Manual reversal
 - 22 Terminal error – counted
 - 23 Terminal error - not counted
 - 24 Deposit out of balance – apply
 - 25 Payment out of balance – apply
 - 26 Withdrawal error – reversed
 - 27 Unattended terminal - card cannot be retained
- Additional codes can be defined for private use.





Field #26 – POS PIN Capture Code

Field No	Format	Attr
26		n2

The maximum number of PIN characters that can be accepted by the Point-of-Service device.

Valid values are "04" to "12" ("00" to "03" are reserved by ISO) and if the POS device does not accept PINs or it is unknown whether the device does, this value should be set to "12".

Field #28 - Amount, Transaction Fee

Field No	Format	Attr
28		x + n 8

A fee charged, by the acquirer to the issuer, for transaction activity, in the currency of the amount, transaction.

Field #30 - Amount, Transaction Processing Fee

Field No	Format	Attr
30		x + n 8

A fee charged by the network for the handling and routing of messages, in the currency of amount, transaction. This field is usually inserted by the network into the applicable messages.

Field #32 - Acquiring Institution Identification Code

Field No	Format	Attr
32	LLVAR	an.. 11





A code identifying the financial institution acting as the acquirer of this customer transaction. The acquirer is the member or system user that signed the merchant, installed the ATM or dispensed cash. This field usually contains the BIN (see PAN) of the acquirer, but could be any other number assigned to it by the relevant authorities. When a processing center operates for multiple acquirers, this is the code for the individual member or system user, not a code for the processing center.

Field #33 - Forwarding Institution Identification Code

Field No	Format	Attr
33	LLVAR	n.. 11

A code identifying the institution that forwards the transaction in an interchange system en route to the card issuer. For example, assume that an acquirer routes a transaction via a third-party EFT switch to the card issuer. In the request from the acquirer to the EFT switch, this field contains the code of the acquirer. When the request is forwarded by the EFT switch to the card issuer, this field contains the code assigned to the EFT switch.

Field #35 – Track 2 Data

Field No	Format	Attr
35	LLVAR	z..37

The information encoded on Track 2 of the magnetic stripe as defined in ISO 7813, including field separators but excluding the begin sentinel, end sentinel and longitudinal redundancy check characters. The field separator (FS) can be either a "=" or a "D" character. The layout of this field is as follows:





Field	Length
-------	--------

Primary account number up to 19 digits

Field separator 1 digit

Expiry date (YYMM) 4 digits (or a field separator if not present)

Service restriction code 3 digits (or a field separator if not present)

Discretionary data balance of available digits

The *primary account number*, *expiry date* and *service restriction code* fields are described in further detail under fields 2, 14 and 40 in this document.

Field #37 – Retrieval Reference Number

Field No	Format	Attr
37		an 12

A reference number supplied by the system retaining the original source information and used to assist in locating that information or a copy thereof.

Field #38 – Authorization code

Field No	Format	Attr
38		n 6

A code assigned by the authorizing institution indicating approval.

Field #39 - Response Code

Field No	Format	Attr
39		an 2





A code that defines the disposition of a transaction.

- 00 Approved or completed successfully
- 01 Refer to card issuer
- 02 Refer to card issuer, special condition
- 03 Invalid merchant
- 04 Pick-up card
- 05 Do not honor
- 06 Error
- 07 Pick-up card, special condition
- 08 Honor with identification
- 09 Request in progress
- 10 Approved, partial
- 11 Approved, VIP
- 12 Invalid transaction
- 13 Invalid amount
- 14 Invalid card number
- 15 No such issuer
- 16 Approved, update track 3
- 17 Customer cancellation
- 18 Customer dispute
- 19 Re-enter transaction
- 20 Invalid response





- 21 No action taken
- 22 Suspected malfunction
- 23 Unacceptable transaction fee
- 24 File update not supported
- 25 Unable to locate record
- 26 Duplicate record
- 27 File update edit error
- 28 File update file locked
- 29 File update failed
- 30 Format error
- 31 Bank not supported
- 32 Completed partially
- 33 Expired card, pick-up
- 34 Suspected fraud, pick-up
- 35 Contact acquirer, pick-up
- 36 Restricted card, pick-up
- 37 Call acquirer security, pick-up
- 38 PIN tries exceeded, pick-up
- 39 No credit account
- 40 Function not supported
- 41 Lost card





- 42 No universal account
- 43 Stolen card
- 44 No investment account
- 51 Not sufficient funds
- 52 No check account
- 53 No savings account
- 54 Expired card
- 55 Incorrect PIN
- 56 No card record
- 57 Transaction not permitted to cardholder
- 58 Transaction not permitted on terminal
- 59 Suspected fraud
- 60 Contact acquirer
- 61 Exceeds withdrawal limit
- 62 Restricted card
- 63 Security violation
- 64 Original amount incorrect
- 65 Exceeds withdrawal frequency
- 66 Call acquirer security
- 67 Hard capture
- 68 Response received too late





75 PIN tries exceeded

77 Intervene, bank approval required

78 Intervene, bank approval required for partial amount

90 Cut-off in progress

91 Issuer or switch inoperative

92 Routing error

93 Violation of law

94 Duplicate transaction

95 Reconcile error

96 System malfunction

98 Exceeds cash limit

Field #40 - Service Restriction Code

Field No	Format	Attr
40		N3

An identification of geographic/service availability. Contains:

- The area of usage and whether the card has additional read facilities

- 1 International card
- 2 International card - integrated circuit facilities
- 5 National use only
- 6 National use only - integrated circuit facilities
- 9 Test card - online authorization mandatory





- The authorization processing requirements for this card

0 Normal authorization

2 Online authorization mandatory

4 Online authorization mandatory

- The range of services available and PIN requirements

0 PIN required

1 No restrictions - normal cardholder verification

2 Goods and services only

3 PIN required, ATM only

5 PIN required, goods and services only at POS, cash at ATM

6 PIN required if PIN pad present

7 PIN required if PIN pad present, goods and services only at POS, cash at ATM

Field #41 - Card Acceptor Terminal Identification

Field No	Format	Attr
41		ans 8

A unique code identifying a terminal at the card acceptor location.

Field #42 - Card Acceptor Identification Code

Field No	Format	Attr
42		ans 15

A code identifying the card acceptor (typically a merchant).





Field #43 - Card Acceptor Name / Location

Field No	Format	Attr
43		ans 40

The name and location of the card acceptor (such as a merchant or an ATM). This is a fixed length field consisting of 4 data elements:

- The *location information* (positions 1 - 23), exclusive of city, state and country
- The *city* (positions 24 - 36) in which the Point-of-Service is located
- The *state* (positions 37 - 38) in which the Point-of-Service is located
- The *country* (positions 39 - 40) in which the Point-of-Service is located

Field #48 - Additional Data

Field No	Format	Attr
48	LLVAR	ans...999

Used to provide linked account or mini-statement information for a linked account inquiry or a mini-statement inquiry.

Mini – statement Information

The format for field 48 when mini-statement data is to be sent downstream is as follows:

1. A mini-statement heading line, containing tags to identify the format of the mini-statement data lines that follows, e.g.

DATE_TIME|SEQ_NR|TRAN_TYPE|TRAN_AMOUNT~

The different fields of the mini-statement heading line are separated by bar characters ("|") and the line is terminated by a tilde character ("~").





2. One or more mini-statement data lines, each similar to the identifying string above in structure, but containing the actual transaction data to be printed per line, e.g.

19971201123123|001234|01|000000005000~

Below is a list of tags supported.

Field	Tag name	Format
Sequence number	SEQ_NR	n6
Date and time	DATE_TIME	n14, CCYYMMDDhhmmss
Terminal ID	TERM_ID	n8
Transaction type	TRAN_TYPE	n2
From account	FROM_ACC	n2
To account	TO_ACC	n2
Transaction amount	TRAN_AMOUNT	n12
Account ID 1	ACC_ID1	ans28
Account ID 2	ACC_ID2	ans28
Authorization ID	AUTH_ID	n6
Currency code	CURR_CODE	n3 (Currency code of the Transaction Amount field)
Surcharge	SURCHARGE	n8

Linked Account Inquiry

In the case of a linked account inquiry, this field contains information relating to the accounts linked to the card that initiated the transaction. The information for up to 20





accounts can be returned. Note that when "00" is specified as an account type in the original request, a list of all accounts linked to the card is retrieved, and not only the linked accounts of the default account type. The format of the information associated with each account is as follows:

Field	Length	Description
Account ID	28	The identifier uniquely identifying the account, left justified, space-filled.
Account type	2	The ISO 8583 account type of the account.
Currency code	3	The ISO numeric currency code of the account.
Ledger balance	13	The ledger balance of the account. The first character contains the sign. A "D" indicates a debit (negative) balance and a "C" indicates a credit (positive) balance.

Field #49 - Currency Code, Transaction

Field No	Format	Attr
49		n 3

The local currency of the acquirer or source location of the transaction. This is the currency code used for the following amount fields:

- amount, transaction
- amount, transaction fee
- amount, transaction processing fee





Field #52 – PIN Data

Field No	Format	Attr
52		Hex16

The PIN data field contains the PIN (a number assigned to a cardholder intended to uniquely identify that cardholder) of the cardholder formatted into a 64-bit block and encrypted with a DES key.

Field #53 – Security Related Control Information

Field No	Format	Attr
53		Hex96

Identifies security management information used in the current transaction or specifies security management information to be used in future transactions.

In **PIN change** transactions, the first byte indicates the PIN to change:

- binary 0 – insecure PIN (e.g. telephone PIN)
- binary 1 – secure PIN (e.g. ATM PIN)

The following 8 bytes of this field contains the new PIN formatted into a 64-bit block and encrypted with a DES key.

In **key change** transactions, this field contains the encrypted key in the first 8-24 bytes (8 for single, 16 for double, 24 for triple length), followed by a 3-byte key check value (i.e. the first 3 bytes of a clear value of all zeroes encrypted with the key).

Field #54 – Additional Amounts

Field No	Format	Attr
54	LLLVAR	an...120





Information on up to 6 amounts and related account data for which specific data elements have not been defined. Each amount is a fixed length field consisting of 5 data elements:

- [Account type](#) (positions 1 - 2)
- [Amount type](#) (positions 3 - 4)
- Currency code (positions 5 - 7)
- Amount sign (position 8) - "C" or "D"
- Amount (position 9 - 20)

When this field is sent by the entity that performed currency conversion this field should contain amounts in the transaction and settlement currencies if they differ.

In a response message from the NCS, this field will always contain the approved amounts and cash amounts, if applicable.

Field #55 – Integrated Circuit Card System Related Data

Field No	Format	Attr
55	LLVAR	ANS..510

This data element contains EMV data. This EMV data in this data element is structured in the following manner:

<2-or-4-character Tag><2-character length field><variable length data>

The 2-byte or 4-byte tag is an EMV tag (in hexadecimal format) that uniquely identifies the data content of the P-55 fields, and the 2-digit length field defines the length of the variable-length data that follows it. The length specifies the number of hexadecimal values represented in the data part, the actual string is twice as long as the length specifies. The format of the length field is binary converted to a hexadecimal string, e.g.,





0x1F would be represented as “1F”. A tag identifying the type of data, followed immediately by a two-digit length (LL) identifying the length of the data, followed immediately by the data itself.

The variable length data for a tag cannot exceed the maximum specified length specified for the data. When the variable length data is longer than the defined maximum length for the tag value, it is truncated. The following table describes each of the EMV tags that can be carried in the P-55 data element, the maximum length for each tag value, the transaction data elements (TDEs) to which each tag is mapped, and flags indicating whether the tag data is required (Y), optional (N), or not applicable (N/A) for requests and responses.

EMV Tag	Description	Max Length	TDE	Required	
				Request	Response
9F26	Authorization Request	H8	EMV Request	Y	N/A
9F27	Cryptogram Information Data	H1	EMV Request	Y	N/A
9F10	Issuer Application Discretionary data	32	EMV	Y	N/A
9F37	Unpredictable Number	H4	EMV Request	Y	N/A
9F36	Application Transaction Counter	H2	EMV Request	Y	N/A
95	Terminal Verification Result	H5	EMV Request	Y	N/A





9A	Transaction Date	H3	EMV Request	Y	N/A
9C	Transaction Type	H1	EMV Request	Y	N/A
9F02	Transaction Amount	H6	EMV Request	Y	N/A
5F2A	Transaction Currency Code	H2	EMV Request	Y	N/A
82	Application Interchange Profile	H2	EMV Request	Y	N/A
9F1A	Terminal Country Code	H2	EMV Request	Y	N/A
9F34	Cardholder Verification Method Results	H4	EMV Discretionary Data	N	N/A
9F33	Terminal Capabilities	H3	EMV Discretionary Data	N	N/A
9F35	Terminal Type	H1	EMV Request	N	N/A
9F1E	Interface Device Serial Number	H8	EMV Discretionary Data	N	N/A
84	Dedicated File Name	H16	EMV Discretionary Data	N	N/A
9F09	Application Version Number	H2	EMV Discretionary Data	N	N/A
9F03	Amount, other	H6	EMV Request	N	N/A
5F34	Application PAN Sequence Number	H1	EMV Status	N	N
91	Issuer Authentication	H32	EMV Response	N/A	N





	Data				
71	Issuer Script	H128	EMV Script	N/A	N
72	Issuer Script	H128	EMV Script	N/A	N

Field #56 – Message Reason Code

Field No	Format	Attr
56	LLLVAR	n..4

A code that provides the receiver of a request, advice or notification message with the reason, or purpose of that message.

For original authorizations and financial transactions, it identifies why the type of message was sent (e.g. why an advice versus a request); for other messages, it states why this action was taken.

1003 Card issuer unavailable

1006 Under floor limit

1376 PIN verification failure

1377 Change dispensed

1378 IOU receipt printed

1510 Over floor limit

1800 Negative card

4000 Customer cancellation

4001 Unspecified, no action taken

4004 Completed partially

4021 Timeout waiting for response





For *place hold on card* transactions, in *Issuer File Update Advice* (0322) or *Administration* (0600/0620) messages, it states why a card should be put on the hotcard list:

3000 Lost card

3001 Stolen card

3002 Undelivered card

3003 Counterfeit card

3700 Lost PIN

If a *hold response code* has not been specified in these transactions, the *message reason code* field will be used to determine which *hold response code* to use for the transaction. A *message reason code* of "3001-Stolen card" will result in a *hold response code* of "43-Stolen card", otherwise "41-Lost card" will be used.

In the case of a *message to bank* transaction, the *message reason code* specifies the type of message the cardholder wants to forward to the issuer. Note that in this case, the *message reason code* field is treated as a free-format field that the user can use for any user specific code.

Message reason codes are defined in the *ISO 8583 (1993)* specification, and this specification has been used as basis for the codes defined here.

Field #59 – Echo Data

Field No	Format	Attr
59	LLVAR	ans...255





Contains data from the originator of the message that shall be returned unaltered in the response message.

Field #60 – Payment Information

Field No	Format	Attr
60	LLVAR	ans...999

This data element contains information relating to bills payments and token (recharge cards, tickets etc) purchases. This data element carries tagged data items. The tags defined for this data element are as listed in the table below:

Transaction Type	Tag	Description	Length	Presence Indicator	Request/Response
Payment for Bills	*41	Bill Identification Code	015	Mandatory	Request
	45	Product Identification Code		Conditional	
	**50	Customer Subscription Information		Mandatory	
	**50	Customer Subscription Information		Optional	Response
Purchase of Token (Recharge Card, ticket etc)	*41	Bill Identification Code	015	Mandatory	Request
	45	Product Identification Code		Conditional	
	**50	Customer Subscription Information (or products)		Optional	
	****51	Token (e.g. PIN or Voucher)		Conditional	Response
	**50	Customer Subscription Information		Optional	





Field #62 – Private Field, Management Data 1

Field No	Format	Attr
62	LLLVAR	ans...999

This data element carries tagged data items. The tags defined for this data element are listed in the table below. Tagged data items are structured in the following manner: a tag identifying the type of data, followed immediately by a three-digit length (LLL) identifying the length of the data, followed immediately by the data itself.

Tag + LLL + data.

Transaction Type	Tag	Description	Length	Request/Response
Terminal Parameter Download	01	POS/Payment Channel Serial Number		Request
	02	CTMS Date and Time	014	Response
	03	Card Acceptor Identification Code	015	
	04	Timeout (maximum time interval to wait for response – in seconds)	002	
	05	Currency Code	003	
	06	Country Code	003	
	07	Call home time (maximum time interval idleness for which a call – home must be done – in hours)	002	
	52	Merchant Name and Location	040	
	08	Merchant Category Code	004	
Call – Home	01	POS/Payment Channel Serial Number		Request
	09	POS/Payment Channel	003	





		Application Version		
	10	POS Terminal/Payment Channel Model	020	
	11	Call – Home Merchant Information/Complaint/Comments		
	12	Communications Service Provider		
Biller List Download	01	POS/Payment Channel Serial Number		Request
	*41	Biller Identification Code	015	Response
	42	Biller Name		
Biller Subscription Information Download	01	POS/Payment Channel Serial Number		Request
	*41	Biller Identification Code	015	Response
	43	Required Information Name		
	44	Default Value		
Product List Download	01	POS/Payment Channel Serial Number		Request
	*41	Biller Identification Code	015	Response
	45	Product Identification Code		
	46	Product Name		
	47	Product Amount	012	
Payment Validation	01	POS/Payment Channel Serial Number		Request
	*41	Biller Identification Code	015	Response
	***48	Payment Code		
	***49	Payment Validated Information		

Note:

**Tag 41: Biller Identification Code is in the format below:*

1st position – transaction type the biller is setup for:

4 – Token (e.g. Recharge Card) Sales

5 – Bill Payments





2nd – 4th position – VAS Provider Code
 5th – 8th position – Merchant Category Code
 9th – 15th position – Unique Number identifying the Biller

****Tag 50: Customer Subscription Information, if more than one, it should be separated by '|'|**
 e.g. name=Halima Eze Ajayi|customerid=00001|prod1=3|prod2=4

From the example, name and customerid are values downloaded during Biller Subscription Information Download request and the values the customer entered are after the equals signs. prod1 and prod2 are products while values 3 and 4 after the equals signs are the quantities.

*****Tag 48: Payment Code and ***Tag 49: Payment Validated Information can be used interchangeably. Format is same as tag 50.**

*****51: Token, if more than one, should be separated by comma ','**

Field #63 – Private Field, Management Data 2

Field No	Format	Attr
63	LLLLVAR	ans...9999

This data element carries tagged data items. The tags defined for this data element are listed in the table below. Tagged data items are structured in the following manner: a tag identifying the type of data, followed immediately by a three-digit length (LLL) identifying the length of the data, followed immediately by the data itself. Each block of data is separated by “~”.

Tag + LLL + data.

Transaction Type	Tag	Description	Length	Request/Response
EMV Application AID	01	POS/Payment Channel Serial Number		Request





Download	13	AID Index		Response
	14	Application Internal Reference Number		
	15	Application Identification Number (EMV AID)		
	16	Match	001	
	17	EMV Application Name		
	18	EMV Application Version		
	19	EMV Application Selection Priority		
	20	EMV DDOL		
	21	EMV TDOL		
	22	EMV TFL Domestic		
	23	EMV TFL International		
	24	EMV Offline Threshold Domestic		
	25	EMV Max Target Domestic		
	26	EMV Max Target International		
	27	EMV Target Percentage Domestic		
	28	EMV Target Percentage International		
	29	Default EMV TAC Value		
	30	EMV TAC Denial		
	31	EMV TAC Online		
CA Public Key Download	01	POS/Payment Channel Serial Number		Request
	32	Certificate Authority (CA) Key Index		Response
	33	CA Key Internal Reference Number		
	34	CA Key Name		
	35	EMV RID		
	36	Hash Algorithm		
	37	EMV CA PK Modulus		
	38	EMV CA PK Exponent		
	39	EMV CA PK Hash		





	40	Public Key Algorithm		
Daily Transaction Report Download	01	POS/Payment Channel Serial Number		Request
	53	Transaction Date and Time		Response
	54	Response Code		
	55	Amount		
	56	Transaction Type		

Field #64 – Primary Message Hash Value

Field No	Format	Attr
64	AN	64

This data element carries the hash value for the messages subject to no secondary data elements (DE65 through DE128) are included in the message. The algorithm is SHA-256. If the message contains secondary data elements, data element DE128 is used to carry the hash value. If the hash value is carried in data element DE128, data element DE64 is not included in the message.

Field #90 – Original Data Elements

Field No	Format	Attr
90		n 42

The data elements contained in the original message intended for transaction matching (e.g. to identify a transaction for correction or reversal). It is a fixed length field consisting of 5 data elements:

- Original message type (positions 1 - 4) - the message type identifier of the original message of the transaction being reversed.
- Original systems trace audit number (positions 5 - 10) – the system trace audit number of the original message.





- Original transmission date and time (positions 11 - 20) – the transmission date and time of the original message
- Original acquirer institution ID code (position 21 - 31) – the acquirer institution ID code of the original message (right justified with leading zeroes).
- Original forwarding institution ID code (position 32 - 42) – the forwarding institution ID code of the original message (right justified with leading zeroes).

Field #95 – Replacement Amounts

Field No	Format	Attr
95		n 42

The corrected amounts of a transaction in a partial or full reversal (or the final amounts for the transaction). It is a fixed length field consisting of 4 data elements:

- Actual amount, transaction (positions 1 - 12) - the corrected, actual amount of the customer's transaction, in the currency of the transaction.
- Actual amount, settlement (positions 13 - 24) - the corrected, actual amount of the customer's transaction, in the settlement currency.
- Actual amount, transaction fee (positions 25 - 33) - the corrected, actual amount of the fee (in format x + n8) for this customer transaction, in the currency of the transaction.
- Actual amount, settlement fee (positions 34 - 42) - the corrected, actual amount of the fee (in format x + n8) for this customer transaction, in the settlement currency.

Field #102 – Account Identification 1

Field No	Format	Attr
102	LLVAR	n..28





A series of digits and/or characters used to identify a specific account held by the cardholder at the card issuer and if present, shall remain unchanged for the life of the transaction. This field usually contains the description of the ["from" account](#).

Field #103 – Account Identification 2

Field No	Format	Attr
103	LLVAR	n..28

A series of digits and/or characters used to identify a specific account held by the cardholder at the card issuer and if present, shall remain unchanged for the life of the transaction. This field usually contains the description of the ["to" account](#).

When used in payment transactions, this field specifies the bank account number of the payee.

Field #123 – POS Data Code

Field No	Format	Attr
123	LLLVAR	an15

The field is used to identify terminal capability, terminal environment and presentation security data. It is used to indicate specific conditions that were present at the time a transaction took place at the Point-of-Service. This field consists of the following sub-fields:

- The card data input capability (position 1) of the terminal.

Possible values are:

0 – Unknown

1 – Manual, no terminal

2 – Magnetic Stripe





- 3 – Barcode
- 4 – OCR
- 5 – Magnetic Stripe, Key Entry and ICC
- 6 – Key Entry
- 7 – Magnetic Stripe and Key Entry
- 8 – Magnetic Stripe and ICC
- 9 – ICC
- A – Contactless ICC
- B – Contactless Magnetic Strip
- The cardholder authentication capability (position 2) of the terminal.
Possible values are:
 - 0 – No electronic authentication
 - 1 – PIN
 - 2 – Electronic signature analysis
 - 3 – Biometric
 - 4 – Biographic
 - 5 – Electronic authentication inoperative
 - 6 – others
- The card capture capability (position 3) of the terminal.
Possible values are:
 - 0 – None
 - 1 - Capture
- The operating environment (position 4) of the terminal.
Possible values are:
 - 0 – No terminal use
 - 1 – On premise of card acceptor, attended





- 2 – On premise of card acceptor, unattended
- 3 – Off premise of card acceptor, attended
- 4 – Off premise of card acceptor, unattended
- 5 – On premise of cardholder, unattended
- Indicates whether the cardholder is present (position 5).
Possible values are:
 - 0 – Cardholder present
 - 1 – Cardholder not present, unspecified
 - 2 – Cardholder not present, mail order
 - 3 – Cardholder not present, telephone
 - 4 – Cardholder not present, standing authorization/recurring transaction
 - 5 – Cardholder not present, electronic order
- Indicates whether the card is present (position 6)
Possible values are:
 - 0 – Card not present
 - 1 – Card present
- The actual card data input mode (position 7) of the transaction
Possible values are:
 - 0 – Unknown
 - 1 – Manual, no terminal
 - 2 – Magnetic Stripe
 - 3 – Barcode
 - 4 – OCR
 - 5 – ICC
 - 6 – Key Entry
 - 7 – Contactless, ICC





- 8 – Contactless, magnetic stripe
- The actual cardholder authentication method (position 8) of the transaction.
Possible values are:
 - 0 – no electronic authentication
 - 1 – PIN
 - 2 – Electronic signature analysis
 - 3 – Biometric
 - 4 – Biographic
 - 5 – Manual
 - 6 – Others
- The cardholder authentication entity (position 9) of the transaction
Possible values are:
 - 0 – not authenticated
 - 1 – ICC
 - 2 – Terminal
 - 3 – Authorizing agent
 - 4 – Merchant
 - 5 – Others
- The card data output capability (position 10) of the terminal.
Possible values are:
 - 0 – Unknown
 - 1 – None
 - 2 – Magnetic Stripe write
 - 3 – ICC
- The terminal output capability (position 11) of the terminal.
Possible values are:





- 0 – Unknown
- 1 – None
- 2 – Printing
- 3 – Display
- 4 – Printing and display
- The PIN capture capability (position 12) of the terminal.
 - 0 – No PIN capture capability
 - 1 – Device PIN capture capability unknown
 - 4 – Four characters
 - 5 – Five characters
 - 6 – Six characters
 - 7 – Seven characters
 - 8 – Eight characters
 - 9 – Nine characters
 - A – Ten characters
 - B – Eleven characters
 - C – Twelve characters
- The terminal operator (position 13).
 - Possible values are:
 - 0 – Customer operated
 - 1 – Card acceptor operated
- Terminal Type (position 14 and 15)
 - 00 – Administrative Terminal
 - 01 – POS
 - 02 – ATM
 - 03 – Home Terminal





90 – E – commerce – no encryption (no authentication)

91 – E – commerce – FET/3D Secure Encryption: cardholder certificate not used
(non authentication)

92 – E – commerce – FET/3D Secure Encryption: cardholder certificate used
(authentication)

93 – E – commerce – FET/3D Secure Encryption: Chip Cryptography used:
cardholder certificate not used

94 – E – commerce – FET/3D Secure Encryption: cardholder certificate used

95 – E – commerce – FET/3D Secure Encryption: channel encryption (SSL):
cardholder certificate not used (non – authentication)

96 – E – commerce – FET/3D Secure Encryption: Chip cryptography used:
cardholder certificate not used

21 – Smart Phone

16 – Vending

15 – Public Utility

13 – Franchise Teller

09 – Coupon Machine

07 – Fuel Machine

Field #128 – Secondary Message Hash Value

Field No	Format	Attr
128	AN	64

This data element carries the message hash value for the message, subject to at least one other secondary data element (DE65 through DE128) being included in the message. The algorithm is SHA-256.





If the message does not contain at least one other secondary data element, the hash value is placed in data element DE64.



5. Key Management

This section discusses how keys are managed between POS Terminals or other Payment Channels. The following are the keys to be exchanged:

1. **Clear Terminal Master Key (CTMK):** This key is transmitted in clear form and injected into the POS Terminal or other Payment Channels. This can be generated for a group of POS Terminals. A group could be a logical grouping by Payment Terminal Service Provider (PTSP) or Merchant Acquirers.
2. **Encrypted Terminal Master Key (TMK):** This key is transmitted in encrypted form to the POS Terminal or other Payment Channels. This is not injected into terminal manually. This is requested for online by the POS Terminal when it is being setup or if it is suspected that the key has been compromised. TMK is encrypted with CTMK.
3. **Encrypted Terminal PIN Key (TPK):** This key is usually transmitted in encrypted form to the POS Terminal or other Payment Channels. This is not injected into the terminal manually. POS terminal requests online for this key at predefined time from the CTMS. TPK is encrypted with the TMK. At transaction, this key is used to encrypt the PIN block if it is sent in the message
4. **Encrypted Terminal Session Key (TSK):** This key is usually transmitted in encrypted form to the POS Terminal or other Payment Channels. This is not injected into terminal manually. POS Terminal requests online for this key at predefined time from the CTMS. TSK is encrypted with TMK. At transaction, this key is used for seeding the algorithm for generating hash value in DE64 or DE128.

