

Vantiv

Specifications for the  
Enhanced Merchant Activity File (eMAF)

Version 5.3  
June 2013

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## DOCUMENT INFORMATION

Purpose:	Provide file specification for the Enhanced Merchant Activity File (eMAF) that is provided to merchants requesting authorization, detail and summary information for all Credit, Debit, EBT, Gift Card, POS Check, WIC, and Check transaction processing supported by Vantiv.
Document:	Enhanced Merchant Activity File (eMAF) Format Specification
Authors:	John Romer Karen Huebschman Jason Kemper
Date Originally Issued:	November 30, 2007
Current Version	5.3
Date of Current Version	June 2013
Changes to Document:	Please see Appendix B for a listing of all changes made to the document since the publication of the original version of the document.

## ENHANCED MERCHANT ACTIVITY FILE

### ENHANCED MERCHANT ACTIVITY FILE (eMAF) OVERVIEW

The Enhanced Merchant Activity File (eMAF) is a data file provided on a daily basis to support a merchant's back-office functions, including settlement reconciliation, interchange qualification review, general ledger posting and comparison, custom report development, audit review, and related tasks. While the primary source of information in the Enhanced Merchant Activity File is individual transaction detail records, an increasing number of retailers now request summary-level data due to the increased processing required to summarize a large file to generate summary totals, so both detail and summary can be provided in the Enhanced Merchant Activity File.

Information that is provided in the Enhanced Merchant Activity File will vary depending on the reporting requirements of the client. Information is provided by:

- 1) Payment Type (e.g. Credit, Debit, EBT, Gift Card, POS Check, or WIC)
- 2) Report Level (authorization, detail or summary)
- 3) Record Type (mandatory records and optional records).

A Merchant Activity File Definition Table tracks what Payment Type, Report Levels, and Record Types are provided to the client. This file determines what information is provided to the client in the Enhanced Merchant Activity File.

The Enhanced Merchant Activity File is available through a number of electronic file delivery interfaces, including standard host file transmission options, including FTP and Connect: Direct, and through the Direct Workstation. The Enhanced Merchant Activity File is generated once per day following the end-of-day processing procedures required to clear and settle our client's network transactions and queued for transmission to the client. The file is produced in accordance with our standard processing schedules for bankcard processing. The availability of MAF files requires the timely delivery of deposited transactions to our system, and if transaction information is not delivered within the required deposit cutoff time frames, the MAF file will not be generated until the subsequent business processing date. Given timely receipt of transaction information and normal processing, the Enhanced Merchant Activity File should be available by 8am each day.

For customers concerned with increased data security, the Enhanced Merchant Activity File has the option for the truncation of customer cardholder numbers (for Credit, Debit, EBT, Gift Card, WIC) and customer checking account information (for POS Check). If a merchant chooses to be set up with the Truncated version of the Enhanced Merchant Activity File, the following truncation formats will be applied to the customer's cardholder data or checking account information:

#### For Credit, Debit, EBT, Gift Card and WIC:

- If the card length is 15 or 16 digits, then show the first 6 digits and then the last four digits
- If the card length is greater than 16 digits, then show the first 8 digits and then the last four digits.
- If the card length is less than 15 digits, then show the first 3 digits and then the last four digits.

#### For POS Check and General Check Services:

- Regardless of the length of the customer's DDA, show the last 4 digits of the DDA
- The customer's R/T will never be truncated so that the merchant can correctly identify their customer's Financial Institution should they need to contact them to resolve a customer issue or dispute.

Note: This truncation feature is an option by default, the Enhanced Merchant Activity File WILL NOT be set up with this truncation or masking feature. This special functionality can be turned on at any time for a merchant via this special request. However, a merchant can only receive one format of eMAF (either truncated or non-truncated). IT can switch a merchant from non-truncated to truncated at any time. However, IT will not be able to re-create any previous day(s) files in the truncated format. The truncation or masking feature would simply apply to any new files once the feature has been turned on. The same would apply to a merchant that was switching from truncated to un-truncated as well.

## ENHANCED MERCHANT ACTIVITY FILE (eMAF) STRUCTURAL ORGANIZATION

1. An Enhanced Merchant Activity File (eMAF) has a single delivery destination (receiving organization). The file will consist of separate files for each primary payment piece -credit, debit, gift card, etc. These files will be strung together in a single transmission.
2. Each file (credit, debit, gift, etc.) will contain one File Header and one File trailer record. There will be more than one set of Header/Trailer Records in a file transmission.
3. An eMAF can contain multiple types of processing activity, including Authorization (Pre-Settlement Information), and Settlement- Information. Header and Trailer Records will be used to separate each type of processing activity for each payment type - for example Credit Card Authorization Header and Trailer Records, Debit POS and EBT Reconciliation Detail Header and Trailer Records, and Gift Card Reconciliation Summary Header and Trailer Records could all appear in a single eMAF.
4. An eMAF can contain Reconciliation Information at the 1) Detail Level (each transaction), 2) Summary, or 3) Both the Detail and Summary Level. The Detail and Summary Reconciliation Level records will be separated by an individual Header and Trailer Records for each Payment Type.
5. The eMAF supports mandatory records and optional records. Mandatory and Optional Record requirements are identified within each record specification. A setup table will be required to define which records are provided to a client. Optional records cannot be provided unless the Mandatory Record is also provided.
6. All reporting for a specific Merchant Account Number (also known as a MID) will be provided within Merchant Account Number / Batch Header and Trailer Records.
7. If a client is receiving multiple types of reporting information in an eMAF file, the organization of the reporting information in the eMAF File will be:
  - A. Authorization Detail Records
  - B. Reconciliation Detail Records
  - C. Reconciliation Summary Records
8. A Merchant Activity File can contain no more than 999,999,999 records regardless of record type. The number of transactions that can be included in the file will depend on the types of records, payment types and other information requested by the client. An eMAF can routinely exceed 1 million or more transactions for a single chain code.
9. The Enhanced Merchant Activity File uses a fixed length format for all records and reporting information. Information is formatted for each field per the file specifications. Initial implementation will use a 200-byte format with the ability to lengthen records as required for future data reporting requirements.
10. Header and Trailer records for a Merchant Account Number will be generated **ONLY** if activity has occurred. Blank / Zero Dollar amount records will not be provided and **you must have activity in order to receive a record.**
11. If a merchant has multiple chains and would like one physical file with all of their work sent in that single file, this can be accommodated for by concatenating the multiple file into one. An eMAF will be generated for each chain and then the file will be concatenated into one physical file feed that can be sent to the merchant. The file will have multiple file headers and trailers for each product, one for each chain that is in the list. An example is below.

Chain A Credit Header  
 Chain A Debit Header  
 Chain A EBT Header  
 Chain B Credit Header  
 Chain B Debit Header  
 Chain B Gift Header

***Some records and/or fields within specific records are under development and are so identified within this source document***

## ENHANCED MERCHANT ACTIVITY FILE (eMAF) REPORTING INFORMATION AVAILABILITY

The Merchant Activity File will, upon full implementation, provide authorization and settlement information for all card payments supported by our system. Current file processing requirements for the Enhanced Merchant Activity File implementation allows for the following eMAF reporting information

### A. Authorization Level Information

#### 1. Detail Information

Authorization Detail records are separated by Payment Type and within each Payment Type by Merchant Account Number. They will include approvals, declines, and pre-authorizations as appropriate to product type.

- **Credit:** Visa, MasterCard, American Express, Discover Network (including JCB and CUP), Private Label, Fleet Cards (Voyager, Wright Express, Fleet One and FleetCor), Others
- **Debit:** Regional and National Debit POS Networks
- **EBT:** Regional (State) and National EBT Networks
- **Gift Card:** Premier Issue Gift Card, Foreign Gift Card (SVS)
- **POS Check Services**
- **WIC:** Women, Infants and Children Program

### B. Reconciliation - Detail Level Information

Reconciliation Detail records are separated by Payment Type and within each Payment Type by Batch / Merchant Account Number.

- **Credit:** Visa, MasterCard, American Express, Discover Network (including JCB and CUP), Private Label, Fleet Cards (Voyager, Wright Express)
- **Debit:** Regional and National Debit POS Networks
- **EBT:** Regional (State) and National EBT Networks
- **Gift Card:** Premier Issue Gift Card, Foreign Gift Card (Basic Information)
- **POS Check Services**
- **WIC:** Women, Infants and Children Program

### C. Reconciliation - Summary Level Information

Reconciliation Summary records are separated by Payment Type and within each Payment type by summary records at the Merchant Account Number, Division, and Chain Level. Optional Summary Level Records are available to provide additional information for specific Payment Types, such as Network Summary Records for Debit POS transactions and Transaction Type for Gift Card transactions.

- **Credit:** Visa, MasterCard, American Express, Discover Network (including JCB and CUP), Private Label, Fleet Cards (Voyager, Wright Express)  
\*Records for Each Card Networks within Credit Reconciliation Section
- **Debit:** Regional and National Debit POS Network Activity  
\*Optional Records for Summaries by Network
- **EBT:** Regional (State) and National EBT Networks
- **Gift Card:** Premier Issue Gift Card  
\*Summaries by transaction type
- **POS Check Services**
- **WIC:** Women, Infants and Children Program



## ENHANCED MERCHANT ACTIVITY FILE (eMAF) REPORTING RECORD OVERVIEW

The Enhanced Merchant Activity File includes the following types of reporting records:

- **File Header and File Trailer Record**  
One Set of Header and Trailer Records Per Payment Type (Credit, Debit, etc.)  
File Header and File Trailer Records Will Be Combined In Single Transmission
- **Merchant Account Number (MID) Header and Trailer Records**  
One Set of Header and Trailer Records Will Appear For Each Merchant Account Number  
A Set of Header and Trailer Records Will Appear Within Each Payment Type for Each Type of MAF Reporting Level (Authorization, Settlement Detail and Settlement Summary)
- **Authorization Detail Transaction Records – Mandatory Records**  
Mandatory Authorization Detail Records Provided For All Approved or Denied Transactions  
Each Authorization May Require More Than One Mandatory Authorization Detail Record
- **Authorization Detail Transaction Records – Optional Records**  
Mandatory Authorization Detail Records Provided For All Approved or Denied Transactions  
Each Authorization May Require More Than One Optional Authorization Detail Record.
- **Reconciliation Detail Level Records – Mandatory Records**  
Mandatory Reconciliation Detail Level Records Provided For Settled Transactions  
Each Settled Transaction May Require More Than One Mandatory Reconciliation Detail Record
- **Reconciliation Detail Level Records – Optional Records**  
Optional Reconciliation Detail Level Records Provided For Settled Transactions  
Each Settled Transaction May Require More Than One Optional Reconciliation Detail Record
- **Reconciliation Summary Level Payment Type Header and Trailer Records**  
One Set of Reconciliation Summary Level Payment Type Header and Trailer Record For Each Payment Type (Credit, Debit, Gift Card, etc.)
- **Reconciliation Summary Level Records – Mandatory Records**  
Mandatory Reconciliation Summary Level Records Provided For Settled Transactions  
More than one Mandatory Record may be required.
- **Reconciliation Summary Level Records – Optional Records**  
Optional Reconciliation Summary Level Records Provided For Settled Transactions  
More than one Mandatory Record may be required.
- **Adjustment Detail Transaction Records – Mandatory Records**  
Mandatory Adjustment Detail Records Provided For Financial adjustments

### Note:

**A Mandatory Record is a record that must be included in the file if the client elects to receive a particular type of processing activity (e.g. Authorization Detail, Reconciliation Detail etc.).**

**Optional records can only be provided if the mandatory records are received. For example, an Optional Reconciliation Detail Record can only be provided if the Mandatory Reconciliation Detail Record(s) is also received.**

## ENHANCED MERCHANT ACTIVITY FILE (EMAF) RECORD HIERARCHY

### Level 1 - File Header Record

Repeat For Each Payment Type (Credit, Debit, Gift, Etc.)

Specific Record Type For Each Payment Type (Credit, Debit, Gift, Etc.)

#### Level 2-MID/Batch Header Record

Header Record for each Merchant Account Number included in the file

Multiple Merchant Account Number records are supported

#### Level 3 - Authorization Transaction Detail Records

Payment Type Detail Records – Mandatory Records

Payment Type Detail Records – Optional Records

#### Level 2- MID/Batch Trailer Record

#### Level 2-MID/Batch Header Record

Header Record for Each Merchant Account Number included in the file

Multiple Merchant Account Number records are supported

#### Level 3 - Reconciliation Transaction Detail Records

Payment Type Detail Records – Mandatory Records

Payment Type Detail Records – Optional Records

#### Level 2- MID/Batch Trailer Record

#### Level 2-Summary Section Header Record

Header Record for each Merchant Account Number included in the file

Multiple Merchant Account Number records are supported

#### Level 3 - Reconciliation Summary Record

Payment Type Detail Records – Mandatory Records

Payment Type Detail Records – Optional Records

#### Level 2- Summary Section Trailer Record

#### Level 2-MID/Batch Header Record

Header Record for Each Merchant Account Number included in the file

Multiple Merchant Account Number records are supported

#### Level 3 - Adjustment Transaction Detail Records

Payment Type Detail Records – Mandatory Records

#### Level 2- MID/Batch Trailer Record

### Level 1- File Trailer Record

Repeat For Each Payment Type (Credit, Debit, Gift, Etc.)

Specific Record Type For Each Payment Type (Credit, Debit, Gift, Etc.)

# **ENHANCED MERCHANT ACTIVITY FILE (EMAF) CONTROL STRUCTURE**

The MAF Control Section of each record is required to ensure the entire file is received in the appropriate order and allows our clients to identify the information provided in the record. The Control Section includes:

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number File Header Record is always Record '000000001' Count Is Incremented By 1 For Each Record In The File
010	3	Character	Record Type Identifier: <b>EMAF File Structure Records – range from 000 - 999.</b> <b>File Header / Trailer Record Types</b> '010' – Credit File Header Record '910' – Credit File Trailer Record '020' – Debit File Header Record '920' – Debit File Trailer Record '030' – EBT File Header Record '930' – EBT File Trailer Record '040' – Gift Card File Header Record '940' – Gift Card File Trailer Record '050' – POS Check Services File Header Record '950' – POS Check Services File Trailer Record '060' – WIC File Header Record '960' – WIC File Trailer Record  <b>Hierarchy Header /Trailer Records</b> '070' – Detail Merchant Account Number (MID) / Batch Header Record '071' – Detail Merchant Account Number (MID) / Batch Header Record 2 '072' – Detail Merchant Account Number (MID) / Batch Header Record 3 '970' – Detail Batch Number Trailer Record '080' – Summary Section Header Record '980' – Summary Section Trailer Record  <b>Authorization Detail File Structure Records</b> (Record Range 100– 299) 100 - 119 – Credit Authorization Detail Records 120 - 129 – Debit POS Authorization Detail Records 130 - 139 – EBT Authorization Detail Records 140 - 149 – Gift Card Authorization Detail Records 150 - 159 – POS Check Authorization Detail Records 160 - 169 – WIC Authorization Detail Records  <b>Reconciliation Detail File Structure Records</b> (Record Range 300– 499) 300 - 319 – Credit Reconciliation Detail Records 320 - 329 – Debit POS Reconciliation Detail Records 330 - 339 – EBT Reconciliation Detail Records 340 - 349 – Gift Card Reconciliation Detail Records 350 - 359 – POS Check Reconciliation Detail Records 360 - 369 – WIC Reconciliation Detail Records  <b>Reconciliation Summary File Structure Records</b> (Record Range 500– 699) 500 - 519 – Credit Reconciliation Summary Records 520 - 529 – Debit POS Reconciliation Summary Records 530 - 539 – EBT Reconciliation Summary Records 540 - 549 – Gift Card Reconciliation Summary Records 550 - 559 – POS Check Services Summary Records 560 - 569 – WIC Summary Records  <b>Adjustment Detail File Structure Records</b> (Record Range 700– 799) 700 - 719 – Credit Adjustment Detail Records 720 - 729 – Debit POS Adjustment Detail Records 730 - 739 – EBT Adjustment Detail Records 760 - 769 – WIC Adjustment Detail Records
013	3	Numeric	Record Length Indicator (Default - 200)
Total	16		

## ENHANCED MERCHANT ACTIVITY FILE (eMAF) REPORTING RECORDS

Information on each of the reporting records included in the Enhanced Merchant Activity File is included in this section of the eMAF Specification Document

### GENERAL FILE STRUCTURE RECORDS

#### FILE HEADER RECORDS

**Record Type:** 010 / 020 / 030 / 040 / 050/ 060  
**Requirements:** Mandatory  
 One File Header Record is included in every Enhanced Merchant Activity File.  
 Record is matched to a File Trailer Record.

**Record Content:**

#### Control Section Information

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	File Header Record is always Record '000000001' Record Type Identifier '010' – Credit File Header Record '020' – Debit File Header Record '030' – EBT File Header Record '040' – Gift Card File Header Record '050' – POS Check Services File Header Record '060' – WIC File Header Record
013	3	Character	Record Length = '200'

#### Reporting Section Information

Start	Length In Bytes	Data Type	Description
016	8	Character	File Title 'MAF FILE'
024	5	Character	File Format Version / Version Release Current Release: "03.00"
029	8	Numeric	File Creation Date (YYYYMMDD)
037	6	Numeric	File Creation Time- Format HHMMSS
043	8	Numeric	Processing Date-- Format YYYYMMDD
051	5	Character	Filler (space filled)
056	20	Character	File Creator "MERCHANT SERVICES " (3 Spaces)
076	30	Character	Disclaimer "PROPRIETARY AND CONFIDENTIAL " (2 Spaces)
106	6	Character	Chain Code (Alpha-numeric Unique Client Identifier)
112	4	Character	Merchant Acronym Note: Acronym will appear only for Debit, EBT, POS Check and WIC.

#### **Future Usage Fields**

116	4	Character	Principal Group- <b>Future Use</b>
120	6	Character	ISO Group- <b>Future Use</b>
126	7	Character	Affiliate Group/ISC Group- <b>Future Use</b>
133	7	Character	National Group- <b>Future Use</b>
140	4	Character	Regional Group- <b>Future Use</b>
144	5	Character	Branch Group- <b>Future Use</b>
149	10	Character	Super Chain- <b>Future Use</b>
159	42	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

## FILE TRAILER RECORDS

**Record Type:** 910 / 920 / 930 / 940 / 950 / 960

**Requirements:** Mandatory

One File Trailer Record is included in every Enhanced Merchant Activity File.  
File Trailer Record is matched to a File Header Record.

**Record Content:**

### Control Section Information

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	File Trailer Record Will Always Be Last Record in the eMAF Record Type Identifier '910' – Credit File Trailer Record '920' – Debit File Trailer Record '930' – EBT File Trailer Record '940' – Gift Card File Trailer Record '950' – POS Check Services File Trailer Record '960' – WIC File Trailer Record
013	3	Character	Record Length = '200'

### Reporting Section Information

Start	Length In Bytes	Data Type	Description
016	12	Character	File Position Reference 'END OF FILE'
028	8	Character	Record/ File Line Count Count Includes the File Trailer Record
036	5	Character	Filler (spaces)
041	20	Character	File Creator 'MERCHANT SERVICES ' (3 Spaces)
061	30	Character	Disclaimer "PROPRIETARY AND CONFIDENTIAL " (2 Spaces)
091	110	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

# MERCHANT ACCOUNT NUMBER (MID) /BATCH HEADER RECORD 1

**Record Type:** 070  
**Requirements:** Mandatory  
 One record is included for every Merchant Account Number (MID) included in the Merchant Activity File. These records can repeat in different sections of the MAF. For example, a MID Header Record for the same Merchant Account Number could appear in the Authorization Detail Section under payment types Credit, Debit, EBT, Gift Card, POS Check and WIC and under the Reconciliation Detail Section under the same payment types. MID Header Record is matched to a MID Trailer Record

**Record Content:**

**Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier '070' – MID Header Record #1
013	3	Character	Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	2	Character	Batch Settlement Type. Eligible Values Include: '01' – Credit Authorization '02' – Credit Detail '03' – Credit Adjustment '21' – Debit Authorization '22' – Debit Detail '23' – Debit Adjustment '31' – EBT Authorization '32' – EBT Detail '33' – EBT Adjustment '41' – Gift Card Authorization '42' – Gift Card Detail '51' – POS Check Authorization '52' – POS Check Detail '61' – WIC Authorization '62' – WIC Detail '63' – WIC Adjustment
018	16	Character	Merchant Account Number (Settlement MID) This MID must match the MID in the Merchant Account Number Header Record that is paired with the Trailer Record. Left Justified, Blank/Space Filled Example: '4445123456789 ' (3 Trailing Spaces) '4445456789012345' (No Trailing Spaces)
034	16	Character	Front End Merchant Account Number (Front End MID) Clients providing an alternate Front End MID (10 to 16 digits) will have an entry in this field representing the Front End that is associated with the Settlement MID. If an alternate account number is not provided, this field will be space filled. Eligible Values: Numeric, Left Justified, Blank/Space Filled Examples: '5436859900123456' (No Trailing Spaces) '09087654 ' (8 Trailing Spaces)
050	3	Character	Merchant Division Number (000-999) Blank/Spaced Filled
053	9	Numeric	Merchant Store Number Right justified, zero filled; Example: '000054321'
062	25	Character	Merchant Name (MDF Descriptor)
087	3	Character	Merchant Location Country Code Eligible Values: '840' = United States; '124' = Canada
090	6	Numeric	Batch Number File Identifier Must be unique and sequential within file. Every batch file will have a unique Batch Number Identifier. First Batch Record in every MAF file will be '000001' and will reset with every file
096	105	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

**MERCHANT ACCOUNT NUMBER (MID) /BATCH HEADER RECORD 2**

**Record Type:** 071  
**Requirements:** Optional MID Header Record  
 Merchant Location Information Record  
**Record Content:**

**Control Section Information**

<b>Start</b>	<b>Length In Bytes</b>	<b>Data Type</b>	<b>Description</b>
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier '071' – MID Header Record #2
013	3	Character	Record Length = '200'

**Reporting Section Information**

<b>Start</b>	<b>Length In Bytes</b>	<b>Data Type</b>	<b>Description</b>
016	25	Character	Merchant Name
041	15	Character	Merchant City Left Justified, Blank/Space Filled
056	3	Character	Merchant State Left Justified, Blank/Space Filled
059	9	Character	Merchant Zip Code Left Justified, Blank/Space Filled
068	3	Character	Merchant Country Code Left Justified, Blank/Space Filled
071	3	Character	Time Zone For example, 'EDT', 'EST', 'CDT'
074	17	Character	Basic DDA /Checking Account Number Numeric Data, Left Justified, Blank/Space Filled
091	9	Character	Basic ABA /Routing and Transit Number Numeric Data, Left Justified, Blank/Space Filled
100	17	Character	Deposit DDA /Checking Account Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
117	9	Character	Deposit ABA /Routing and Transit Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
126	17	Character	Fee DDA /Checking Account Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
143	9	Character	Fee ABA /Routing and Transit Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
152	17	Character	Exception DDA /Checking Account Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
169	9	Character	Exception ABA /Routing and Transit Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
178	23	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

**MERCHANT ACCOUNT NUMBER (MID) /BATCH HEADER RECORD 3**

**Record Type:** 072  
**Requirements:** Optional MID Header Record  
 Merchant Location Information Record

**Record Content:****Control Section Information**

<b>Start</b>	<b>Length In Bytes</b>	<b>Data Type</b>	<b>Description</b>
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
			'072' – MID Header Record #2
013	3	Character	Record Length = '200'

**Reporting Section Information**

<b>Start</b>	<b>Length In Bytes</b>	<b>Data Type</b>	<b>Description</b>
016	17	Character	Alternate DDA /Checking Account Number Numeric Data, Left Justified, Blank/Space Filled
033	9	Character	Alternate ABA /Routing and Transit Number Numeric Data, Left Justified, Blank/Space Filled
042	159	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		



## SUMMARY SECTION HEADER RECORD

**Record Type:** 080  
**Requirements:** Mandatory  
 One record is included if summary section information is provided in this file  
 Record is matched to a Summary Trailer Record

**Record Content:**

**Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
			'080' – Summary Section Header Record
013	3	Character	Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	3	Character	Payment Type Indicator
			'CRT' –Credit
			'DBT' –Debit
			'EBT' –Electronic Benefits Transfer (EBT)
			'GFT' –Gift Card
			'VPS' –POS Check Services
			'WIC' –Women, Infants & Children (WIC)
019	182	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

# MERCHANT ACCOUNT NUMBER (MID) /BATCH TRAILER RECORD

**Record Type:** 970  
**Requirements:** Mandatory  
 One record is included for every Merchant Account Number (MID) included in the Merchant Activity File. Record is matched to a MID Header Record

**Record Content:**

## Control Section Information

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier '970' – MID Trailer Record
013	3	Character	Record Length = '200'

## Reporting Section Information

Start	Length In Bytes	Data Type	Description
016	12	Character	Position Reference-'END OF MID ' (Two Trailing Spaces)
028	16	Character	Merchant Account Number (Settlement MID) This MID must match the MID in the Merchant Account Number Header Record that is paired with the Trailer Record Left Justified, Blank/Space Filled Example: '4445123456789 ' (3 Trailing Spaces) '4445456789012345' (No Trailing Spaces)
044	6	Numeric	Batch Number File Identifier Must be unique and sequential within file. Every batch file will have a unique Batch Number Identifier. First Batch Record in every MAF file will be '000001' and will reset with every file
050	8	Numeric	Number of Monetary Authorizations <i>Credit/Debit/EBT POS Check/ WIC will include:</i> <u>After 100 Records, Approved and Declined Authorizations</u> <u>After 300 Records, Approved Authorizations Only</u> <i>Gift Card includes: Purchases, Unloads, Completions, Closes</i> <i>Note: Non-Monetary items will not be included in this count</i>
058	11	Numeric	Dollar Amt of Monetary Authorizations/Completed Sales/ Other Net Debit Transactions (DDDDDDDDDDCC)
069	8	Numeric	Number of Completed Monetary Returns/ Other Net Credit Transactions <i>Credit/Debit/POS Check/ WIC will include:</i> <u>After 100 Records, Approved and Declined Authorizations</u> <u>After 300 Records, Approved Authorizations Only</u> <i>Gift Card includes: Returns, Reloads and Activations</i> <i>Note: Non-Monetary items will not be included in this count</i>
077	11	Numeric	Dollar Amt of Completed Monetary Returns/Other Net Credit Transactions (format DDDDDDDDDCC)
088	8	Numeric	Number of Completed Cash Back Transactions <i>Credit/Debit/POS Check will include:</i> <u>After 100 Records, Approved and Declined Authorizations</u> <u>After 300 Records, Approved Authorizations Only</u> <i>Gift Card includes Cash Back Amount in Purchase For Full Depletion Transactions only; EBT and WIC do not support Cash Back.</i>
096	11	Numeric	Amount of Cash Back in Completed Transactions (format DDDDDDDDDCC)
107	12	Numeric	Net Amount of Batch (format DDDDDDDDDCC)
119	1	Character	Net Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
120	9	Numeric	Logical Count of All Transaction Records within Batch Header and Trailer Records
129	72	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

# SUMMARY SECTION TRAILER RECORD

**Record Type:** 980  
**Requirements:** Mandatory  
 One record is included if summary section information is provided in this file.  
 Record is matched to a Summary Header Record  
**Record Content:**

## Control Section Information

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier '980' – Summary Section Trailer Record
013	3	Character	Record Length = '200'

## Reporting Section Information

Start	Length In Bytes	Data Type	Description
016	3	Character	Payment Type Indicator 'CRT' –Credit 'DBT' –Debit 'EBT' –Electronic Benefits Transfer (EBT) 'GFT' –Gift Card 'VPS' –POS Check Services 'WIC' –Women, Infants & Children (WIC)
019	9	Numeric	Logical Record Count in Summary Section Includes Summary Section Header and Trailer Records
028	173	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

**CREDIT CARD ACTIVITY FILE RECORDS****CREDIT AUTHORIZATION DETAIL TRANSACTION REPORTING RECORD 1****Record Type:** 100

**Requirements:** This record is the Base Transaction Detail reporting record format for Authorization Detail Reporting. This record uses a common Authorization Detail Transaction Reporting format. Mandatory if receiving Credit Card Authorization Detail Transaction Reporting in the Activity File.

**Record Content:****Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier '100' – Credit Authorization Detail Record 1
013	3	Character	Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	8	Numeric	Transaction Date - Format MMDDCCYY
024	6	Numeric	Transaction Time - Format HHMMSS
030	3	Character	Transaction Type Code Left Justified, Blank/Space Filled <b>Refer To Table 100.4</b>
033	19	Character	Card / Account Number Left Justified, Blank/Space Filled E.g. "4445123456789012 " (3 trailing Spaces)
052	4	Numeric	Expiration Date - Format MMY E.g. 1205 = December 2005
056	10	Character	Reserved - Future Use
066	11	Numeric	Authorized Amount (format DDDDDDDDDCC)
077	11	Numeric	Old Authorized Amount (format DDDDDDDDDCC)
088	11	Numeric	Cash Back Amount (format DDDDDDDDDCC)
099	2	Character	Authorization Request Response Code 2-character code <b>Refer To Table 100.3</b>
101	6	Character	Authorization Code Left Justified, Blank/Space Filled, Alphanumeric Capable
107	3	Character	POS Entry Mode Left Justified, Blank/Space Filled <b>Refer To Table 100.11</b>
110	4	Character	MCC / SIC Code
114	4	Character	Card Type/Network ID <b>Refer To Table 100.14</b>
118	4	Character	Call Type <b>Refer To Table 100.17</b>
122	79	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

## CREDIT AUTHORIZATION DETAIL TRANSACTION REPORTING RECORD 2

**Record Type:** 101  
**Requirements:** Optional Detail Reporting Record  
 Must receive record 100 to receive this record  
**Record Content:**

### Control Section Information

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
013	3	Character	'101' – Credit Authorization Detail Record 2
			Record Length = '200'

### Reporting Section Information

Start	Length In Bytes	Data Type	Description
016	1	Character	Authorization Source <b>Refer To Table 100.1</b>
017	3	Character	POS Condition Code (Left Justify, Blank/Space Filled) <b>Refer To Table 100.2</b>
020	2	Character	CAT Indicator (Left Justify, Blank/Space Filled) <b>Refer To Table 100.10</b>
022	2	Character	AVS Response Code (Left Justified, Blank/Space Filled) <b>Refer To Table 100.5</b>
024	1	Character	CVV2 Presence Code Indicator <b>Refer To Table 100.6</b>
025	2	Character	CVV2 Response Code Indicator (Left Justified, Blank/Space Filled) <b>Refer To Table 100.7</b>
027	1	Character	Mail/Phone Indicator (Left Justify, Blank/Space Filled) <b>Refer To Table 100.8</b>
028	4	Character	Register Number (Future Use on certain Front Ends) (Not Currently Available)
032	9	Numeric	Salesperson/Employee Number/Clerk ID (Left Justified, Blank/Space Filled) *Merchant Supplied Data (Current Max 6 bytes)(Not Available on all Front Ends)
041	3	Numeric	Currency Code <b>Refer To Table 100.15</b>
044	3	Numeric	Country Code <b>Refer To Table 100.16</b>
047	2	Character	Authorization Characteristics Indicator-ACI (Left Justified, Blank/Space Filled) <b>Refer To Table 100.9</b> Network Response Fields (See Definitions Below)
<i>a. Network Response Field – Visa Transactions</i>			
049	15	Character	Visa - Transaction ID
064	4	Character	Visa - Validation Code
068	2	Character	Visa - Authorization Response Code
<i>b. Network Response Field – MasterCard Transactions</i>			
049	9	Character	MasterCard – Banknet Reference Number
058	4	Character	MasterCard – Banknet Settlement Date
062	8	Character	MasterCard – Reserved - Blank/Space Filled
<i>c. Network Response Field – Other Transactions</i>			
049	21	Character	Blank/Space Filled
070	8	Numeric	Business Date -MMDDCCYY format
078	12	Character	Retrieval Reference Number
090	1	Character	CAVV Response (Blank/Space Filled)
091	1	Character	Void Indicator (Blank/Space Filled)
092	3	Character	Origin Type (Blank/Space Filled) <b>Table 100.27</b>
095	2	Character	Visa Card Level Results/Visa Product Code <b>Table 100.32</b>
097	1		RTC Settlement Type
098	19	Character	Token
117	6	Character	Token ID
123	1	Character	EMV Transaction Flag. Will be set to "Y" if this was an EMV chip card transaction.

**ENHANCED MERCHANT ACTIVITY FILE SPECIFICATIONS**

124	1	Character	Card EMV Capability Flag. Will be set to "Y" if the card was EMV chip card capable.
125	1	Character	Terminal EMV Capability Flag. Will be set to "Y" if the terminal was EMV chip card capable.
126	1	Character	EMV Offline Transaction Flag. Will be set to "Y" if the authorization was done via the chip.
127	74	Character	Reserved – Future Use – Blank/Space Filled

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<b><i>Total</i></b>	200
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**CREDIT RECONCILIATION DETAIL TRANSACTION RECORD 1****Record Type:** 300

**Requirements:** This record is the Base Transaction Detail reporting record format, which is a common Reconciliation Detail Transaction Reporting Record, available for all Reconciliation Detail Payment Types supported in the eMAF.  
Mandatory if Receiving Credit Card Reconciliation Detail Reporting in the MAF file.

**Record Content:****Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier '300' – Credit Reconciliation Detail Record 1
013	3	Character	Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	8	Numeric	Transaction Date - Format MMDDCCYY
024	4	Numeric	Transaction Time - Format HHMM
028	9	Numeric	Transaction Sequence Number Eligible Values: "000000000 - 999999999" Left Justified, Space Filled
037	3	Character	Transaction Type Code Left Justified, Blank/Space Filled <b>Refer To Table 100.4</b>
040	2	Character	Reserved – Future Use – Blank/Space Filled
042	6	Character	Authorization Code Left Justified, Blank/Space Filled, Alphanumeric Capable
048	3	Character	POS Entry Mode Left Justified, Blank/Space Filled <b>Refer To Table 100.11</b>
051	19	Character	Card / Account Number Left Justified, Blank/Space Filled E.g. "4445123456789012 " (3 trailing Spaces)
070	4	Numeric	Expiration Date - Format MMY E.g. 1205 = December 2005
074	11	Numeric	Transaction Amount (format DDDDDDDDDCC)
085	11	Numeric	Old Authorized Amount (format DDDDDDDDDCC)
096	11	Numeric	Cash Back Amount (format DDDDDDDDDCC)
107	4	Character	MCC/SIC Code
111	4	Character	Card Type/Network ID <b>Refer To Table 100.14</b>
115	3	Character	Card Product Type Valid Only for Visa, MasterCard and Gift Card transactions Left Justified, Blank/Space Filled <b>Refer To Table 100.31</b>
118	6	Character	Reserved – Future Use – Space Filled
124	11	Character	Draft Locator Number/Merchant Reference Number (Customer Supplied Data for Data Matching)
135	6	Character	Batch Number (Client Batch Number if supplied) Left Justified, Blank/Space Filled
141	11	Numeric	Convenience Fee Amount (format DDDDDDDDDCC)
152	24	Character	Network Reference Number
176	25	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

**CREDIT RECONCILIATION DETAIL TRANSACTION RECORD 2**

**Record Type:** 301  
**Requirements:** Optional Detail Reporting Record  
 Must receive record 300 to receive this record  
**Record Content:**

**Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
013	3	Character	'301' – Credit Reconciliation Detail Record 2 Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	1	Character	Authorization Source <b>Refer To Table 100.1</b>
017	1	Character	Mail/Phone Indicator (Left Justify, Blank/Space Filled) <b>Refer To Table 100.8</b>
018	2	Character	CAT Indicator (Left Justify, Blank/Space Filled) <b>Refer To Table 100.10</b>
020	2	Character	AVS Response Code (Left Justified, Blank/Space Filled) <b>Refer To Table 100.5</b>
022	1	Character	CVV2 Response Code Indicator (Left Justified, Blank/Space Filled) <b>Refer To Table 100.7</b>
023	4	Character	Register Number (If Available)
027	9	Character	Terminal Number (If Available)
036	9	Numeric	Salesperson/Employee Number/Clerk ID *Merchant Supplied Data
045	3	Character	Currency Code <b>Refer To Table 100.15</b>
048	2	Character	Authorization Characteristics Indicator- ACI (Left Justified, Blank/Space Filled) <b>Refer To Table 100.9</b>
050	2	Character	Original Interchange Indicator <b>Refer To Table 100.12</b>
052	9	Numeric	Interchange Code <b>Refer To Table 100.29</b>
061	14	Numeric	Interchange (Reimbursement Fee) Amount (format DDDDDCCCCCCCC)
075	1	Character	Interchange (Reimbursement Fee) Amount Sign (+ or -)
076	3	Character	Surcharge Reason/Interchange Adjustment Reason Code <b>Refer To Table 100.13</b>
079	8	Numeric	Surcharge/Interchange Adjustment Amount (format DDDDDCC)
087	1	Character	Surcharge/Interchange Adjustment Sign (+ or -)
088			Network Response Fields
<i>a. Network Response Field – Visa Transactions</i>			
088	15	Character	Visa - Transaction ID
103	4	Character	Visa - Validation Code
107	2	Character	Visa - Authorization Response Code
<i>b. Network Response Field – MasterCard Transactions</i>			
088	9	Character	MasterCard – Banknet Reference Number
097	4	Character	MasterCard – Banknet Settlement Date
101	8	Character	MasterCard – Reserved Space
109	2	Character	Visa Card Level Results/Visa Product Code <b>Table 100.32</b>
111	1	Character	RTC Settlement Type
112	19	Character	Token
131	6	Character	Token ID
137	63	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		





**CREDIT RECONCILIATION DETAIL TRANSACTION RECORD 3 – DCC/MCP Information**

**Record Type:** 302  
**Requirements:** Optional if receiving Credit Card Reconciliation Detail Reporting in the MAF file. Provides DCC information to client.  
**Record Content:**

**Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
013	3	Character	'302' – Credit Reconciliation Detail Record 3 - DCC
			Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	1	Character	DCC/MCP Indicator
017	12	Numeric	Transaction Amount – U.S. Dollars
			Funds requested by the cardholder in the local currency of the transaction as represented by currency code. Right-justified, zero-filled
			The location of the decimal point is implied based upon the currency code. For example, '000000000123' = \$1.23 with currency code of '840' (US dollars)
029	3	Numeric	Currency Code
			Currency code for the Transaction Amount field
			<b>Refer To Table 100.15</b>
032	12	Numeric	Cardholder Billing Amount –Foreign Currency
			This amount contains the equivalent transaction amount in the currency represented by the Cardholder Billing Currency Code. The location of the decimal point is implied based upon the currency code.
044	8	Numeric	Conversion Rate, Cardholder Billing Amount
			Currency Conversion Rate Factor. This value is fixed length 8 positions. The leftmost decimal indicator denotes the number of positions that the decimal point shall be moved from the right to the left. The leftmost digit must be between 0 and 7.
052	3	Numeric	Authorization Currency Code
			Cardholder Billing -Currency code used to identify the currency of the cardholder billing transaction amount (Field 6).
			This field must be in a currency other than US dollars ('840').
			<b>Refer To Table 100.15</b>
055	146	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

**CREDIT RECONCILIATION DETAIL TRANSACTION RECORD 4 – RISK HOLDS AND RELEASES****Record Type:** 303**Requirements:** Required if receiving Reconciliation Records in Activity File.  
One record is included for each individual Hold and for each individual Release for any MID / merchant number that incurs a Hold/Release.**Record Content:****Control Section Information**

<b>Start</b>	<b>Length In Bytes</b>	<b>Data Type</b>	<b>Description</b>
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
			'303' – Credit Reconciliation Detail Record 4 – Holds/Releases
013	3	Character	Record Length = '200'

**Reporting Section Information**

<b>Start</b>	<b>Length In Bytes</b>	<b>Data Type</b>	<b>Description</b>
016	4	Numeric	Transaction Date - Format MMDD
020	4	Numeric	Reserved – Future Use – Blank/Space Filled
024	8	Numeric	Action Date - Format MMDDCCYY
			Date of Hold or Release
032	19	Character	Card / Account Number (Left Justified, Space Filled) E.g. "4445123456789012 " (3 trailing Spaces)
051	11	Numeric	Transaction Amount (format DDDDDDDDDCC)
062	2	Character	Action Type Eligible Values Include but are not limited to: "H" – Hold "R" – Release Left Justified, Space Filled
064	19	Character	Token
083	6	Character	Token ID
089	112	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

# CREDIT RECONCILIATION DETAIL TRANSACTION RECORD 5 – FLEET DATA ELEMENTS RECORD 1

**Record Type:** 304 – Coming Soon.  
**Requirements:** Required if receiving Reconciliation Records in Activity File and turned on for Fleet Records.

**Record Content:**

**Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
013	3	Character	'304' – Fleet Data Record 1
			Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	7	Character	Odometer
023	17	Character	Vehicle Number
040	17	Character	Driver Number
057	7	Numeric	Merchant Discount Amount (DDDDDDCC)
064	6	Numeric	Participant Discount amount (DDDDCC)
070	8	Character	Invoice Number
078	8	Character	Draft Number
086	1	Character	Service Type
087	8	Numeric	Sales Tax (DDDDDDCC)
095	26	Character	Filler
121	3	Character	Fuel Product Code
124	1	Character	Fuel Unit of Measure
125	7	Numeric	Fuel Quantity (DDDDCCC)
132	7	Numeric	Fuel Price (DDDDCCC)
139	9	Numeric	Fuel Amount (DDDDDDDDCC)
148	3	Character	Oil Product Code
151	1	Character	Oil Unit of Measure
152	7	Numeric	Oil Quantity(DDDDCCC)
159	7	Numeric	Oil Price(DDDDCCC)
166	9	Numeric	Oil Amount(DDDDDDDDCC)
175	3	Character	Product1 Code
178	7	Numeric	Product1 Price (DDDDCCC)
185	7	Numeric	Product1 Quantity(DDDDCCC)
192	9	Numeric	Product1 Total Amount(DDDDDDDDCC)
<b>Total</b>	200		

**CREDIT RECONCILIATION DETAIL TRANSACTION RECORD 6 – FLEET DATA ELEMENTS RECORD 2****Record Type:** 305 – Coming Soon.**Requirements:** Required if receiving Reconciliation Records in Activity File and turned on for Fleet Records. This record will only be produced if there is more than one additional product code. A blank record will not be produced.**Record Content:****Control Section Information**

<b>Start</b>	<b>Length In Bytes</b>	<b>Data Type</b>	<b>Description</b>
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
013	3	Character	'305' – Fleet Data Record 2
			Record Length = '200'

**Reporting Section Information**

<b>Start</b>	<b>Length In Bytes</b>	<b>Data Type</b>	<b>Description</b>
016	3	Character	Product2 Code
019	7	Numeric	Product2 Price (DDDDCCC)
026	7	Numeric	Product2 Quantity(DDDDCCC)
033	9	Numeric	Product2 Total Amount(DDDDDDDDCC)
042	3	Character	Product3 Code
045	7	Numeric	Product3 Price (DDDDCCC)
052	7	Numeric	Product3 Quantity(DDDDCCC)
059	9	Numeric	Product3 Total Amount(DDDDDDDDCC)
068	3	Character	Product4 Code
071	7	Numeric	Product4 Price (DDDDCCC)
078	7	Numeric	Product4 Quantity(DDDDCCC)
085	9	Numeric	Product4 Total Amount(DDDDDDDDCC)
094	3	Character	Product5 Code
097	7	Numeric	Product5 Price (DDDDCCC)
104	7	Numeric	Product5 Quantity(DDDDCCC)
111	9	Numeric	Product5 Total Amount(DDDDDDDDCC)
120	3	Character	Product6 Code
123	7	Numeric	Product6 Price (DDDDCCC)
130	7	Numeric	Product6 Quantity(DDDDCCC)
137	9	Numeric	Product6 Total Amount(DDDDDDDDCC)
146	3	Character	Product7 Code
149	7	Numeric	Product7 Price (DDDDCCC)
156	7	Numeric	Product7 Quantity(DDDDCCC)
163	9	Numeric	Product7 Total Amount(DDDDDDDDCC)
172	3	Character	Product8 Code
175	7	Numeric	Product8 Price (DDDDCCC)
182	7	Numeric	Product8 Quantity(DDDDCCC)
189	9	Numeric	Product8 Total Amount(DDDDDDDDCC)
190	11	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

**CREDIT RECONCILIATION SUMMARY LEVEL RECORD 1**

**Record Type:** 500  
**Requirements:** Required if receiving Reconciliation Records in Activity File.  
 One record is included for each reconciliation level and file type.

**Record Content:****Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier '500' – Credit Reconciliation Summary Record 1
013	3	Character	Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	1	Character	Reconciliation Record Level 'M' = MID Level Reconciliation Record 'D' = Division Level Reconciliation Record 'C' = Chain Level Reconciliation Record
017	4	Character	Submission Date Field or Summary Totals Indicator Date file is received (e.g. EMD)/ processed (e.g. VTL) 'MMDD' Format; Put 'TOTL' if totals record
021	1	Character	Totals Record Indicator "T" = Totals Record for Reconciliation Record Level Note: Since more than one file type can be present for a given reconciliation record level (e.g. a MID can be supported on Vital and on an EMD file), a record summing all activity for all file sources is generated and will contain a value of "T" in this field. " " = All Other Records
022	4	Character	File Submission Time (HHMM) Field reflects the time EMD file is received or the time Vital file is processed. Blank if Submission Date Field contains 'TOTL'
026	4	Character	File Date (Business Date/ Processing Date set in EMD File) 'MMDD' Format; Blank if Totals Record Indicator value is "T"
030	3	Character	File Type or Summary Indicator Field File sources include, but are not limited to, the following: 'EMD' - EMD Settlement File    'ADJ' - Adjustment 'POS' - Host Data Capture    'VTL' - Vital Processing File Note: "ALL" if Totals Record Indicator value is "T"
033	3	Character	Division Code (Blank for Chain Code Level Records or no Division defined)
036	9	Character	Store Number (9 Digit Field; Blank for Chain Code and Division Code records)
045	16	Character	Merchant Account Number (Blank for Chain Code and Division Code records) Left Justified, Space Filled
061	12	Numeric	Net Submitted Sales Amount (format DDDDDDDDDDDCC)
073	1	Character	Net Submitted Sales Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
074	12	Numeric	Rejected Amount (format DDDDDDDDDDDCC)
086	1	Character	Rejected Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money) 'E' = Potential Error – Check File
087	12	Numeric	Net Settled Sales Amount (format DDDDDDDDDDDCC) (Includes: Visa, MC, 5/3 Settled Discover, Discover Acquired, BML, Voyager)
099	1	Character	Net Settled Sales Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
100	12	Numeric	Net Non-Settled Sales Amount (format DDDDDDDDDDDCC)
112	1	Character	(Includes: Amex, Diners, Non-5/3 Settled Discover etc.) Net Non-Settled Sales Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
113	12	Numeric	Interchange Fees Amount (format DDDDDDDDDDDCC)
125	1	Character	Interchange Fee Amount Sign

				'+' = Net Credit (Paid Money)
				'-' = Net Debit (Owe Money)
126	12	Numeric	Chargeback Amount (format DDDDDDDDDCC)	
138	1	Character	Chargeback Amount Sign	
				'+' = Net Credit (Paid Money)
				'-' = Net Debit (Owe Money)
139	12	Numeric	Other Adjustments (to Deposit) Amount (format DDDDDDDDDCC)	
151	1	Character	Other Adjustment Amount Sign	
				'+' = Net Credit (Paid Money)
				'-' = Net Debit (Owe Money)
				Note: Does not include Holds/Release information- See Record 501
152	12	Numeric	Net Deposit Amount (Before Holds& Releases) (format DDDDDDDDDCC)	
164	1	Character	Net Deposit (Before Holds& Releases) Amount Sign	
				'+' = Net Credit (Paid Money)
				'-' = Net Debit (Owe Money)
165	12	Numeric	Convenience Fee Amount (format DDDDDDDDDCC)	
177	1	Character	Convenience Fee Amount Sign	
178	23	Character	Reserved – Future Use – Blank/Space Filled	
<b>Total</b>				200

**Note: Chargebacks, fees and other adjustments will only appear at the 'T' level.**

**CREDIT RECONCILIATION SUMMARY LEVEL RECORD 2**

**Record Type:** 501  
**Requirements:** Optional if receiving Credit Card Reconciliation Summary Reporting in the Activity File. Provides R/T and DDA information to the client.  
 Must receive record 500 to receive this record

**Record Content:****Control Section Information**

<b>Start</b>	<b>Length In Bytes</b>	<b>Data Type</b>	<b>Description</b>
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
013	3	Character	'501' – Credit Reconciliation Summary Record 2
			Record Length = '200'

**Reporting Section Information**

<b>Start</b>	<b>Length In Bytes</b>	<b>Data Type</b>	<b>Description</b>
016	17	Character	Basic DDA /Checking Account Number Numeric Data, Left Justified, Blank/Space Filled
033	9	Character	Basic ABA /Routing and Transit Number Numeric Data, Left Justified, Blank/Space Filled
042	17	Character	Deposit DDA /Checking Account Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
059	9	Character	Deposit ABA /Routing and Transit Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
068	17	Character	Fee DDA /Checking Account Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
085	9	Character	Fee ABA /Routing and Transit Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
094	17	Character	Exception DDA /Checking Account Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
111	9	Character	Exception ABA /Routing and Transit Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
120	17	Character	Alternate DDA /Checking Account Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
137	9	Character	Alternate ABA /Routing and Transit Number Numeric Data, Left Justified, Blank/Space Filled
146	55	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		



**CREDIT RECONCILIATION SUMMARY LEVEL RECORD 3**

**Record Type:** 502  
**Requirements:** Present if merchant is receiving reconciliation records in Activity File and has deposit hold / release activity

**Record Content:****Control Section Information**

<b>Start</b>	<b>Length In Bytes</b>	<b>Data Type</b>	<b>Description</b>
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
013	3	Character	'502' – Credit Reconciliation Summary Record 3 Record Length = '200'

**Reporting Section Information**

<b>Start</b>	<b>Length In Bytes</b>	<b>Data Type</b>	<b>Description</b>
016	1	Character	Reconciliation Record Level 'M' = MID Level Reconciliation Record 'D' = Division Level Reconciliation Record 'C' = Chain Level Reconciliation Record
017	3	Character	Division Code (Blank for Chain Code Level Records or no Division defined)
020	9	Character	Store Number (9 Digit Field; Blank for Chain Code and Division Code records)
029	16	Character	Merchant Account Number (Blank for Chain Code and Division Code records) Left Justified, Space Filled
045	11	Numeric	Deposit Hold Amount (format DDDDDDDDDCC)
056	1	Character	Deposit Hold Amount Sign '+' = Credit (Money is released back to merchant) '-' = Debit (Money is withheld from merchant)
057	11	Numeric	Deposit Release Amount (format DDDDDDDDDCC)
068	1	Character	Deposit Release Amount Sign '+' = Credit (Money is released back to merchant) '-' = Debit (Money is withheld from merchant)
069	11	Numeric	Net Deposit Hold/Release Amount (format DDDDDDDDDCC)
080	1	Character	Net Deposit Hold/Release Amount Sign '+' = Credit (Money is released back to merchant) '-' = Debit (Money is withheld from merchant)
081	11	Numeric	Net Deposit Amount After Deposit Holds / Releases (format DDDDDDDDDCC)
092	1	Character	Net Deposit Amount After Deposit Holds / Releases Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
093	108	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	<b>200</b>		

**CREDIT RECONCILIATION SUMMARY LEVEL RECORD 4****Record Type:** 503

**Requirements:** Present if receiving reconciliation records in Activity File and card network has processing activity.  
 Record will repeat for each card network that had activity.  
 Will always follow the associated 500 record with a Totals Record = "T" Record indicator

**Record Content:****Control Section Information**

Start	Length In Bytes	Data Type	Description
<b>Start</b>	<b>Len</b>	<b>Type</b>	<b>Description</b>
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier '503' – Credit Reconciliation Summary Record 4
013	3	Character	Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	1	Character	Reconciliation Record Level 'M' = MID Level Reconciliation Record 'D' = Division Level Reconciliation Record 'C' = Chain Level Reconciliation Record
017	3	Character	Division Code (Blank for Chain Code Level Records or no Division defined)
020	9	Character	Store Number (9 Digit Field; Blank for Chain Code and Division Code records)
029	16	Character	Merchant Account Number (Blank for Chain Code and Division Code records) Left Justified, Space Filled
045	4	Character	Card Type/Network ID
049	12	Numeric	<b>Refer to Table 100.14</b> Net Sales Amount (format DDDDDDDDDCC)
061	1	Character	Net Sales Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
062	1	Character	Settlement Support Indicator 'S' = Settled Activity 'N-' = Non-Settled Activity
063	13	Numeric	Network Fees 1 (Interchange -Unbundled/ Discount-Bundled) (format DDDDDDDDDCCCC)
076	1	Character	Network Fees Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
077	12	Character	Reserve-Future Use
089	11	Numeric	Tax Exempt Amount (format DDDDDDDDDCC)
100	11	Numeric	Network Discount/Rebate Amount (format DDDDDDDDDCC) *Today's environment-only applies to Voyager/Wright Express
111	14	Numeric	Chargeback / Adjustment Amount (format DDDDDDDDDCCCC)
125	1	Character	Chargeback/Adjustment Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
126	9	Numeric	Currency Conversion / Other Network Income (format DDDDDDDCC)
135	12	Numeric	Convenience Fee Amount (format DDDDDDDDDCC)
147	1	Character	Convenience Fee Amount Sign
148	53	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

**CREDIT ADJUSTMENT/REVERSAL DETAIL LEVEL RECORD 1**

**Record Type:** 700  
**Requirements:** Optional -Provides information on Credit Adjustments and Reversals.  
**Record Content:** Currently only merchant generated reversals are included in this record. Adjustments and all other reversals are for future development

**Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier '700' – Credit Adjustment/Reversal Detail Level Record
013	3	Character	Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
16	3	Character	Transaction Type Code Left Justified, Blank/Space Filled <b>Refer To Table 100.4</b>
19	23	Character	Original Transaction Reference Number (Reversals only)
42	8	Numeric	Original Transaction Date - Format MMDDCCYY
50	6	Numeric	Original Transaction Time - Format HHMMSS
56	19	Character	Card / Primary Account Number (PAN) Left Justified, Blank/Space Filled E.g. "4445123456789012 " (3 trailing Spaces)
75	11	Numeric	Original Amount (DDDDDDDDCC)
86	1	Character	Original Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
87	8	Numeric	Adjustment/Reversal Date - Format MMDDCCYY
95	6	Numeric	Adjustment/Reversal Time - Format HHMMSS
101	3	Character	Adjustment Type <b>'REV' - Reversal</b> <b>Refer To Table 100.22</b>
104	11	Numeric	Adjustment/Reversal Amount (DDDDDDDDCC)
115	1	Character	Adjustment/Reversal Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
116	3	Character	Adjustment Reason Code – <b><i>Future Use</i></b> <b>Refer to Table 100.33</b>
119	3	Character	Error Code <b>Refer to Table 100.25</b>
122	4	Character	Network
126	75	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

**DEBIT ACTIVITY FILE RECORDS****DEBIT POS AUTHORIZATION DETAIL TRANSACTION REPORTING RECORD 1****Record Type:** 120

**Requirements:** This record is the Base Transaction Detail reporting record format for Authorization Detail Reporting. This record uses a common Authorization Detail Transaction Reporting format and it will include denials and pre-authorizations.  
Mandatory if receiving Debit Authorization Detail Transaction Reporting in the Activity File.

**Record Content:****Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier '120' –Debit POS Authorization Detail Record 1
013	3	Character	Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	8	Numeric	Transaction Date - Format MMDDCCYY
024	6	Numeric	Transaction Time - Format HHMMSS
030	9	Numeric	Transaction Sequence Number Eligible Values: "000000000 - 999999999" Left Justified, Space Filled
039	3	Character	Transaction Type Code Left Justified, Blank/Space Filled <b>Refer To Table 100.4</b>
042	19	Character	Card / Account Number Left Justified, Space Filled E.g. "4445123456789012 " (3 trailing Spaces)
061	4	Numeric	Expiration Date - Format MMY E.g. 1205 = December 2005
065	11	Numeric	Requested Settled Amount (format DDDDDDDDDCC)
076	11	Numeric	Requested Authorization Amount (format DDDDDDDDDCC)
087	11	Numeric	Cash Back Amount (format DDDDDDDDDCC)
098	1	Character	Transaction Disposition <b>Refer To Table 100.18</b>
099	3	Character	Denial Code <b>Refer To Table 100.30</b>
102	3	Character	POS Entry Mode Left Justified, Blank/Space Filled <b>Refer To Table 100.11</b>
105	44	Character	Terminal Location
149	4	Character	MCC / SIC Code
153	4	Character	Card Type/Network ID <b>Refer To Table 100.14</b>
157	4	Character	Cardholder ACRO
161	1	Character	Cardholder ID Method <b>Refer to Table 100.24</b>
162	3	Character	From Account Type <b>Refer to Table 100.20</b>
165	15	Character	Terminal ID/Terminal Locator
180	21	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

**DEBIT POS AUTHORIZATION DETAIL TRANSACTION REPORTING RECORD 2**

**Record Type:** 121  
**Requirements:** Optional Detail Reporting Record  
 Must receive record 120 to receive this record  
**Record Content:**

**Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier '121' –Debit POS Authorization Detail Record 2
013	3	Character	Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	1	Character	Authorization Source <b>Refer To Table 100.1</b>
017	3	Character	POS Condition Code Left Justify, Space Filled <b>Refer To Table 100.2</b>
020	4	Character	Register Number (If Available) Left Justified, Blank/Space Filled
024	9	Numeric	Salesperson/Employee Number/Clerk ID *Merchant Supplied Data
033	3	Character	Country Code <b>Refer To Table 100.16</b>
036	8	Character	Business Date (MMDDCCYY)
044	9	Character	Interchange Code <b>Refer To Table 100.29</b>
053	14	Numeric	Interchange Amount (format DDDDDCCCCCCCCC)
067	1	Character	Interchange Amount Sign (+ or -)
068	8	Character	Reserved(DDCCCCC)
076	19	Character	Token
095	6	Character	Token ID
101	1	Character	EMV Transaction Flag. Will be set to "Y" if this was an EMV chip card transaction.
102	1	Character	Card EMV Capability Flag. Will be set to "Y" if the card was EMV chip card capable.
103	1	Character	Terminal EMV Capability Flag. Will be set to "Y" if the terminal was EMV chip card capable.
104	1	Character	EMV Offline Transaction Flag. Will be set to "Y" if the authorization was done via the chip.
105	96	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

# DEBIT POS RECONCILIATION DETAIL TRANSACTION RECORD 1

**Record Type:** 320

**Requirements:** This record is the Base Transaction Detail reporting record format, which is a common Reconciliation Detail Transaction Reporting Record, available for all Reconciliation Detail Payment Types supported in the Activity File.  
Mandatory If Receiving Debit POS Reconciliation Detail Reporting in the Activity File.

**Record Content:**

Control Section Information

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier '320' –Debit POS Reconciliation Detail Record 1
013	3	Character	Record Length = '200'

Reporting Section Information

Start	Length In Bytes	Data Type	Description
016	8	Numeric	Transaction Date - Format MMDDCCYY
024	6	Numeric	Transaction Time - Format HHMMSS
030	9	Numeric	Transaction Sequence Number Eligible Values: "000000000 - 999999999"
039	3	Character	Transaction Type Code Left Justified, Blank/Space Filled <b>Refer To Table 100.4</b>
042	19	Character	Card / Account Number Left Justified, Space Filled E.g. "4445123456789012 " (3 trailing Spaces)
061	4	Numeric	Expiration Date - Format MMY E.g. 1205 = December 2005
065	11	Numeric	Requested Settled Amount (format DDDDDDDDDCC)
076	11	Numeric	Requested Authorization Amount (format DDDDDDDDDCC)
087	11	Numeric	Cash Back Amount (format DDDDDDDDDCC)
098	1	Character	Transaction Disposition <b>Refer to Table 100.18</b>
099	3	Character	Denial Code <b>Refer To Table 100.30</b>
102	3	Character	POS Entry Mode Left Justified, Space Filled <b>Refer To Table 100.11</b>
105	44	Character	Terminal Location
149	4	Character	MCC/SIC Code
153	4	Character	Card Type/Network ID <b>Refer To Table 100.14</b>
157	4	Character	Cardholder ACRO
161	1	Character	Cardholder ID Method <b>Refer to Table 100.24</b>
162	3	Character	From Account Type <b>Refer to Table 100.20</b>
165	15	Character	Terminal ID/Terminal Locator
180	21	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

## DEBIT POS RECONCILIATION DETAIL TRANSACTION RECORD 2

**Record Type:** 321  
**Requirements:** Optional Detail Reporting Record  
 Must receive record 320 to receive this record

**Record Content:**

### Control Section Information

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
013	3	Character	'321' – Debit POS Reconciliation Detail Record 2 Record Length = '200'

### Reporting Section Information

Start	Length In Bytes	Data Type	Description
016	1	Character	Authorization Source <b>Refer To Table 100.1</b>
017	3	Character	POS Condition Code Left Justify, Space Filled <b>Refer To Table 100.2</b>
020	4	Character	Register Number (If Available) Left Justified, Blank/Space Filled
024	9	Numeric	Salesperson/Employee Number/Clerk ID *Merchant Supplied Data
033	3	Character	Country Code <b>Refer To Table 100.16</b>
036	8	Character	Business Date (MMDDCCYY)
044	9	Character	Interchange Code <b>Refer To Table 100.29</b>
053	14	Numeric	Interchange Amount (format DDDDDCCCCCCCC)
067	1	Character	Interchange Amount Sign (+ or -)
068	8	Character	Reserved(DDCCCCC)
076	19	Character	Token
095	6	Character	Token ID
101	100	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

**DEBIT POS RECONCILIATION SUMMARY LEVEL RECORD 1****Record Type:** 520**Requirements:** Required if receiving Reconciliation Records in Activity File.  
One record is included for each reconciliation level and file type.**Record Content:**

## Control Section Information

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
			'520' –Debit POS Reconciliation Summary Record 1
013	3	Character	Record Length = '200'

## Reporting Section Information

Start	Length In Bytes	Data Type	Description
016	1	Character	Reconciliation Record Level 'M' = MID Level Reconciliation Record 'D' = Division Level Reconciliation Record 'C' = Chain Level Reconciliation Record
017	4	Character	Submission Date Field or Summary Totals Indicator Date file is received (e.g. EMD)/ processed (e.g. VTL) 'MMDD' Format Field; Put 'TOTL' if totals record
021	1	Character	Totals Record Indicator 'T' = Totals Record for Reconciliation Record Level Note: Since more than one file type can be present for a given reconciliation record level (e.g. a MID can be supported on Vital and on an EMD file), a record summing all activity for all file sources is generated and will contain a value of "T" in this field. " " = All Other Records
022	4	Character	File Submission Time (HHMM) Blank if Submission Date Field contains 'TOTL'
026	4	Character	File Date (Business Date/ Processing Date) 'MMDD' Format Field; Blank if Totals Record Indicator Value is "T"
030	3	Character	File Type or Summary Indicator Field File sources include, but are not limited to, the following: 'ADJ' - Adjustment 'POS' - Host Data Capture Note: "ALL" if Totals Record Indicator value is "T"
033	3	Character	Division Code (Blank for Chain Code Level Records or no Division defined)
036	9	Character	Store Number (9 Digit Field; Blank for Chain Code and Division Code records)
045	16	Character	Merchant Account Number (Blank for Chain Code and Division Code records) Left Justified, Space Filled
061	12	Numeric	Purchase Sales Amount (format DDDDDDDDDCC)
073	1	Character	Purchase Sales Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
074	11	Numeric	Return Amount (format DDDDDDDDDCC)
085	1	Character	Return Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
086	11	Numeric	Cash Back Amount (format DDDDDDDDDCC)
097	12	Numeric	Net Sales Amount (format DDDDDDDDDCC)
109	1	Character	Net Sales Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
110	11	Numeric	Net Chargebacks / Fees/ Other Adjustments to Deposit (format DDDDDDDDDCC)
121	1	Character	Net Other Adjustments Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
122	12	Numeric	Net Deposit Amount (format DDDDDDDDDCC)
134	1	Character	Net Deposit Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
135	11	Numeric	Interchange Fees (format DDDDDDDDDCC)
146	1	Character	Interchange Fees Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
147	12	Numeric	Net Deposit Amount after Interchange (format DDDDDDDDDCC)
159	1	Character	Net Deposit Amount after Interchange Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
160	40	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		



## DEBIT POS RECONCILIATION SUMMARY LEVEL RECORD 2

**Record Type:** 521  
**Requirements:** Optional if receiving Debit POS Reconciliation Summary Reporting in the Activity File. Provides R/T and DDA information to the client.  
 Must receive record 520 to receive this record

**Record Content:**

**Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
013	3	Character	'521' – Debit POS Reconciliation Summary Record 2
			Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	17	Character	Basic DDA /Checking Account Number Numeric Data, Left Justified, Blank/Space Filled
033	9	Character	Basic ABA /Routing and Transit Number Numeric Data, Left Justified, Blank/Space Filled
042	17	Character	Deposit DDA /Checking Account Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
059	9	Character	Deposit ABA /Routing and Transit Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
068	17	Character	Fee DDA /Checking Account Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
085	9	Character	Fee ABA /Routing and Transit Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
094	17	Character	Exception DDA /Checking Account Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
111	9	Character	Exception ABA /Routing and Transit Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
120	81	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

**DEBIT POS RECONCILIATION SUMMARY LEVEL RECORD 3****Record Type:** 522**Requirements:** Present if receiving reconciliation records in the Activity File and Card Network has processing activity.

Record will repeat for each Card Network with activity.

Will Always follow associated 520 record with a Totals Record = "T" Record Indicator

**Record Content:****Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier '522' – Debit POS Reconciliation Summary Record 3
013	3	Character	Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	1	Character	Reconciliation Record Level 'M' = MID Level Reconciliation Record 'D' = Division Level Reconciliation Record 'C' = Chain Level Reconciliation Record
017	3	Character	Division Code (Blank for Chain Code Level Records or no Division defined)
020	9	Character	Store Number (9 Digit Field; Blank for Chain Code and Division Code records)
029	16	Character	Merchant Account Number (Blank for Chain Code and Division Code records) Left Justified, Space Filled
045	4	Character	Card Type/Network ID <b>Refer to Table 100.14</b>
049	7	Numeric	Sales Count
056	12	Numeric	Sales Amount (DDDDDDDDDDCC)
068	7	Numeric	Return Count
075	12	Numeric	Return Amount (DDDDDDDDDDCC)
087	11	Numeric	Cash Back Amount (DDDDDDDDDDCC)
098	12	Numeric	Net Sales Amount (DDDDDDDDDDCC)
110	1	Character	Net Sales Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
111	13	Numeric	Network Fees 1 (Interchange / Discount) (DDDDDDDDDDCCCC)
124	13	Numeric	Network Fees 2 (Other) (DDDDDDDDDDCCCC)
137	12	Numeric	Adjustment Amount (DDDDDDDDDDCC)
149	1	Character	Adjustment Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
150	51	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

# DEBIT POS ADJUSTMENT DETAIL LEVEL RECORD 1

**Record Type:** 720  
**Requirements:** Optional -Provides information on Debit Adjustments.

**Record Content:**

**Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
013	3	Character	'720' – Debit POS Exception Detail Level Record 1 Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
16	2	Character	Record Type <b>'01' - Notification</b> <b>'02' - Settlement</b>
18	4	Character	Originator
22	4	Character	Receiver
26	3	Character	Transaction Type Code <b>Refer To Table 100.4</b>
29	8	Numeric	Original Transaction Date - Format MMDDCCYY
37	6	Numeric	Original Transaction Time - Format HHMMSS
43	19	Character	Card / Primary Account Number (PAN)
62	11	Numeric	Original Amount (DDDDDDDDDDCC)
73	1	Character	Original Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
74	2	Character	Adjustment Transaction Disposition <b>'02'- Not Authorized</b> <b>'03'-Authorized &amp; Complete = Closed Adjustment</b> <b>Refer To Table 100.21</b>
76	12	Character	Adjustment Number
88	8	Numeric	Adjustment Date - Format MMDDCCYY
96	6	Numeric	Adjustment Time - Format HHMMSS
102	3	Character	Adjustment Type <b>'REQ' – Request</b> <b>'PAY' – PAY</b>
105	3	Character	Adjustment Action <b>Refer To Table 100.23</b>
108	11	Numeric	Adjustment Amount (DDDDDDDDDDCC)
119	1	Character	Adjustment Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
120	8	Numeric	Adjustment Process/Settlement Date- Format MMDDCCYY
128	3	Character	Adjustment Reason Code <b>Refer to Table 100.33</b>
131	3	Character	Error Code <b>Refer to Table 100.25</b>
134	15	Character	Terminal Number
149	06	Character	Terminal Sequence Number
155	09	Numeric	Employee Number/Customer Supplied Number
164	19	Character	Token
183	6	Character	Token ID
189	12	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

## DEBIT POS ADJUSTMENT DETAIL LEVEL RECORD 2

**Record Type:** 721  
**Requirements:** Optional if receiving Debit POS Reconciliation Records in the Activity File. Provides information on Debit Adjustments.

**Record Content:**

### Control Section Information

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
013	3	Character	'721' – Debit POS Exception Detail Level Record 2 Record Length = '200'

### Reporting Section Information

Start	Length In Bytes	Data Type	Description
016	44	Character	Address
060	80	Character	Originator Comments
140	50	Character	Receiver Comments
190	11	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

**EBT ACTIVITY FILE RECORDS****EBT AUTHORIZATION DETAIL TRANSACTION REPORTING RECORD 1****Record Type:** 130

**Requirements:** This record is the Base Transaction Detail reporting record format for Authorization Detail Reporting. This record uses a common Authorization Detail Transaction Reporting format and it will include denials and pre-authorizations.  
Mandatory if receiving EBT Authorization Detail Transaction Reporting in the Activity File.

**Record Content:****Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier '130' – EBT Authorization Detail Record 1
013	3	Character	Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	8	Numeric	Transaction Date - Format MMDDCCYY
024	6	Numeric	Transaction Time - Format HHMMSS
030	9	Numeric	Transaction Sequence Number Eligible Values: "000000000 - 999999999" Left Justified, Space Filled
039	3	Character	Transaction Type Code Left Justified, Blank/Space Filled <b>Refer To Table 100.4</b>
042	19	Character	Card / Account Number Left Justified, Space Filled E.g. "4445123456789012 " (3 trailing Spaces)
061	4	Numeric	Expiration Date - Format MMY E.g. 1205 = December 2005 Note: Generally populated with 1249 for EBT
065	11	Numeric	Requested Settled Amount (format DDDDDDDDDCC)
076	11	Numeric	Requested Authorization Amount (format DDDDDDDDDCC)
087	11	Numeric	Reserved – Future Use (DDDDDDDDDDCC)
098	1	Character	Transaction Disposition <b>Refer To Table 100.18</b>
099	3	Character	Denial Code <b>Refer To Table 100.30</b>
102	3	Character	POS Entry Mode Left Justified, Space Filled <b>Refer To Table 100.11</b>
105	44	Character	Terminal Location
149	4	Character	MCC / SIC Code
153	4	Character	Card Type/Network ID <b>Refer To Table 100.14</b>
157	4	Character	Cardholder ACRO
161	1	Character	Cardholder ID Method <b>Refer to Table 100.24</b>
162	3	Character	From Account Type <b>Refer to Table 100.20</b>
165	15	Character	Terminal ID/Terminal Locator
180	21	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

# EBT AUTHORIZATION DETAIL TRANSACTION REPORTING RECORD 2

**Record Type:** 131  
**Requirements:** Optional Detail Reporting Record  
 Must receive record 130 to receive this record

**Record Content:**

**Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
013	3	Character	'131' –EBT Authorization Detail Record 2 Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	1	Character	Authorization Source <b>Refer To Table 100.1</b>
017	3	Character	POS Condition Code Left Justify, Space Filled <b>Refer To Table 100.2</b>
020	4	Character	Register Number (If Available) Left Justified, Blank/Space Filled
024	9	Numeric	Salesperson/Employee Number/Clerk ID *Merchant Supplied Data
033	3	Character	Country Code <b>Refer To Table 100.16</b>
036	8	Character	Business Date (MMDDCCYY)
044	9	Character	Reserved
053	14	Numeric	Reserved
067	1	Character	Reserved
068	8	Character	Reserved
076	19	Character	Token
095	6	Character	Token ID
101	100	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

# EBT RECONCILIATION DETAIL TRANSACTION RECORD 1

**Record Type:** 330

**Requirements:** This record is the Base Transaction Detail reporting record format, which is a common Reconciliation Detail Transaction Reporting Record, available for all Reconciliation Detail Payment Types supported in the Activity File.  
Mandatory If Receiving EBT Reconciliation Detail Reporting in the Activity File.

**Record Content:**

## Control Section Information

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
			'330' – EBT Reconciliation Detail Record 1
013	3	Character	Record Length = '200'

## Reporting Section Information

Start	Length In Bytes	Data Type	Description
016	8	Numeric	Transaction Date - Format MMDDCCYY
024	6	Numeric	Transaction Time - Format HHMMSS
030	9	Numeric	Transaction Sequence Number
			Eligible Values: "000000000 - 999999999"
			Left Justified, Space Filled
039	3	Character	Transaction Type Code
			Left Justified, Blank/Space Filled
			<b>Refer To Table 100.4</b>
042	19	Character	Card / Account Number
			Left Justified, Space Filled
			E.g. "4445123456789012 " (3 trailing Spaces)
061	4	Numeric	Expiration Date - Format MMY
			E.g. 1205 = December 2005
			Note: Generally populated with 1249 for EBT
065	11	Numeric	Requested Settled Amount (format DDDDDDDDDCC)
076	11	Numeric	Requested Authorization Amount (format DDDDDDDDDCC)
087	11	Numeric	Reserved – Future Use (format DDDDDDDDDCC)
098	1	Character	Transaction Disposition
			<b>Refer to Table 100.18</b>
099	3	Character	Denial Code
			<b>Refer To Table 100.30</b>
102	3	Character	POS Entry Mode
			Left Justified, Space Filled
			<b>Refer To Table 100.11</b>
105	44	Character	Terminal Location
149	4	Character	MCC/SIC Code
153	4	Character	Card Type/Network ID
			<b>Refer To Table 100.14</b>
157	4	Character	Cardholder ACRO
161	1	Character	Cardholder ID Method
			<b>Refer to Table 100.24</b>
162	3	Character	From Account Type
			<b>Refer to Table 100.20</b>
165	15	Character	Terminal ID/Terminal Locator
180	21	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

## EBT RECONCILIATION DETAIL TRANSACTION RECORD 2

**Record Type:** 331  
**Requirements:** Optional Detail Reporting Record  
 Must receive record 320 to receive this record

**Record Content:**

**Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
013	3	Character	'331' – EBT Reconciliation Detail Record 2 Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	1	Character	Authorization Source <b>Refer To Table 100.1</b>
017	3	Character	POS Condition Code Left Justify, Space Filled <b>Refer To Table 100.2</b>
020	4	Character	Register Number (If Available) Left Justified, Blank/Space Filled
024	9	Numeric	Salesperson/Employee Number/Clerk ID *Merchant Supplied Data
033	3	Character	Country Code <b>Refer To Table 100.16</b>
036	8	Character	Business Date (MMDDCCYY)
044	9	Character	Reserved
053	14	Numeric	Reserved
067	1	Character	Reserved
068	8	Character	Reserved
076	19	Character	Token
095	6	Character	Token ID
101	100	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		



**EBT RECONCILIATION SUMMARY LEVEL RECORD 1**

**Record Type:** 530  
**Requirements:** Required if receiving Reconciliation Records in Activity File.  
 One record is included for each reconciliation level and file type.

**Record Content:****Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier '530' –EBT Reconciliation Summary Record 1
013	3	Character	Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	1	Character	Reconciliation Record Level 'M' = MID Level Reconciliation Record 'D' = Division Level Reconciliation Record 'C' = Chain Level Reconciliation Record
017	4	Character	Submission Date Field or Summary Totals Indicator Date file is received (e.g. EMD)/ processed (e.g. VTL) 'MMDD' Format Field; Put 'TOTL' if totals record
021	1	Character	Totals Record Indicator "T" = Totals Record for Reconciliation Record Level Note: Since more than one file type can be present for a given reconciliation record level (e.g. a MID can be supported on Vital and on an EMD file), a record summing all activity for all file sources is generated and will contain a value of "T" in this field. " " = All Other Records
022	4	Character	File Submission Time (HHMM) Blank if Submission Date Field contains 'TOTL'
026	4	Character	File Date (Business Date/ Processing Date) 'MMDD' Format Field; Blank if Totals Record Indicator Value is "T"
030	3	Character	File Type or Summary Indicator Field File sources include, but are not limited to, the following: 'ADJ' - Adjustment 'POS' - Host Data Capture Note: "ALL" if Totals Record Indicator value is "T"
033	3	Character	Division Code (Blank for Chain Code Level Records or no Division defined)
036	9	Character	Store Number (9 Digit Field; Blank for Chain Code and Division Code records)
045	16	Character	Merchant Account Number (Blank for Chain Code and Division Code records) Left Justified, Space Filled
061	12	Numeric	Purchase Sales Amount (format DDDDDDDDDCC)
073	1	Character	Purchase Sales Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
074	11	Numeric	Return Amount (format DDDDDDDDDCC)
085	1	Character	Return Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
086	11	Numeric	Cash Back Amount (format DDDDDDDDDCC)
097	12	Numeric	Net Sales Amount (format DDDDDDDDDCC)
109	1	Character	Net Sales Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
110	11	Numeric	Net Chargebacks / Fees/ Other Adjustments to Deposit (format DDDDDDDDDCC)
121	1	Character	Net Other Adjustments Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
122	12	Numeric	Net Deposit Amount (format DDDDDDDDDCC)
134	1	Character	Net Deposit Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
135	65	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

**EBT RECONCILIATION SUMMARY LEVEL RECORD 2**

**Record Type:** 531  
**Requirements:** Optional if receiving EBT Reconciliation Summary Reporting in the Activity File.  
 Provides R/T and DDA information to the client.  
 Must receive record 530 to receive this record  
**Record Content:**

**Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
013	3	Character	'531' –EBT Reconciliation Summary Record 2
			Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	17	Character	Basic DDA /Checking Account Number
			Numeric Data, Left Justified, Blank/Space Filled
033	9	Character	Basic ABA /Routing and Transit Number
			Numeric Data, Left Justified, Blank/Space Filled
042	17	Character	Deposit DDA /Checking Account Number - <i>(If Applicable)</i>
			Numeric Data, Left Justified, Blank/Space Filled
059	9	Character	Deposit ABA /Routing and Transit Number - <i>(If Applicable)</i>
			Numeric Data, Left Justified, Blank/Space Filled
068	17	Character	Fee DDA /Checking Account Number - <i>(If Applicable)</i>
			Numeric Data, Left Justified, Blank/Space Filled
085	9	Character	Fee ABA /Routing and Transit Number - <i>(If Applicable)</i>
			Numeric Data, Left Justified, Blank/Space Filled
094	17	Character	Exception DDA /Checking Account Number - <i>(If Applicable)</i>
			Numeric Data, Left Justified, Blank/Space Filled
111	9	Character	Exception ABA /Routing and Transit Number - <i>(If Applicable)</i>
			Numeric Data, Left Justified, Blank/Space Filled
120	81	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

# EBT RECONCILIATION SUMMARY LEVEL RECORD 3

**Record Type:** 532  
**Requirements:** Present if receiving reconciliation records in the Activity File and Card Network has processing activity.  
 Record will repeat for each Card Network with activity.  
 Will Always follow associated 530 record with a Totals Record = "T" Record Indicator

**Record Content:**

**Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
013	3	Character	'532' –EBT Reconciliation Summary Record 3 Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	1	Character	Reconciliation Record Level 'M' = MID Level Reconciliation Record 'D' = Division Level Reconciliation Record 'C' = Chain Level Reconciliation Record
017	3	Character	Division Code (Blank for Chain Code Level Records or no Division defined)
020	9	Character	Store Number (9 Digit Field; Blank for Chain Code and Division Code records)
029	16	Character	Merchant Account Number (Blank for Chain Code and Division Code records) Left Justified, Space Filled
045	4	Character	Card Type/Network ID <b>Refer to Table 100.14</b>
049	7	Numeric	Sales Count
056	12	Numeric	Sales Amount (format DDDDDDDDDCC)
068	7	Numeric	Return Count
075	12	Numeric	Return Amount (format DDDDDDDDDCC)
087	11	Numeric	Reserved – Future Use (format DDDDDDDDDCC)
098	12	Numeric	Net Sales Amount (format DDDDDDDDDCC)
110	1	Character	Net Sales Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
111	13	Numeric	Network Fees 1 (Interchange / Discount) (format DDDDDDDDDCCCC)
124	13	Numeric	Network Fees 2 (Other) (format DDDDDDDDDCCCC)
137	12	Numeric	Adjustment Amount (format DDDDDDDDDCC)
149	1	Character	Adjustment Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
150	51	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

# EBT ADJUSTMENT DETAIL LEVEL RECORD 1

**Record Type:** 730  
**Requirements:** Optional if receiving EBT Reconciliation Records in the Activity File. Provides information on EBT Adjustments.

**Record Content:**

**Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
			'730' – EBT Exception Detail Level Record 1
013	3	Character	Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
16	2	Character	Record Type (01 = Notification 02=Settlement) <b>'01' - Notification</b> <b>'02' - Settlement</b>
18	4	Character	Originator
22	4	Character	Receiver
26	3	Character	Transaction Type Code <b>Refer To Table 100.4</b>
29	8	Numeric	Original Transaction Date - Format MMDDCCYY
37	6	Numeric	Original Transaction Time - Format HHMMSS
43	19	Character	Card / Primary Account Number (PAN)
62	11	Numeric	Original Amount (DDDDDDDDDDCC)
73	1	Character	Original Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
74	2	Character	Adjustment Transaction Disposition <b>'02'- Not Authorized</b> <b>'03'-Authorized &amp; Complete = Closed Adjustment</b> <b>Refer To Table 100.21</b>
76	12	Character	Adjustment Number
88	8	Numeric	Adjustment Date - Format MMDDCCYY
96	6	Numeric	Adjustment Time - Format HHMMSS
102	3	Character	Adjustment Type <b>'REQ' – Request</b> <b>'PAY' – PAY</b>
105	3	Character	Adjustment Action <b>Refer To Table 100.23</b>
108	11	Numeric	Adjustment Amount (DDDDDDDDDDCC)
119	1	Character	Adjustment Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
120	8	Numeric	Adjustment Process/Settlement Date- Format MMDDCCYY
128	3	Character	Adjustment Reason Code <b>Refer to Table 100.33</b>
131	3	Character	Error Code <b>Refer to Table 100.25</b>
134	15	Character	Terminal Number
149	06	Character	Terminal Sequence Number
155	09	Numeric	Employee Number/Customer Supplied Number
164	37	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

## EBT ADJUSTMENT DETAIL LEVEL RECORD 2

**Record Type:** 731  
**Requirements:** Optional if receiving EBT Reconciliation Records in the Activity File. Provides information on EBT Adjustments.  
**Record Content:**

### Control Section Information

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
013	3	Character	'731' – EBT Exception Detail Level Record 2 Record Length = '200'

### Reporting Section Information

Start	Length In Bytes	Data Type	Description
016	44	Character	Address
060	80	Character	Originator Comments
140	50	Character	Receiver Comments
190	11	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

**GIFT CARD ACTIVITY FILE RECORDS****GIFT CARD ACQUIRER AUTHORIZATION DETAIL TRANSACTION REPORTING RECORD 1**

**Record Type:** 140  
**Requirements:** This record is the Base Transaction Detail reporting record format for Gift Card Transactions. The 140 is based on a common Authorization Detail Transaction Reporting format and the record will include approved and denied transactions  
Mandatory if receiving Gift Card Authorization Detail Transaction Reporting in the Activity File.

**Record Content:****Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier '140' – Gift Card Authorization Detail Record 1
013	3	Character	Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	8	Numeric	Transaction Date - Format MMDDCCYY
024	6	Numeric	Transaction Time - Format HHMMSS
030	3	Character	Transaction Type Code Left Justified, Blank/Space Filled <b>Refer To Table 100.4</b>
033	19	Character	Card / Account Number Left Justified, Space Filled E.g. "4445123456789012 " (3 trailing Spaces)
052	4	Numeric	Expiration Date - Format MMY E.g. 1205 = December 2005
056	19	Character	Magnetic Stripe/Alternate Card Number Left Justified, Space Filled E.g. "4445123456789012 " (3 trailing Spaces)
075	10	Character	Reserved – Future Use
085	11	Numeric	Requested Amount (format DDDDDDDDDCC)
096	11	Numeric	Authorized Amount (format DDDDDDDDDCC)
107	11	Numeric	Cash Back Amount (format DDDDDDDDDCC) This Field Will Only Be Used For the Purchase For Full Depletion transaction type. For all other transactions and purchase types this field will be zero filled.
118	11	Numeric	Remaining Balance (format DDDDDDDDDCC) This represents the card balance following the completion of the transaction.
129	2	Character	Authorization Request Response Code <b>Refer To Table 100.3</b>
131	6	Character	Authorization Code Left Justified, Blank/Space Filled, Alphanumeric Capable
137	3	Character	POS Entry Mode Left Justified, Blank/Space Filled <b>Refer To Table 100.11</b>
140	4	Character	MCC / SIC Code
144	4	Character	Card Type/Network ID <b>Refer To Table 100.14</b>
148	4	Character	Call Type <b>Refer To Table 100.17</b>
152	2	Character	Transaction Origin Flag Left Justified, Space Filled <b>Refer To Table 100.19</b>
154	47	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

**GIFT CARD ACQUIRER AUTHORIZATION DETAIL TRANSACTION REPORTING RECORD 2****Record Type:** 141**Requirements:** This record provides additional Gift Card Transaction Authorization Detail Information in addition to the information included in the 140 Record. This record is provided along with the 140 Record. Must receive record 140 to receive this record**Record Content:****Control Section Information**

<b>Start</b>	<b>Length In Bytes</b>	<b>Data Type</b>	<b>Description</b>
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
013	3	Character	'141' –Gift Card Authorization Detail Record 2
			Record Length = '200'

**Reporting Section Information**

<b>Start</b>	<b>Length In Bytes</b>	<b>Data Type</b>	<b>Description</b>
016	1	Character	Authorization Source <b>Refer To Table 100.1</b>
017	3	Character	POS Condition Code Left Justify, Space Filled <b>Refer To Table 100.2</b>
020	2	Character	CAT Indicator Left Justify, Blank/Space Filled <b>Refer To Table 100.10</b>
022	1	Character	CVV2 Presence Code Indicator <b>Refer To Table 100.6</b>
023	2	Character	CVV2 Response Code Indicator Left Justified, Space Filled <b>Refer To Table 100.7</b>
025	1	Character	Mail/Phone Indicator Left Justify, Blank/Space Filled <b>Refer To Table 100.8</b>
026	4	Character	Register Number (If Available)
030	9	Numeric	Salesperson/Employee Number/Clerk ID *Merchant Supplied Data
039	3	Character	Currency Code <b>Refer To Table 100.15</b>
042	3	Character	Country Code <b>Refer To Table 100.16</b>
045	8	Numeric	Business Date (MMDDCCYY format)
053	12	Character	Retrieval Reference Number
065	1	Character	CAVV Response Blank/Space Filled
066	1	Character	Void Indicator Blank/Space Filled
067	12	Character	Retrieval Reference Number *Merchant Supplied Data
079	3	Character	Cardholder Currency Code
082	11	Numeric	Cardholder Transaction Amount (Decimal Depends on Currency Code)
093	8	Numeric	Cardholder conversion rate This value is fixed length 8 positions. The leftmost decimal indicator denotes the number of positions that the decimal point shall be moved from the right to the left. The leftmost digit must be between 0 and 7.
101	19	Character	Token
120	6	Character	Token ID
126	75	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

# GIFT CARD ACQUIRER RECONCILIATION DETAIL TRANSACTION RECORD 1

**Record Type:** 340

**Requirements:** This record is the Base Transaction Detail reporting record format, which is a common Reconciliation Detail Transaction Reporting Record, available for all Reconciliation Detail Payment Types supported in the Activity File.  
This record is provided to allow the tracking of gift card activity and reports all Gift Card transactions accepted at the merchant's location. A 341 record accompanies the 340 Record to identify the location to provide information on Franchise Settlement, including the location that owns the card. Funds would settle if the card owner MID and the acquiring location MID are different.

**Record Content:**

## **Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier '340' – Gift Card Acquirer Reconciliation Detail Record 1
013	3	Character	Record Length = '200'

## **Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	8	Numeric	Transaction Date - Format MMDDCCYY
024	6	Numeric	Transaction Time - Format HHMMSS
030	3	Character	Transaction Type Code (Left Justified, Blank/Space Filled) <b>Refer To Table 100.4</b>
033	2	Character	Authorization Request Response Code (2-character code) <b>Refer To Table 100.3</b>
035	6	Character	Authorization Code (Left Justified, Blank/Space Filled, Alphanumeric Capable)
041	3	Character	POS Entry Mode (Left Justified, Space Filled) <b>Refer To Table 100.11</b>
044	19	Character	Card / Account Number (Left Justified, Space Filled) E.g. "4445123456789012 " (3 trailing Spaces)
063	4	Numeric	Expiration Date - Format MMY E.g. 1205 = December 2005
067	19	Character	Magnetic Stripe/Alternate Card Number (Left Justified, Space Filled) E.g. "4445123456789012 " (3 trailing Spaces)
086	4	Character	Program Agent For Gift Card Transactions, this field identifies the Gift Card Agent to allow merchants to distinguish between different card programs if multiple card programs are supported. These 4-digit values are assigned by processor. For Example: Program 1 Agent = "2001"; Program 2 Agent = "2121"
090	12	Character	SKU Number A SKU is assigned to the card program by the client and can be associated with a subset of a Program Agent. Field is blank if a SKU is not assigned to the card.
102	25	Character	Program Identifier Program Identifier is assigned to the card number by the client and can be a subset of a Program Agent, SKU or just associated with a range of cards. Field is blank if a Program Identifier value is not assigned to the card.
127	11	Numeric	Requested Amount (format DDDDDDDDDCC)
138	11	Numeric	Authorized Amount (format DDDDDDDDDCC)
149	11	Numeric	Cash Back Amount (format DDDDDDDDDCC) Only used for Purchase For Full Depletion. Otherwise, this field will be zero filled.
160	11	Numeric	Remaining Balance Amount (format DDDDDDDDDCC) This represents the card balance following the completion of the transaction.
171	4	Character	MCC / SIC Code
175	4	Character	Card Type/Network ID <b>Refer To Table 100.14</b>
179	3	Character	Card Product Type (Left Justified, Blank/Space Filled) For Gift Card, Eligible Values = PI <b>Refer To Table 100.31</b>
182	2	Character	Transaction Origin Flag (Left Justified, Space Filled) <b>Refer to Table 100.19</b>
184	12	Character	Retrieval Reference Number
196	5	Character	Reserved – Future Use – Blank/Space Filled (Merchant Supplied Data)



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**Total** 200
 

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### GIFT CARD ACQUIRER RECONCILIATION DETAIL TRANSACTION RECORD 2-SETTLEMENT

**Record Type:** 341  
**Requirements:** This record is the Base Transaction Detail Reporting record format, which is a common Reconciliation Detail Transaction Reporting Record available for all Reconciliation Detail Payment Types supported in the Activity File.  
 Must receive record 340 to receive this record  
**Record Content:**

#### Control Section Information

Start	Length	In Bytes	Data Type	Description
001	9		Numeric	Record Sequence Number
010	3		Character	Record Type Identifier '341' –Gift Card Acquirer Reconciliation Detail Record 2
013	3		Character	Record Length = '200'

#### Reporting Section Information

Start	Length	In Bytes	Data Type	Description
016	1		Character	Franchise Card Transaction Flag "Y" = Franchise Program Transaction If the Card Owner MID and the Acquiring Location MID are different and the Franchise Program Type does not equal "N", this flag will be set to "Y" "N" = Non-Franchise / Standard Program Transaction If the Card Owner MID and the Acquiring Location MID are the same, or the Franchise Program Type equals "N", this flag will be set to "N"
017	1		Character	Activation transactions will always be blank because are always non-franchise. Franchise Program Type (Reserved For Future Usage) "A" = Franchise Central Daily Settlement "C" = Franchise Central Monthly Settlement "G" = Daily Central Settlement Gift Card – No ACH "I" = Monthly Central Settlement Gift Card – No ACH "N" = Non-Franchise Settlement "D" = Franchise Daily Settlement "M" = Franchise Monthly Settlement "1" = Franchise Monthly Settlement "2" = Franchise Daily Settlement "3" = Monthly Gift Card – No ACH "4" = Daily Gift Card – No ACH Note: For Gift Card This Field Is Currently Blank Filled If Franchise Card Transaction Flag (Field 016) is "N", then Franchise Program Type will be blank.
018	1		Character	On-Us Transaction Flag Activation Transactions are always "Y" because they are always On-Us. For All Other Transactions: "Y" means On-Us Transaction and " " or Blank means not an On-Us Transaction.
019	16		Character	Card Owner MID
035	6		Character	Card Owner Chain Code
041	3		Character	Cardholder Currency Code
044	11		Numeric	Cardholder Transaction Amount (Decimal Depends on Currency Code)
055	8		Numeric	Cardholder conversion rate This value is fixed length 8 positions. The leftmost decimal indicator denotes the number of positions that the decimal point shall be moved from the right to the left. The leftmost digit must be between 0 and 7.
063	19		Character	Token
082	6		Character	Token ID
088	113		Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200			

**GIFT CARD ISSUER RECONCILIATION DETAIL TRANSACTION RECORD 1****Record Type:** 342

**Requirements:** This record is provided to Gift Card Participants to allow them to track their gift card activity. This record reports all Gift Card transactions generated by cards activated and tied to the Merchant Account Number (MID) in the Card Owner File. A 343 record accompanies the 342 record to identify the acquiring MID location to provide information on Franchise Settlement, including the location that accepted the card. Funds would settle if the card owner MID and the acquiring location MID are different.

**Record Content:****Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
			'342' – Gift Card Issuer Reconciliation Detail Record 1
013	3	Character	Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	8	Numeric	Transaction Date - Format MMDDCCYY
024	6	Numeric	Transaction Time - Format HHMMSS
030	3	Character	Transaction Type Code (Left Justified, Blank/Space Filled)
			<b>Refer To Table 100.4</b>
033	2	Character	Authorization Request Response Code (2-character code)
			<b>Refer To Table 100.3</b>
035	6	Character	Authorization Code (Left Justified, Blank/Space Filled, Alphanumeric Capable)
041	3	Character	POS Entry Mode (Left Justified, Space Filled)
			<b>Refer To Table 100.11</b>
044	19	Character	Card / Account Number (Left Justified, Space Filled)
			E.g. "4445123456789012 " (3 trailing Spaces)
063	4	Numeric	Expiration Date - Format MMY; E.g. 1205 = December 2005
067	19	Character	Magnetic Stripe/Alternate Card Number (Left Justified, Space Filled)
			E.g. "4445123456789012 " (3 trailing Spaces)
086	4	Character	Program Agent
			For Gift Card Transactions, this field identifies the Gift Card Agent to allow merchants to distinguish between different card programs if multiple card programs are supported. These 4-digit values are assigned by processor.
			For Example: Program 1 Agent = "2001"; Program 2 Agent = "2121"
090	12	Character	SKU Number
			A SKU is assigned to the card program by the client and can be associated with a subset of a Program Agent. Field is blank if a SKU is not assigned to the card
102	25	Character	Program Identifier
			Program Identifier is assigned to the card number by the client and can be a subset of a Program Agent, SKU or just associated with a range of cards. Field is blank if a Program Identifier value is not assigned to the card.
127	11	Numeric	Requested Transaction Amount (format DDDDDDDDDCC)
138	11	Numeric	Authorized Amount (format DDDDDDDDDCC)
149	11	Numeric	Cash Back Amount (format DDDDDDDDDCC)
			Only used for Purchase For Full Depletion. Otherwise, this field will be zero filled.
160	11	Numeric	Remaining Balance Amount (format DDDDDDDDDCC)
			This represents the card balance following the completion of the transaction.
171	4	Character	MCC / SIC Code
175	4	Character	Card Type/Network ID
			<b>Refer To Table 100.14</b>
179	3	Character	Card Product Type (Left Justified, Blank/Space Filled)
			For Gift Card, Eligible Value = PI
			<b>Refer to Table 100.31</b>
182	2	Character	Transaction Origin Flag (Left Justified, Space Filled)
			<b>Refer to Table 100.19</b>
184	12	Character	Retrieval Reference Number (Merchant Supplied Data)
196	5	Character	Reserved – Future Use – Blank/Space Filled

Total	200		
GIFT CARD ISSUER RECONCILIATION DETAIL TRANSACTION RECORD 2-FRANCHISE			
Record Type:	343		
Requirements:	This record is the Base Transaction Detail Reporting record format, which is a common Reconciliation Detail Transaction Reporting Record available for all Reconciliation Detail Payment Types supported in the Activity File. Must receive record 342 to receive this record		
Record Content:			
Control Section Information			
Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
013	3	Character	'343' –Gift Card Issuer Reconciliation Detail Record 2 Record Length = '200'
Reporting Section Information			
Start	Length In Bytes	Data Type	Description
016	1	Character	Franchise Card Transaction Flag "Y" = Franchise Program Transaction If the Card Owner MID and the Acquiring Location MID are different and the Franchise Program Type does not equal "N", this flag will be set to "Y" "N" = Non-Franchise / Standard Program Transaction If the Card Owner MID and the Acquiring Location MID are the same, or the Franchise Program Type equals "N", this flag will be set to "N"
017	1	Character	Franchise Program Type (Reserved For Future Usage) "N" = Non-Franchise Settlement "D" = Franchise Daily Settlement "M" = Franchise Monthly Settlement "1" = Franchise Monthly Settlement "2" = Franchise Daily Settlement "A" = Franchise Central Daily Settlement "C" = Franchise Central Monthly Settlement Note: For Gift Card This Field Is Currently Blank Filled If Franchise Card Transaction Flag (Field 016) is "N", then Franchise Program Type (Field 017) will be blank.
018	1	Character	On-Us Transaction Flag Activation Transactions are always "Y" because they are always On-Us. For All Other Transactions: "Y" means On-Us Transaction and " " or Blank means not an On-Us Transaction
019	16	Character	Acquiring Location MID Account number of the merchant location that processed the Gift Card transaction
035	6	Character	Acquiring Location Chain Code Chain Code of the merchant location that processed the Gift Card transaction
041	3	Character	Cardholder Currency Code
044	11	Numeric	Cardholder Transaction Amount (Decimal Depends on Currency Code)
055	8	Numeric	Cardholder conversion rate This value is fixed length 8 positions. The leftmost decimal indicator denotes the number of positions that the decimal point shall be moved from the right to the left. The leftmost digit must be between 0 and 7.
063	19	Character	Token
082	6	Character	Token ID
088	113	Character	Reserved – Future Use – Blank/Space Filled
Total	200		

# GIFT CARD RECONCILIATION SUMMARY LEVEL RECORD 1

**Record Type:** 540  
**Requirements:** Required if receiving Gift Card Summary Records.  
 Multiple Records are included in the Activity File for each transaction type(s) within each merchant number for every Business Date included in the file.  
 (Acquirer Activity Record)

**Record Content:**

## Control Section Information

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier '540' –Gift Card Reconciliation Summary Record 1
013	3	Character	Record Length = '200'

## Reporting Section Information

Start	Length In Bytes	Data Type	Description
016	8	Numeric	Business Date –MMDDCCYY Format
024	3	Character	Division Code (000-999 or Blank/ Space- Filled)
027	9	Character	Store Number (Right Justified, Zero Filled; Example: '000054321')
036	16	Character	Merchant Number (Left Justified, Numeric, Space Filled)
052	3	Character	Transaction Type Code (Left Justified, Blank/Space Filled) Note: The 540 Record Will Repeat With The Same Merchant Number For Each Transaction Type That Had Processing Activity - For example, if a location had GA, GF and GP transactions for a given date, the 540 record will be included in the file 3 times for the merchant number, each with a different Transaction Type Code. <b>Refer To Table 100.4</b>
055	7	Numeric	Transaction Count (All Acquirer Activity)
062	13	Numeric	Transaction Amount (All Acquirer Activity) (format DDDDDDDDDDDCC) Amount Will Be All 0s for Non-Monetary Transactions. Example: Balance Inquiries
075	17	Character	Basic DDA /Checking Account Number Numeric Data, Left Justified, Blank/Space Filled
092	9	Character	Basic ABA /Routing and Transit Number Numeric Data, Left Justified, Blank/Space Filled
101	17	Character	Deposit DDA /Checking Account Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
118	9	Character	Deposit ABA /Routing and Transit Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
127	2	Character	Authorization Request Response Code (2-character code) <b>Refer To Table 100.3</b>
129	3	Character	Merchant Currency Code
132	69	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

**POS CHECK SERVICES ACTIVITY FILE RECORDS****POS CHECK SERVICES AUTHORIZATION DETAIL TRANSACTION REPORTING RECORD 1**

**Record Type:** 150  
**Requirements:** This record is the Base Transaction Detail reporting record format for Authorization Detail Reporting. This record uses a common Authorization Detail Transaction Reporting format and it will include denials.  
Mandatory if receiving POS Check Authorization Detail Transaction Reporting in the Activity File.

**Record Content:**

## Control Section Information

<b>Start</b>	<b>Length In Bytes</b>	<b>Data Type</b>	<b>Description</b>
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
			'150' – POS Check Services Authorization Detail Record 1
013	3	Character	Record Length = '200'

## Reporting Section Information

<b>Start</b>	<b>Length In Bytes</b>	<b>Data Type</b>	<b>Description</b>
016	8	Numeric	Transaction Date - Format MMDDCCYY
024	6	Numeric	Transaction Time - Format HHMMSS
030	9	Numeric	Transaction Sequence Number (Customer Supplied Data)
			Eligible Values: "000000000 - 999999999"; Left Justified, Space Filled
039	3	Character	Transaction Type Code (Left Justified, Blank/Space Filled)
			<b>Refer To Table 100.4</b>
042	9	Character	Check ABA Number
051	19	Character	Checking Account Number
070	15	Character	Check Serial Number / Check Sequence Number
085	11	Numeric	Transaction Amount
			*Including any Cash Back Amount (format DDDDDDDDDCC)
096	11	Numeric	Reserved-Future Use-Cash Back Amount (format DDDDDDDDDCC)
107	1	Character	Transaction Disposition
			<b>Refer To Table 100.18</b>
108	3	Character	Denial Code
			<b>Refer To Table 100.30</b>
111	3	Character	POS Entry Mode (Left Justified, Space Filled)
			<b>Refer To Table 100.11</b>
114	44	Character	Terminal Location
158	4	Character	MCC / SIC Code
162	4	Character	Network ID
			For POS Check Transactions = 'VSCK'
166	4	Character	Cardholder ID/Network ACRO/Service Provider
			'VIS1' – Visa for Participating Transactions
			'EHH1' –ECHO for Non-Participating Transactions
170	31	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

## POS CHECK SERVICES AUTHORIZATION DETAIL TRANSACTION REPORTING RECORD 2

**Record Type:** 151  
**Requirements:** Optional Detail Reporting Record  
 Must receive record 150 to receive this record  
**Record Content:**

### Control Section Information

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier '151' –POS Check Authorization Detail Record 2
013	3	Character	Record Length = '200'

### Reporting Section Information

Start	Length In Bytes	Data Type	Description
016	1	Character	Authorization Source <b>Refer To Table 100.1</b>
017	3	Character	POS Condition Code (Left Justify, Space Filled) <b>Refer To Table 100.2</b>
020	4	Character	Register Number (If Available)
024	9	Numeric	Salesperson/Employee Number /Clerk ID (Merchant Supplied Data)
033	3	Character	Country Code <b>Refer To Table 100.16</b>
036	8	Numeric	Business Date – MMDDCCYY Format
044	157	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

# POS CHECK SERVICES RECONCILIATION DETAIL TRANSACTION RECORD 1

**Record Type:** 350  
**Requirements:** Mandatory if receiving POS Check Authorization Detail Transaction Reporting in the Activity File.  
 One record is included for every transaction in the Activity File.

**Record Content:**

**Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
013	3	Character	'350' – POS Check Services Reconciliation Detail Record 1
			Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	8	Numeric	Transaction Date - Format MMDDCCYY
024	6	Numeric	Transaction Time - Format HHMMSS
030	9	Numeric	Transaction Sequence Number (Customer Supplied Data)
			Eligible Values: "000000000 - 999999999"; Left Justified, Space Filled
039	3	Character	Transaction Type Code (Left Justified, Blank/Space Filled)
			<b>Refer To Table 100.4</b>
042	9	Character	Check ABA Number
051	19	Character	Checking Account Number
070	15	Character	Check Serial Number / Check Sequence Number
085	11	Numeric	Transaction Amount (format DDDDDDDDDCC)
			*Including any Cash Back Amount
096	11	Numeric	Reserved-Future Use-Cash Back Amount (format DDDDDDDDDCC)
107	1	Character	Transaction Disposition
			<b>Refer To Table 100.18</b>
108	3	Character	Denial Code
			<b>Refer To Table 100.30</b>
111	3	Character	POS Entry Mode (Left Justified, Space Filled)
			<b>Refer To Table 100.11</b>
114	44	Character	Terminal Location
158	4	Character	MCC / SIC Code
162	4	Character	Network ID
			For POS Check Transactions = 'VSCK'
166	4	Character	Cardholder ID/Network ACRO/Service Provider
			'VIS1' – Visa for Participating Transactions
			'EHH1' –ECHO for Non-Participating Transactions
170	31	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

# POS CHECK SERVICES RECONCILIATION DETAIL TRANSACTION RECORD 2

**Record Type:** 351  
**Requirements:** Optional record that provides check writer information in the Activity File.  
 One record is included for every transaction in the Activity File.

**Record Content:**

**Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier '351' – POS Check Services Reconciliation Detail Record 2
013	3	Character	Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	2	Character	Check Writer ID Method 'DL' – Driver's License 'CK' – MICR
018	32	Character	Check Writer Driver's License /ID Number
050	2	Character	Check Writer Driver's License /ID State Code <b>Refer to Table 100.28</b>
052	8	Character	Check Writer Date of Birth
060	10	Character	Check Writer Phone Number (if provided)
070	1	Character	Check Type Blank = Personal (default) 'B' = Business 'G' = Government 'P' = Payroll
071	130	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		



# POS CHECK SERVICES RECONCILIATION DETAIL TRANSACTION RECORD 3

**Record Type:** 352  
**Requirements:** Optional record that provides Raw MICR Data in the Activity File.  
 One record is included for every transaction in the Activity File.

**Record Content:**

## Control Section Information

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
			'352' – POS Check Services Reconciliation Detail Record 3
013	3	Character	Record Length = '200'

## Reporting Section Information

Start	Length In Bytes	Data Type	Description
016	80	Character	Raw or Parsed MICR data
096	105	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

# **POS CHECK SERVICES RECONCILIATION SUMMARY LEVEL RECORD 1**

**Record Type:** 550

**Requirements:** Required if receiving Reconciliation Records in Activity File. Simple Reconciliation Record-All activity in this record is available in network specific summary records (e.g. Visa/ECHO). One record is included for each reconciliation level and file type.

**Record Content:**

## **Control Section Information**

<b>Start</b>	<b>Length In Bytes</b>	<b>Data Type</b>	<b>Description</b>
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier '550' –POS Check Services Reconciliation Summary Record 1
013	3	Character	Record Length = '200'

## **Reporting Section Information**

<b>Start</b>	<b>Length In Bytes</b>	<b>Data Type</b>	<b>Description</b>
016	1	Character	Reconciliation Record Level 'M' = MID Level Reconciliation Record 'D' = Division Level Reconciliation Record 'C' = Chain Level Reconciliation Record
017	4	Character	Submission Date Field or Summary Totals Indicator Date file is received (e.g. EMD)/ processed (e.g. VTL) 'MMDD' Format Field; Put 'TOTL' if totals record
021	1	Character	Totals Record Indicator "T" = Totals Record for Reconciliation Record Level Note: Since more than one file type can be present for a given reconciliation record level (e.g. a MID can be supported on Vital and on an EMD file), a record summing all activity for all file sources is generated and will contain a value of "T" in this field. " " = All Other Records
022	4	Character	File Submission Time (HHMM) Blank if Submission Date Field contains 'TOTL'
026	4	Character	File Date (Business Date/ Processing Date) 'MMDD' Format Field; Blank if Totals Record Indicator Value is "T"
030	3	Character	File Type or Summary Indicator Field File sources include, but are not limited to, the following: 'EMD' - EMD Settlement File 'ADJ' - Adjustment 'POS' - Host Data Capture 'VTL' - Vital Processing File Note: "ALL" if Totals Record Indicator value is "T"
033	3	Character	Division Code (Blank for Chain Code Level Records or no Division defined)
036	9	Character	Store Number (9 Digit Field; Blank for Chain Code and Division Code records)
045	16	Character	Merchant Account Number (Blank for Chain Code and Division Code records) Left Justified, Space Filled
061	12	Numeric	Purchase Sales Amount (format DDDDDDDDDCC)
073	1	Character	Purchase Sales Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
074	11	Numeric	Return Amount (DDDDDDDDDDCC)
085	1	Character	Return Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
086	11	Numeric	Cash Back Amount (DDDDDDDDDDCC)
097	12	Numeric	Net Sales Amount
109	1	Character	Net Sales Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
110	11	Numeric	Net Fees/ Other Adjustments to Deposit (DDDDDDDDDDCC)
121	1	Character	Net Other Adjustments Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
122	12	Numeric	Net Deposit Amount (DDDDDDDDDDCC)
134	1	Character	Net Deposit Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
135	66	Character	Reserved – Future Use – Blank/Space Filled

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**Total** 200
 

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**POS CHECK SERVICES RECONCILIATION SUMMARY LEVEL RECORD 2**


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**Record Type:** 551  
**Requirements:** Optional if receiving POS Check Services Reconciliation Summary Reporting in the Activity File.  
 Provides R/T and DDA information to the client.  
 Must receive record 550 to receive this record  
**Record Content:**

**Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
			'551' –POS Check Services Reconciliation Summary Record 2
013	3	Character	Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	17	Character	Basic DDA /Checking Account Number Numeric Data, Left Justified, Blank/Space Filled
033	9	Character	Basic ABA /Routing and Transit Number Numeric Data, Left Justified, Blank/Space Filled
042	17	Character	Deposit DDA /Checking Account Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
059	9	Character	Deposit ABA /Routing and Transit Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
068	17	Character	Fee DDA /Checking Account Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
085	9	Character	Fee ABA /Routing and Transit Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
094	17	Character	Exception DDA /Checking Account Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
111	9	Character	Exception ABA /Routing and Transit Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
120	81	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

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# POS CHECK SERVICES RECONCILIATION SUMMARY LEVEL RECORD 3

**Record Type:** 552

**Requirements:** Present if receiving Reconciliation Records in Activity File and Card Network has processing activity.  
Record will repeat for each card network that had activity.  
Will always follow associated 550 record with a Totals Record = "T" Record Indicator.

**Record Content:**

**Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
			'552' –POS Check Services Reconciliation Summary Record 3
013	3	Character	Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	1	Character	Reconciliation Record Level 'M' = MID Level Reconciliation Record 'D' = Division Level Reconciliation Record 'C' = Chain Level Reconciliation Record
017	3	Character	Division Code (Blank for Chain Code Level Records or no Division defined)
020	9	Character	Store Number (9 Digit Field; Blank for Chain Code and Division Code records)
029	16	Character	Merchant Account Number (Left Justified, Space Filled) Note: Blank for Chain Code and Division Code records
045	4	Character	Card Type/Network ID <b>Refer to Table 100.14</b>
049	7	Numeric	Sales Count
056	12	Numeric	Sales Amount (format DDDDDDDDDCC)
068	7	Numeric	Return Count
075	12	Numeric	Return Amount (format DDDDDDDDDCC)
087	11	Numeric	Cash Back Amount (format DDDDDDDDDCC)
098	12	Numeric	Net Sales Amount (format DDDDDDDDDCC)
110	1	Character	Net Sales Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
111	13	Numeric	Network Fees 1 (Interchange /Discount) (format DDDDDDDDDCCCC)
124	13	Numeric	Network Fees 2 (Other) (format DDDDDDDDDCCCC)
137	12	Numeric	Adjustment Amount (format DDDDDDDDDCC)
149	1	Character	Adjustment Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
150	51	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

**WIC ACTIVITY FILE RECORDS****WIC AUTHORIZATION DETAIL TRANSACTION REPORTING RECORD 1**

**Record Type:** 160  
**Requirements:** This record is the Base Transaction Detail reporting record format for Authorization Detail Reporting. This record uses a common Authorization Detail Transaction Reporting format and it will include denials and pre-authorizations. Mandatory if receiving WIC Authorization Detail Transaction Reporting in the Activity File.

**Record Content:****Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier '160' – WIC Authorization Detail Record 1
013	3	Character	Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	8	Numeric	Transaction Date - Format MMDDCCYY
024	6	Numeric	Transaction Time - Format HHMMSS
030	9	Numeric	Transaction Sequence Number Eligible Values: "000000000 - 999999999" Left Justified, Space Filled
039	3	Character	Transaction Type Code Left Justified, Blank/Space Filled <b>Refer To Table 100.4</b>
042	19	Character	Card / Account Number Left Justified, Space Filled E.g. "4445123456789012 " (3 trailing Spaces)
061	4	Numeric	Expiration Date - Format MMY E.g. 1205 = December 2005 Note: Generally populated with 1249 for EBT
065	11	Numeric	Requested Settled Amount (format DDDDDDDDDCC)
076	11	Numeric	Requested Authorization Amount (format DDDDDDDDDCC)
087	11	Numeric	Reserved – Future Use (format DDDDDDDDDCC)
098	1	Character	Transaction Disposition <b>Refer To Table 100.18</b>
099	3	Character	Denial Code <b>Refer To Table 100.30</b>
102	3	Character	POS Entry Mode Left Justified, Space Filled <b>Refer To Table 100.11</b>
105	44	Character	Terminal Location
149	4	Character	MCC / SIC Code
153	4	Character	Card Type/Network ID <b>Refer To Table 100.14</b>
157	4	Character	Cardholder ACRO
161	1	Character	Cardholder ID Method <b>Refer to Table 100.24</b>
162	3	Character	From Account Type <b>Refer to Table 100.20</b>
165	15	Character	Terminal ID/Terminal Locator
180	21	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

## WIC AUTHORIZATION DETAIL TRANSACTION REPORTING RECORD 2

**Record Type:** 161  
**Requirements:** Optional Detail Reporting Record  
 Must receive record 160 to receive this record  
**Record Content:**

### Control Section Information

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier '161' –WIC Authorization Detail Record 2
013	3	Character	Record Length = '200'

### Reporting Section Information

Start	Length In Bytes	Data Type	Description
016	1	Character	Authorization Source <b>Refer To Table 100.1</b>
017	3	Character	POS Condition Code Left Justify, Space Filled <b>Refer To Table 100.2</b>
020	4	Character	Register Number (If Available) Left Justified, Blank/Space Filled
024	9	Numeric	Salesperson/Employee Number/Clerk ID *Merchant Supplied Data
033	3	Character	Country Code <b>Refer To Table 100.16</b>
036	8	Character	Business Date (MMDDCCYY)
044	9	Character	Reserved
053	14	Numeric	Reserved
067	1	Character	Reserved
068	8	Character	Reserved
076	19	Character	Token
095	6	Character	Token ID
101	100	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

**WIC RECONCILIATION DETAIL TRANSACTION RECORD 1****Record Type:** 360

**Requirements:** This record is the Base Transaction Detail reporting record format, which is a common Reconciliation Detail Transaction Reporting Record, available for all Reconciliation Detail Payment Types supported in the Activity File.  
Mandatory If Receiving WIC Reconciliation Detail Reporting in the Activity File.

**Record Content:****Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier '360' – WIC Reconciliation Detail Record 1
013	3	Character	Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	8	Numeric	Transaction Date - Format MMDDCCYY
024	6	Numeric	Transaction Time - Format HHMMSS
030	9	Numeric	Transaction Sequence Number Eligible Values: "000000000 - 999999999" Left Justified, Space Filled
039	3	Character	Transaction Type Code Left Justified, Blank/Space Filled <b>Refer To Table 100.4</b>
042	19	Character	Card / Account Number Left Justified, Space Filled E.g. "4445123456789012 " (3 trailing Spaces)
061	4	Numeric	Expiration Date - Format MMY E.g. 1205 = December 2005 Note: Generally populated with 1249 for EBT
065	11	Numeric	Requested Settled Amount (format DDDDDDDDDCC)
076	11	Numeric	Requested Authorization Amount (format DDDDDDDDDCC)
087	11	Numeric	Reserved – Future Use (format DDDDDDDDDCC)
098	1	Character	Transaction Disposition <b>Refer to Table 100.18</b>
099	3	Character	Denial Code <b>Refer To Table 100.30</b>
102	3	Character	POS Entry Mode Left Justified, Space Filled <b>Refer To Table 100.11</b>
105	44	Character	Terminal Location
149	4	Character	MCC/SIC Code
153	4	Character	Card Type/Network ID <b>Refer To Table 100.14</b>
157	4	Character	Cardholder ACRO
161	1	Character	Cardholder ID Method <b>Refer to Table 100.24</b>
162	3	Character	From Account Type <b>Refer to Table 100.20</b>
165	15	Character	Terminal ID/Terminal Locator
180	21	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

**WIC RECONCILIATION DETAIL TRANSACTION RECORD 2**

**Record Type:** 361  
**Requirements:** Optional Detail Reporting Record  
 Must receive record 320 to receive this record

**Record Content:****Control Section Information**

<b>Start</b>	<b>Length In Bytes</b>	<b>Data Type</b>	<b>Description</b>
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
			'361' – WIC Reconciliation Detail Record 2
013	3	Character	Record Length = '200'

**Reporting Section Information**

<b>Start</b>	<b>Length In Bytes</b>	<b>Data Type</b>	<b>Description</b>
016	1	Character	Authorization Source
			<b>Refer To Table 100.1</b>
017	3	Character	POS Condition Code
			Left Justify, Space Filled
			<b>Refer To Table 100.2</b>
020	4	Character	Register Number (If Available)
			Left Justified, Blank/Space Filled
024	9	Numeric	Salesperson/Employee Number/Clerk ID
			*Merchant Supplied Data
033	3	Character	Country Code
			<b>Refer To Table 100.16</b>
036	8	Character	Business Date (MMDDCCYY)
044	9	Character	Reserved
053	14	Numeric	Reserved
067	1	Character	Reserved
068	8	Character	Reserved
076	19	Character	Token
095	6	Character	Token ID
101	100	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		



**WIC RECONCILIATION SUMMARY LEVEL RECORD 1**

**Record Type:** 560  
**Requirements:** Required if receiving Reconciliation Records in Activity File.  
 One record is included for each reconciliation level and file type.

**Record Content:****Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier '560' –WIC Reconciliation Summary Record 1
013	3	Character	Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	1	Character	Reconciliation Record Level 'M' = MID Level Reconciliation Record 'D' = Division Level Reconciliation Record 'C' = Chain Level Reconciliation Record
017	4	Character	Submission Date Field or Summary Totals Indicator Date file is received (e.g. EMD)/ processed (e.g. VTL) 'MMDD' Format Field; Put 'TOTL' if totals record
021	1	Character	Totals Record Indicator "T" = Totals Record for Reconciliation Record Level Note: Since more than one file type can be present for a given reconciliation record level (e.g. a MID can be supported on Vital and on an EMD file), a record summing all activity for all file sources is generated and will contain a value of "T" in this field. " " = All Other Records
022	4	Character	File Submission Time (HHMM) Blank if Submission Date Field contains 'TOTL'
026	4	Character	File Date (Business Date/ Processing Date) 'MMDD' Format Field; Blank if Totals Record Indicator Value is "T"
030	3	Character	File Type or Summary Indicator Field File sources include, but are not limited to, the following: 'ADJ' - Adjustment 'POS' - Host Data Capture Note: "ALL" if Totals Record Indicator value is "T"
033	3	Character	Division Code (Blank for Chain Code Level Records or no Division defined)
036	9	Character	Store Number (9 Digit Field; Blank for Chain Code and Division Code records)
045	16	Character	Merchant Account Number (Blank for Chain Code and Division Code records) Left Justified, Space Filled
061	12	Numeric	Purchase Sales Amount (format DDDDDDDDDCC)
073	1	Character	Purchase Sales Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
074	11	Numeric	Return Amount (format DDDDDDDDDCC)
085	1	Character	Return Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
086	11	Numeric	Cash Back Amount (format DDDDDDDDDCC)
097	12	Numeric	Net Sales Amount (format DDDDDDDDDCC)
109	1	Character	Net Sales Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
110	11	Numeric	Net Chargebacks / Fees/ Other Adjustments to Deposit (format DDDDDDDDDCC)
121	1	Character	Net Other Adjustments Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
122	12	Numeric	Net Deposit Amount (format DDDDDDDDDCC)
134	1	Character	Net Deposit Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
135	65	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

**WIC RECONCILIATION SUMMARY LEVEL RECORD 2**

**Record Type:** 561  
**Requirements:** Optional if receiving WIC Reconciliation Summary Reporting in the Activity File. Provides R/T and DDA information to the client.  
 Must receive record 560 to receive this record

**Record Content:****Control Section Information**

<b>Start</b>	<b>Length In Bytes</b>	<b>Data Type</b>	<b>Description</b>
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
			'561' –WIC Reconciliation Summary Record 2
013	3	Character	Record Length = '200'

**Reporting Section Information**

<b>Start</b>	<b>Length In Bytes</b>	<b>Data Type</b>	<b>Description</b>
016	17	Character	Basic DDA /Checking Account Number Numeric Data, Left Justified, Blank/Space Filled
033	9	Character	Basic ABA /Routing and Transit Number Numeric Data, Left Justified, Blank/Space Filled
042	17	Character	Deposit DDA /Checking Account Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
059	9	Character	Deposit ABA /Routing and Transit Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
068	17	Character	Fee DDA /Checking Account Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
085	9	Character	Fee ABA /Routing and Transit Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
094	17	Character	Exception DDA /Checking Account Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
111	9	Character	Exception ABA /Routing and Transit Number - <b>(If Applicable)</b> Numeric Data, Left Justified, Blank/Space Filled
120	81	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

# WIC RECONCILIATION SUMMARY LEVEL RECORD 3

**Record Type:** 562  
**Requirements:** Present if receiving reconciliation records in the Activity File and Card Network has processing activity. Record will repeat for each Card Network with activity.  
 Will Always follow associated 560 record with a Totals Record = "T" Record Indicator

**Record Content:**

**Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier '562' –WIC Reconciliation Summary Record 3
013	3	Character	Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
016	1	Character	Reconciliation Record Level 'M' = MID Level Reconciliation Record 'D' = Division Level Reconciliation Record 'C' = Chain Level Reconciliation Record
017	3	Character	Division Code (Blank for Chain Code Level Records or no Division defined)
020	9	Character	Store Number (9 Digit Field; Blank for Chain Code and Division Code records)
029	16	Character	Merchant Account Number (Blank for Chain Code and Division Code records) Left Justified, Space Filled
045	4	Character	Card Type/Network ID <b>Refer to Table 100.14</b>
049	7	Numeric	Sales Count
056	12	Numeric	Sales Amount (format DDDDDDDDDDDCC)
068	7	Numeric	Return Count
075	12	Numeric	Return Amount (format DDDDDDDDDDDCC)
087	11	Numeric	Reserved – Future Use
098	12	Numeric	Net Sales Amount (format DDDDDDDDDDDCC)
110	1	Character	Net Sales Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
111	13	Numeric	Network Fees 1 (Interchange / Discount) (format DDDDDDDDDDDCCC)
124	13	Numeric	Network Fees 2 (Other) (format DDDDDDDDDDDCCC)
137	12	Numeric	Adjustment Amount (format DDDDDDDDDDDCC)
149	1	Character	Adjustment Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
150	51	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

**WIC ADJUSTMENT DETAIL LEVEL RECORD 1**

**Record Type:** 760  
**Requirements:** Optional if receiving WIC Reconciliation Records in the Activity File. Provides information on WIC Adjustments.

**Record Content:****Control Section Information**

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
			'760' – WIC Exception Detail Level Record 1
013	3	Character	Record Length = '200'

**Reporting Section Information**

Start	Length In Bytes	Data Type	Description
16	2	Character	Record Type (01 = Notification 02=Settlement) <b>'01' - Notification</b> <b>'02' - Settlement</b>
18	4	Character	Originator
22	4	Character	Receiver
26	3	Character	Transaction Type Code <b>Refer To Table 100.4</b>
29	8	Numeric	Original Transaction Date - Format MMDDCCYY
37	6	Numeric	Original Transaction Time - Format HHMMSS
43	19	Character	Card / Primary Account Number (PAN)
62	11	Numeric	Original Amount (DDDDDDDDCC)
73	1	Character	Original Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
74	2	Character	Adjustment Transaction Disposition <b>'02'- Not Authorized</b> <b>'03'-Authorized &amp; Complete = Closed Adjustment</b> <b>Refer To Table 100.21</b>
76	12	Character	Adjustment Number
88	8	Numeric	Adjustment Date - Format MMDDCCYY
96	6	Numeric	Adjustment Time - Format HHMMSS
102	3	Character	Adjustment Type <b>'REQ' – Request</b> <b>'PAY' – PAY</b>
105	3	Character	Adjustment Action <b>Refer To Table 100.23</b>
108	11	Numeric	Adjustment Amount (DDDDDDDDCC)
119	1	Character	Adjustment Amount Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money)
120	8	Numeric	Adjustment Process/Settlement Date- Format MMDDCCYY
128	3	Character	Adjustment Reason Code <b>Refer to Table 100.33</b>
131	3	Character	Error Code <b>Refer to Table 100.25</b>
134	15	Character	Terminal Number
149	06	Character	Terminal Sequence Number
155	09	Numeric	Employee Number/Customer Supplied Number
164	37	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

## WIC ADJUSTMENT DETAIL LEVEL RECORD 2

**Record Type:** 761  
**Requirements:** Optional if receiving WIC Reconciliation Records in the Activity File. Provides information on WIC Adjustments.  
**Record Content:**

### Control Section Information

Start	Length In Bytes	Data Type	Description
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier
013	3	Character	'761' – WIC Exception Detail Level Record 2 Record Length = '200'

### Reporting Section Information

Start	Length In Bytes	Data Type	Description
016	44	Character	Address
060	80	Character	Originator Comments
140	50	Character	Receiver Comments
190	11	Character	Reserved – Future Use – Blank/Space Filled
<b>Total</b>	200		

## APPENDIX A-TABLE VALUES

<b>Table 100.1 - Authorization Sources</b>	
<b>Value</b>	<b>Description</b>
'1'	STIP Time Out Response
'2'	STIP Time Out Response, Below Issuer Limit
'3'	STIP Time Out Response, Issuer Suppress Inquiry
'4'	STIP Time Out Response, Issuer Unavailable
'5'	Issuer Approval
'6'	Force STIP
'7'	Acquirer Approval, No Base 1/INAS
'8'	Acquirer Approval Of Referral
'9'	Automated Referral Service Response
'D'	Referral, Authorization Code Manually Keyed
'E'	Offline Approval, Authorization Code Manually Keyed
'N'	Negative file (Fleet transactions only)
'P'	Positive file (Fleet transactions only)
'T'	Terminal (Fleet transactions only)
Blanks	Authorization Source Not Known

<b>Table 100.2 - POS Condition Code</b>	
<b>Value</b>	<b>Description</b>
'00'	Normal Transaction or Preauthorized Health Card
'01'	Cardholder Not Present
'03'	Merchant Suspicious of Transaction
'05'	Cardholder Present/Card Not Present
'08'	Mail/Phone Order Transactions or Deferred, Installment or Recurring
'10'	Cardholder Identify Verified
'51'	Request for Account Number Verify
'59'	E-Commerce Over Open Network
'71'	Card Present/Key Entered Transaction

<b>Table 100.3 - Authorization Request Response Codes</b>	
<b>Value</b>	<b>Description</b>
<b><i>For Credit and Gift Card:</i></b>	
'AA'	Approval
'AB'	Partially Approved
'F1'	Lost/Stolen Card
'NC'	Pick Up Card
'ND'	Denied
'NE'	Expired Card
'NP'	Invalid PIN
'NR'	Referred
'NS'	System Error
'NX'	Unable to Match Reversal
<b><i>Note: For Debit, EBT, POS Check and WIC-see Denial Codes in Table 100.30</i></b>	

**Table 100.4 - Transaction Type Codes**

Value	Description
<b>For Credit Authorizations:</b>	
'IC'	Cash Advance
'IM'	Mail/Telephone Order
'IP'	Purchase
'IQ'	POS Balance Inquiry
'IR'	Partial Reversal
'IS'	Purchase Reversal
'IV'	Address Verification
'IX'	Purchase Reversal
<b>For Credit Settlement:</b>	
'03'	Fleet Card Sale
'04'	Fleet Card Sale
'05'	Credit Card Sale
<b>For Debit / EBT / WIC:</b>	
'10'	POS Debit
'11'	POS Credit
'12'	POS Debit Inquiry
'13'	Pre-Authorization
'14'	Pre-Authorization Debit
<b>For Gift Card:</b>	
'GA'	Card Activation
'GB'	Balance Inquiry
'GC'	Close Card /Void
'GD'	Pre-Authorization Deletion (Matched)
'GE'	Pre-Authorization
'GF'	Refund/ Return /Credit
'GL'	Load / Recharge
'GM'	Mini Statement
'GP'	Purchase / Redemption
'GR'	Reverse Last Transaction (Force Reverse)
'GT'	Pre-Authorization Expiration (Aging)
'GU'	Unload / Cash Back
'GV'	Request Virtual Card / PIN
'GZ'	Pre -Authorization Completion
'GAM'	Mass Activation
'GBM'	Mass Balance Inquiry
'GCM'	Mass Close / Void Account
'GLM'	Mass Reload / Add Value
'GUM'	Mass Unload / Remove Value
'GTI'	Pre-Authorization Auto Expiration
'G1'	Inactivity Fee
'G2'	Activity Fee Transaction
'G3'	Future Use: Close Card Status Set / Clear
'G4'	Future Use: Card Escheat Status Set / Clear
'G5'	Future Use: Card Deplete Status Set / Clear
'G6'	Future Use: Card Balance Adjust
'G7'	Future Use: Reset Card to \$0.00 / Inactive / Clear History
<b>POS Check:</b>	
'45'	Check Conversion
'95'	Check Conversion with Verification
'96'	Check Guarantee with Conversion
<b>Adjustments:</b>	
'50'	Reversal of a Sale
'51'	Reversal of a Return
'53'	Reversal of Cash Advance
'54'	Adjustment pay to card holder
'55'	Adjustment request of card holder
'59'	Rejected Reversal

**Note:**

- Reversals for 2 byte transaction type codes will have an "X" added to the transaction disposition field in the third position-e.g. GA will become GAX.
- Reversals for 3 byte GC transaction type codes will have a "Z" replace the value in the third position-e.g. GAM will become GAZ.

**Table 100.5- AVS Response Codes**

Value	Description
<b>For Credit Only:</b>	
Blank	Not Applicable
'A'	Address matches, but ZIP code does not match
'B'	Street addresses match for international transaction. Postal Code not verified due to incompatible formats. (Acquirer sent street address and postal code)
'C'	Street addresses and Postal Code not verified for international transaction due to incompatible formats. (Acquirer sent street address and postal code)
'D'	Street addresses and Postal Codes match for international transaction.
'E'	Error response for Merchant Category Code
'F'	Address does not compare and five-digit ZIP code does compare (UK Only).
'G'	Address information is unavailable; international transaction; non-AVS participant.
'I'	Address information not verified for international transaction
'M'	Street addresses and postal codes match for international transaction.
'N'	Address and ZIP do not match.
'P'	Postal codes match for international transactions. Street address not verified due to incompatible formats (Acquirer sent street address and postal code).
'R'	Retry; system unavailable or timed out
'U'	Address info not available
'W'	Nine-digit ZIP code matches, but address does not match.
'X'	Exact match, address, and nine-digit ZIP code match.
'Y'	Address and 5 digit ZIP code match
'Z'	Five digit ZIP matches but address does not match

**Table 100.6 - CVV2 Presence Code Indicator**

Value	Description
<b>For Credit/Gift Card Only:</b>	
'0'	CVV2 value not provided
'1'	CVV2 value provided / present
'2'	CVV2 value illegible
'9'	CVV2 value not on card

**Table 100.7 - CVV2 Response Code Indicators**

Value	Description
<b>For Credit and Gift Card Only:</b>	
Blank	No Result
'M'	CVV2 Match
'N'	CVV2 Does Not Match
'P'	CVV2 Not Processed
'S'	CVV2 Should Be Present; Merchant indicates Not Present
'U'	Issuer Not Participating; Issuer is not certified or has not provided Visa with encryption keys or both



**Table 100.8 - Mail/ Phone Indicator**

Value	Description
<b>For Mail /Phone Order:</b>	
Blank	Field not applicable or acquirer did not specify
'1'	Mail/Phone Order – Single Transaction
'2'	Mail/Phone Order –Recurring Transaction (Valid US acquired transactions only)
'3'	Mail/Phone Order –Installment Payment
'4'	Mail/Phone Order –Not Otherwise Classified
<b>For E-Commerce:</b>	
'5'	Secure Electronic Commerce Transaction with Cardholder Certificate
'6'	Non-Authenticated Security Transaction with SET Merchant Certificate
'7'	Non-Authenticated Security Transaction without SET Merchant Certificate, such as a channel encrypted transaction
'8'	Non-Secure Transaction
'9'	Non-Authenticated Security Transaction at a SET-capable merchant

**Table 100.9 - Authorization Character Indicator (ACI)**

Value	Description
<b>For Credit and Gift Card Only:</b>	
'A'	Card present
'C'	Card present with merchant name and location data (cardholder-activated, self-service terminal); meets card-present criteria
'E'	Card present with merchant name and location data; meets card-present criteria
'F'	Card not present – Account Funding
'I'	Incremental authorization
'K'	Card present with key-entry
'M'	Card not present – Direct Marketing (no address verification service –Germany)
'N'	Not a payment service transaction; Did not qualify as CPS transaction
'P'	Card not present; preferred customer participation requested
'R'	Card not present (Address Verification Service not required)
'S'	Electronic Commerce 3D Secure Attempts
'T'	A CPS Program was not available when authorized
'U'	Card not present – 3D Secure Electronic Commerce
'V'	Card not present - merchant name and location not sent (AVS requested)
'W'	Card not present – Non 3D Secure Electronic Commerce
'X'	Disqualified custom payment service transaction (inserted by Base II)

**Table 100.10 - Cardholder Activated Terminal (CAT) Indicators**

Value	Description
<b>For Credit and Gift Card Only:</b>	
'0'	CAT Not Applicable
'1'	Type A UAT- Limited Amount Terminal
'2'	Type C UAT - Automated Dispensing Machine
'3'	Type B UAT - Self-Service Terminal
'4'	Remote Indicator

<b>Table 100.11 - POS Entry Mode</b>	
<b>Value</b>	<b>Description</b>
<b><i>Eligible Values in the First 2 Positions Include:</i></b>	
'00'	Terminal Not Used/Other/Inactivity Fee Transaction
'01'	Manual/ Key Entry
'02'	Magnetic Stripe Read
'03'	Bar Code Read
'04'	OCR Read
'05'	Chip Card Read Eligible Terminal
'06'	Track 1 Read
'07'	Contactless Magnetic Chip (MICR Reader for POS Check)
'90'	Complete Magnetic Stripe Read and Transmitted-PS2000 Code Full Magnetic Stripe Data Provided
'81'	E-Commerce Transaction
'91'	Contactless Magnetic Stripe Read
'95'	Chip Card Read (Data Unreliable)
Blanks	Entry Mode Not Known
<b><i>Eligible Values in the Third Position Include:</i></b>	
'0'	Unknown
'1'	Terminal Can Accept and Capture PINS
'2'	Terminal Cannot Accept and Capture PINS
'3'	PIN Pad Inoperative

<b>Table 100.12 - Original Interchange Indicator</b>			
<b><u>VOUCHER</u></b>	<b><u>BUSINESS TYPE</u></b>	<b><u>VISA BASE CATEGORY</u></b>	<b><u>MC BASE CATEGORY</u></b>
00	Paper	Standard	Standard
01	Service Industries	CPS Card Not Present	Service Industries
02	Warehouse	CPS Retail Credit	Warehouse Club Rate
04	Supermarket	CPS Supermarket	Supermarket
05	Card Not Present	CPS Card Not Present	Merit I
06	Corporate Data Rate III	Purchasing Card- Level 3	Corp Data Rate III
07	Card Present	CPS Retail Credit	Merit III
10	AFD/Fuel	CPS Automated Fuel Dispenser	Petroleum
11	Service Station	CPS Service Station	Petroleum
12	Restaurant	CPS Restaurant	Merit III
13	Small Ticket, Non-QSR	Small Ticket	Merit III
14	E-Commerce Preferred	CPS E-Commerce Preferred	Merchant UCAF
15	Emerging Market	CPS Retail 2	Merit 1
17	Small Ticket – QSR	Small Ticket	Convenience Purchases
18	Utility	CPS Utility	Utility
19	Public Sector	CPS Retail 2 –Emerging Market	Public Sector
25	Card Not Present Debit	CPS Card Not Present Debit	Merit I Debit
27	Card Present Debit	CPS Retail Credit Debit	Merit III Debit

**Table 100.13 - Surcharge Reason (Interchange Adjustment Reason Code Listing)**

<i>For Credit Only</i>				
Value	Description			
A	Missing MC Registration Code	a	Key Entered, No AVS Attempted	
B	Missing/ Invalid POS Entry Mode	b	Key Entered, No Zip Match	
C	Invalid ACI-Auth Char Ind.	c	Bad ACI/ Auth CPS Disqualified	
D	Missing Transaction Date	d	Missing Auth Amount	
E	Authorization Source	e	Auth/Settle Amount No Match	
F	Invalid Terminal Capability	f	Missing Tran ID In Settlement	
G	Invalid Cardholder ID Method	g	Missing MC Banknet ID /Date	
H	Key Entered / Invalid MCC For Program	h	Auth Date > 7 Days (Card Not Present)	
I	Invalid MO/TO or E-Commerce Ind.	i	Auth Date > 1 Day (Card Present)	
J	Missing Additional Industry-Specific Data	j	Visa Commercial, No CPS or Level 2	
K	Late More Than One Day	k	Visa Commercial Level 2, No CPS	
L	Authorization Amount	l	Visa Commercial, No Level 2	
M	Invalid Validation Code	m	MC Commercial, No Level 2	
N	Missing Tran/ Banknet ID	n	MC Key Entered	
O	Missing Authorization Currency	o	Over Visa AFD \$75 Limit	
P	Key Entered, Missing Tran ID	p	Missing / Invalid Auth Response Code	
Q	Authorization Date	q	Signature / Infinite Cards - EIRF	
R	Mismatched -Late	r	Key Entered, Visa International	
S	Mismatched -Tran Amount	s	Missing CVV Track Data	
T	Mismatched -Entry Mode	2	Late One Day	
U	Mismatched -No Match	3	CPS Check Card	
V	Mismatched -SIC Code	4	No Authorization; Bad/Missing Auth Code	
W	Mismatched -Auth Code	5	Business Card	
X	DCC Surcharge	7	Invalid Mag-Stripe Data-International Std	
Y	Planet Payment Re-Class	8	High Risk MCC/ Invalid MCC For CPS	
Z	Mismatched -Mag Stripe Product Code	9	Missing Card Product Results	

**Table 100.14 - Card Type/Network ID**

Value		Description					
For Credit:							
'VISA'	Visa		'PDSD'	Pulse Discover Check Card		'WEXP'	Wright Express
'MCRD'	MasterCard		'DINE'	Diner's Club		'FONE'	Fleet One –Future Use
'AMEX'	American Express		'PL'	Private Label		'FCOR'	Fleet Cor (Fuelman, etc)
'DISC' & 'DSCV'	Discover Network DISC: Auth (100 records) DISC: Detail (300 records) DSCV: Summary (500 records)		'VOYG'	Voyager		'UKNW'	Unknown Network
For Debit:							
STAR Network Group (STAR)							
'STAR'	Star West		'SN3N'	Star NE POS 3 Non-Groc		'SW2P'	Star W POS 2 Petro
'MNY1'	Cash Station		'SS1G'	Star W POS 1 Groc		'SW3P'	Star W POS 3 Petro
'RCPA'	Star East Reciprocal		'SS1N'	Star SE POS 1 Non-Groc		'SN1B'	Star NE POS 1 AP BL Pay
'AVAL'	Star East		'SS2G'	Star SE POS 2 Groc		'SN2B'	Star NE POS 2 AP BL Pay
'MAC2'	Star Northeast		'SS2N'	Star SE POS 2 Non-Groc		'SN3B'	Star NE POS 3 AP BL Pay
'MAC3'	Star Northeast		'SS3G'	Star SE POS 3 Groc		'SS1B'	Star SE POS 1 AP BL Pay
'EXPL'	Explore/Star		'SS3N'	Star SE POS 3 Non-Groc		'SS2B'	Star SE POS 2 AP BL Pay
'BKMT'	Star Midwest		'SW1G'	Star W POS 1 Groc		'SS3B'	Star SE POS 3 AP BL Pay
'MACG'	MAC/Gr Machine		'SW1N'	Star W POS 1 Non-Groc		'SW1B'	Star W POS 1 AP BL Pay
'MMAC'	MAC		'SW2G'	Star W POS 2 Groc		'SW2B'	Star W POS 2 AP BL Pay
'HNMN'	Star East		'SW2N'	Star W POS 2 Non-Groc		'SW3B'	Star W POS 3 AP BL Pay
'CIXT'	Cash St Issuer		'SW3G'	Star W POS 3 Groc		'SNSB'	Star NE BP Stnd
'MC3D'	MAC Conversion		'SW3N'	Star W POS 3 Non-Groc		'SSSB'	Star SE BP Stnd
'EXSS'	Explore Subswitch		'MAC1'	MAC		'SWSB'	Star W BP Stnd
'SESS'	Star East Subswitch		'SEST'	Star East		'SNEB'	Star NE BP Emerging
'SWSS'	Star West Subswitch		'EXP6'	Star West		'SSEB'	Star SE BP Emerging
'EXP3'	Star West		'EXP5'	Star West		'SWEB'	Star W BP Emerging
'EXP4'	Star West		'SN1P'	Star NE POS 1 Petro		'SNST'	Star NE POS Small Ticket
'STGY'	Star West Gateway		'SN2P'	Star NE POS 2 Petro		'SSST'	Star SE POS Small Ticket
'SN1G'	Star NE POS 1 Groc		'SN3P'	Star NE POS 3 Petro		'SWST'	Star W POS Small Ticket
'SN1N'	Star NE POS 1 Non-Groc		'SS1P'	Star SE POS 1 Petro		'SNMR'	Star NE POS Medical
'SN2G'	Star NE POS 2 Groc		'SS2P'	Star SE POS 2 Petro		'SSMR'	Star SE POS Medical
'SN2N'	Star NE POS 2 Non-Groc		'SS3P'	Star SE POS 3 Petro		'SWMR'	Star W POS Medical
'SN3G'	Star NE POS 3 Groc		'SW1P'	Star W POS 1 Petro			
Interlink Network Group (INTR)							
'INLK'	Interlink		'INS2'	Interlink Stnd SMF2		'ING2'	Interlink Groc SMF2
'INT2'	Interlink		'INS3'	Interlink Stnd SMF3		'ING3'	Interlink Groc SMF
'INS1'	Interlink Stnd SMF1		'ING1'	Interlink Groc SMF1			
Pulse Network Group (PLSE)							
'PUL2'	Pulse		'MSRN'	Pulse Reciprocal NYCE		'PURS'	Pulse Gtwy Rcip Star
'TYME'	TYME		'MSRS'	Pulse Reciprocal Star		'PURT'	Pulse Gtwy Rcip TYME
'TYM2'	TYME 2		'MSRT'	Pulse Reciprocal TYME		'PU9A'	Pulse Gtwy A Intsw
'MS1 '	Pulse –Money Station		'MS9A'	Pulse Zone A Intsw		'PU9B'	Pulse Gtwy B Intsw
'PULP'	Pulse		'MS9B'	Pulse Zone B Intsw		'PNSR'	Pulse Limited Recip
'MSZA'	Pulse Zone A		'PUZA'	Pulse Gateway Zone A		'MNSR'	Pulse-MSI Ltd Recip
'MSZB'	Pulse Zone B		'PUZB'	Pulse Gateway Zone B		'PSI2'	Plus Network
'MONY'	Money Station USB		'PURN'	Pulse Gtwy Rcip NYCE			
NYCE Network Group (NYCE)							
'NYC1'	NYCE East		'MGCL'	NYCE Midwest			
Jeanie Network Group (JENE)							
'JENI'	Jeanie		'JNIT'	Jeanie Internet		'JLMB'	Jeanie LM
'JPIX'	Exempt Jeanie POS		'JNPB'	Jeanie Point of Bank		'JPBB'	Jeanie POB
'JEPR'	Jeanie Presto		'JELM'	Jeanie LM		'MJN2'	Jeanie RIC

**ENHANCED MERCHANT ACTIVITY FILE SPECIFICATIONS**

'JENA'	Jeanie Audio Network	'JADV'	Jeanie Advtg	'JADB'	Jeanie Advtg
'MJI1	MPS Jeanie Int'l	'JNIB'	Jeanie	'JP53'	Jeanie Preferred
'MJN1'	Jeanie RIC	'JPRB'	Jeanie Presto	'REVM'	Revolution Money
'JEST'	Jeanie Northeast	'JPXB'	Exmpt Jeanie POS		
<b>Other Network Group (OTHR)</b>					
'CIRS'	Cirrus	'DBT1'	Debitman	'JGT1'	Jeni T1 GR
'SHAZ'	Shazam	'PINP'	Pin Prompting	'JGT2'	Jeni T2 GR
'PUGU'	Pulse-Gulfnet Reciprocal	'AFN2'	AFFN- 5/2 Switch	'JGT3'	Jeni T3 GR
'MAES'	Maestro	'AFMM'	AFFN MM	'JOT1'	Jeni T1 OT
'PULS'	NCR Pulse	'AFDM'	AFFN DT MM	'JOT2'	Jeni T2 OT
'AFN1'	Armed Forces Network	'AFPM'	AFFN Preferred Merchant	'JOT3'	Jeni T3 OT
'NYGY'	NYCE Gateway	'MST1'	MAES Spmkt Tier 1	'JQSR'	JENI QSR
'ACCL'	Accel	'MST2'	MAES Spmkt Tier 2	'JMED'	Jeni Med
'AKOP'	Alaska Option	'MSBA'	MAES Spmkt Base	'AJN1'	AFFN/ Jeanie 1
'CTF1'	CU 24	'MCT1'	MAES Conv Tier 1	'AJN2'	AFFN/ Jeanie 2
'GDEB'	Generic Debit	'MCT2'	MAES Conv Tier 2	'JAF1'	Jeanie /AFFN 1
'ITEL'	Instant Teller	'MCBA'	MAES Conv Base	'JAF2'	Jeanie / AFFN 2
'KETS'	Kansas Elect Trans	'MOT1'	MAES All Other Tier 1	'APR1'	AFN1 Presto!
'MPCT'	MPACT	'MOT2'	MAES All Other Tier 2	'APR2'	AFN2 Presto!
'TX00'	TX	'MOBA'	MAES All Other Base	'PDSD'	Pulse Discover Check Card
'ECP '	Bankserv	'AFFR'	AFFN Reversals	'BDSD'	Batch Discover
'ECPG'	Total Check -Guarantee	'AF2R'	AFN2 Reversals	'PST1'	Presto!
'ECPT'	Total Check -Truncated	'AML1'	AFFN/Maestro		
'ECPV'	Total Check Verification	'AFDP'	AFFN DT PM		
'UNKN'	Unknown	'AML2'	AFFN/Maestro RCPCLK		
<b>For EBT:</b>					
'EBT '		EBT Transaction			
<b>EBT Subgroups:</b>					
'ENJ1'	New Jersey EBT	'ENC1'	North Carolina EBT	'EMO1'	Missouri EBT
'ETX1'	Texas EBT	'ENH1'	New Hampshire EBT	'EMS1'	Mississippi EBT
'EIL1'	Illinois EBT	'EMN1'	Minnesota EBT	'EMT1'	Montana EBT
'EOK1'	Oklahoma EBT	'EPA1'	Pennsylvania EBT	'ECA1'	California EBT
'EWCS'	AA Western Coalition EBT	'EKS1'	Kansas EBT	'EPR1'	Puerto Rico EBT
'ENCS'	AA NE Coalition EBT	'EWI1'	Wisconsin EBT	'ENE1'	Nebraska EBT
'ESAS'	AA Southern Alliance EBT	'ENS1'	North/South Dakota EBT	'EVA1'	Virginia EBT
'ELA1'	Louisiana EBT	'EHI1'	Hawaii EBT	'EPR3'	Puerto Rico EBT
'EMD1'	Maryland EBT	'EID1'	Idaho EBT	'EDE1'	Delaware EBT
'ESC1'	South Carolina EBT	'EAK1'	Alaska EBT	'ENV1'	Nevada EBT
'ENM1'	New Mexico EBT	'EWA1'	Washington EBT	'EBT '	Electronic Benefits Transfer
'ETN1'	Tennessee EBT	'EAZ1'	Arizona EBT	'EWV1'	West Virginia EBT
'EUT1'	Utah EBT	'ECO1'	Colorado EBT	'EIA1'	Iowa EBT
'EQST'	AA-Quest Coalition EBT	'EMA1'	Massachusetts EBT	'SZIA'	EBT Iowa Shazam
'EDC1'	District of Columbia EBT	'ECT1'	Connecticut EBT	'EVI1'	Virgin Islands EBT
'EMI1'	Michigan EBT	'EME1'	Maine EBT	'EALL'	EBT All States
'EIN1'	Indiana EBT	'ENY1'	New York EBT	'EGU1'	Guam EBT
'EOR1'	Oregon EBT	'EAL1'	Alabama EBT	'PRFS'	EBT Puerto Rico - FS
'EDP1'	CA –San Diego EBT	'EAR1'	Arkansas EBT	'PRCS'	EBT Puerto Rico - CS
'EDO1'	CA-San Bernardino EBT	'EFL1'	Florida EBT	'EOH1'	Ohio EBT
'EVT1'	Vermont EBT	'EGA1'	Georgia EBT	'EWY1'	EBT Wyoming
'ERI1'	Rhode Island EBT	'EKY1'	Kentucky EBT		
<b>For Gift Card:</b>					
'GIFT'		Gift Card Transaction			
<b>For POS Check:</b>					
'VSCK'		POS Check Transaction			
Note: Cardholder ACRO for POS Check Transactions are:					
'VIS1'		Visa – For Participating Transactions			
'EHH1'		ECHO – For Non-Participating Transactions			
<b>For Visa ReadyLink</b>					
'VPLN'		Visa ReadyLink			
<b>For Bill-Me-Later (BML)</b>					
'BMLA'	Bill-Me-Later Core				
'BMLB'	Bill-Me-Later 90 Days Same As Cash (SAC)				
'BMLC'	Bill-Me-Later Business Core				
'BMLD'	Bill-Me-Later Business 90 Days Same As Cash (SAC)				
'BMLE'	Bill-Me-Later Private Label Core				
'BMLE'	Bill-Me-Later Private Label 90 Days Same As Cash (SAC)				

<b>For WIC:</b>	
'WIC'	WIC (Women, Infants & Children) Transaction
WIC Subgroups:	
'WMI1'	Michigan WIC
'WKY1'	Kentucky WIC

**Table 100.15 - Currency Code**

Value	Description
'036'	Australian Dollar
'044'	Bahamian Dollar
'060'	Bermuda Dollar
'124'	Canadian Dollar
'208'	Danish Krone
'344'	Hong Kong Dollar
'392'	Japanese Yen
'410'	South Korean Won
'484'	Mexican Peso
'554'	New Zealand Dollar
'578'	Norwegian Krone
'702'	Singapore Dollar
'756'	Swiss Franc
'826'	British Pound
'840'	US Dollar
'978'	Euro
'986'	Brazilian Real

**Table 100.16 - Country Code**

Value	Description
'036'	Australia
'044'	Bahamas
'060'	Bermuda
'124'	Canada
'208'	Denmark
'344'	Hong Kong
'392'	Japan
'410'	South Korea
'484'	Mexico
'554'	New Zealand
'578'	Norway
'630'	Puerto Rico
'702'	Singapore
'756'	Switzerland
'826'	United Kingdom
'840'	United States
'978'	Euro
'986'	Brazil

**Table 100.17 - Call Type**

Value	Description
'A'	Local
'B'	800
'C'	950
'D'	VirtualNet IP
'E'	Cybercash
'F'	Dial Pay IVR
'G'	ADS Dial Credit
'H'	ADS Dial Fleet
'I'	ADS VSAT
'J'	ADS VSAT Fleet
'K'	ADS Host Credit
'L'	ADS Host Fleet
'M'	Paymentech Wireless
'N'	SSL
'O'	VirtualNet SSL

<b>Table 100.18 - Transaction Disposition</b>	
<b>Value</b>	<b>Description</b>
'2'	Denied / Not Authorized (Force Post)
'3'	Completed
'4'	Cancelled
'5'	Rejected
'6'	Unmatched Reversal

<b>Table 100.19 - Transaction Origin Flag (CAS System Codes)</b>	
<b><i>For Gift Card Transactions:</i></b>	
<b>Value</b>	<b>Description</b>
'8'	Card Issuer Record/Issuer Generated Transaction
'C'	VRU
'G'	Mass Transaction
'E' or 'F'	ECR / POS /Host Transaction (Cincinnati IBM Host Link or Inactivity Fee)
'L'	Coinstar
'M'	Dial POS / Cincinnati MPSNet Gateway Dial/ Tandem Dial
'R'	Merchant VRU Telephone (DVRs)
'S'	Cardholder VRU Telephone (DVRs)
'U'	POS
'V'	5.3 Direct / Administrative Terminal
'W'	PremierIssue.53.com (Web)

<b>Table 100.20 - From Account Type</b>	
<b>Value</b>	<b>Description</b>
<b><i>For Debit, EBT, POS Check Adjustments/Returns:</i></b>	
'CKx'	Checking
'SVx'	Savings
'CCx'	Credit Card
'DEX'	Default / Funding Account
'FSx'	Food Stamp Account
'CSx'	Cash Account
<b><i>For WIC Adjustments/Returns</i></b>	
'Wix'	WIC Account
<b>Note: Third position may be space filled.</b>	

<b>Table 100.21 - Adjustment Transaction Disposition</b>	
<b>Value</b>	<b>Description</b>
<b><i>For Debit, EBT, POS Check, WIC Adjustments/Returns:</i></b>	
'02'	Not Authorized
'03'	Authorized & Complete = Closed Adjustment
'09'	General Non Monetary = Open Adjustment

<b>Table 100.22 - Adjustment Type</b>	
<b>Value</b>	<b>Description</b>
<b><i>For Debit, EBT, POS Check, WIC Adjustments/Returns:</i></b>	
'REQ'	Request
'PAY'	Pay
'NOT'	Notification

<b>Table 100.23 - Adjustment Action/Transaction Disposition Qualifier</b>	
<b>Value</b>	<b>Description</b>
<b><i>For Debit, EBT, POS Check, WIC:</i></b>	
'100'	New Item
'101'	Delete
'102'	Update
'103'	Reminder
'110'	Authorized Payment
'111'	Request for Payment Force Settled
'112'	Request for Payment Approved
'115'	Request for Payment Denied
'117'	Adjustment from DEPSI by originator

<b>Table 100.24 -Cardholder ID Method</b>	
<b>Value</b>	<b>Description</b>
Blank	Not specified
'1'	Signature
'2'	PIN
'3'	Unattended terminal; no PIN pad
'4'	Mail/ Telephone or Electronic Commerce

<b>Table 100.25 - Error Code</b>	
<b>Value</b>	<b>Description</b>
<b><i>For Credit Adjustments:</i></b>	
'100'	Invalid Reference Number
'101'	Reference Number not Found in Database
<b><i>For Debit/ EBT / POS Check, WIC Adjustments /Return:</i></b>	
'001'	An originator keyed an adjustment (PAY, NOT, or REQ) to receive #B and the relationship between the two is invalid. For example, institution A originated an item to institution B but institution A and institution B do not belong to the same network
'003'	Illegal receiver action code. A receiver tried to do an ADD, UPDATE or DELETE function
'004'	Logic error in originators record
'005'	Illegal forward pass by receiver #1 or #2 or attempted pass by receiver #3
'006'	Generic denial, bad data in originator's record
'007'	Illegal originator action code. Originator attempted an "Accept", "Deny", or "Pass" Function
'008'	Accept or deny issued for payment or notification
'009'	Institution not found in tables
'010'	Invalid transaction type (i.e. CW, OT)
'011'	Original transaction to be adjusted is outside network date boundaries
'012'	Originator of item was not the "card owner" or "device owner" in original transaction



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**Table 100.26 - Error Reasons**

Value	Description
<i>For Debit/ EBT / POS Check, WIC Adjustments /Return:</i>	
'001'	Site Draft
'002'	Correction
'003'	Resubmitted Merchant Standin

**Table 100.27 - Origin Type**

Value	Description		
'A'	Vital	'R'	Merchant VRU
'B'	MPSNet	'S'	Customer DVRS
'C'	CRT / Voice2	'T'	Teller
'D'	Dial Terminal	'U'	USB – MPSNet 2
'E'	Remote Dial/DVRS	'V'	5/3 Direct
'F'	EMD	'W'	Web Transaction
'G'	Host	'X'	Re-Auth
'H'	MAPP	'Z'	ADS Transaction
'I'	Paymentech	'1'	ADS 3rd Party
'J'	Merchant VAP	'2'	Virtual Terminal
'M'	DVRSM	'6'	Cash Advance
'N'	Incomm POSA Issuer	'7'	MHPF Rejects
'O'	Old USB	'8'	IPOS
'Q'	Blackhawk POSA Issuer		

**Table 100.28 - State Codes**

Value	Description		Value	Description
'AL'	Alabama		'AK'	Alaska
'AZ'	Arizona		'AR'	Arkansas
'CA'	California		'CO'	Colorado
'CT'	Connecticut		'DE'	Delaware
'DC'	Washington, D. C.		'FL'	Florida
'GA'	Georgia		'GU'	Guam
'HI'	Hawaii		'ID'	Idaho
'IL'	Illinois		'IN'	Indiana
'IA'	Iowa		'KS'	Kansas
'KY'	Kentucky		'LA'	Louisiana
'ME'	Maine		'MD'	Maryland
'MA'	Massachusetts		'MI'	Michigan
'MN'	Minnesota		'MS'	Mississippi
'MO'	Missouri		'MT'	Montana
'NE'	Nebraska		'NV'	Nevada
'NH'	New Hampshire		'NJ'	New Jersey

**ENHANCED MERCHANT ACTIVITY FILE SPECIFICATIONS**

'NM'	New Mexico		'NY'	New York
'NC'	North Carolina		'ND'	North Dakota
'OH'	Ohio		'OK'	Oklahoma
'OR'	Oregon		'PA'	Pennsylvania
'PR'	Puerto Rico		'RI'	Rhode Island
'SC'	South Carolina		'SD'	South Dakota
'TN'	Tennessee		'TX'	Texas
'UT'	Utah		'VT'	Vermont
'VA'	Virginia		'VI'	Virgin Islands
'WA'	Washington		'WV'	West Virginia
'WI'	Wisconsin		'WY'	Wyoming

**Table 100.29 – Interchange Codes**

Value	Description	Value	Description
000101253	MC CREDIT MERIT III TIER 2	000148255	MC INTL CORP PAY PRCH RETURN
000102253	MC CREDIT MERIT III TIER 3	000149253	MC CREDIT UTILITIES
000103253	MC ENHANCED STANDARD	000150253	MC DEBIT UTILITIES
000104253	MC ENHANCED MERIT I	000151253	MC WORLD UTILITIES
000105253	MC ENHANCED MERIT KEY	000152253	MC WORLD ELITE STANDARD
000106253	MC CREDIT SUPERMARKET TIER 2	000153253	MC WORLD ELITE MERIT I
000107253	MC CREDIT SUPERMARKET TIER 3	000154253	MC WORLD ELITE MERIT KEY
000108253	MC ENHANCED MERIT III	000155253	MC WORLD ELITE MERIT III
000109253	MC WORLD MERIT III TIER 2	000156253	MC WORLD ELITE MERIT III TIER 1
000110253	MC WORLD MERIT III TIER 3	000157253	MC WORLD ELITE MERIT III TIER 2
000111253	MC ENHANCED MERIT III TIER 1	000158253	MC WORLD ELITE MERIT III TIER 3
000112253	MC WORLD SUPERMARKET TIER 2	000159253	MC WORLD ELITE CONVENIENCE PRCH
000113253	MC WORLD SUPERMARKET TIER 3	000160253	MC WORLD ELITE SUPERMARKET
000114253	MC INTL PR STANDARD	000161253	MC WORLD ELITE SUPERMARKET TIER 1
000114255	MC INTL PR STANDARD RETURN	000162253	MC WORLD ELITE SUPERMARKET TIER 2
000115253	MC INTL PR COML BUS	000163253	MC WORLD ELITE SUPERMARKET TIER 3
000115255	MC INTL PR COML BUS RETURN	000164253	MC WORLD ELITE WAREHOUSE
000116253	MC INTL PR COML PRCH	000165253	MC WORLD ELITE WAREHOUSE TIER 1
000116255	MC INTL PR COML PRCH RETURN	000166253	MC WORLD ELITE SERVICE INDUSTRIES
000117253	MC INTL PR COML LARGE TICKET PRCH	000167253	MC WORLD ELITE PUBLIC SECTOR
000117255	MC INTL PR COML LG TKT PRCH RETURN	000168253	MC WORLD ELITE RESTAURANT
000118253	MC INTL PR COML DATA RATE 2 PRCH	000169253	MC WORLD ELITE T&E
000118255	MC INTL PR COML DR 2 PRCH RETURN	000170253	MC WORLD ELITE MERCHANT UCAF
000119253	MC INTL PR ELECTRONIC	000171253	MC WORLD ELITE FULL UCAF
000119255	MC INTL PR ELECTRONIC RETURN	000172253	MC WORLD ELITE UTILITIES
000120253	MC INTL PR PAY	000173253	MC CREDIT PETRO CAP
000120255	MC INTL PR PAY RETURN	000174253	MC WORLD PETRO CAP
000121253	MC INTL PR COML PAY BUS	000175253	MC WORLD ELITE PETRO CAP
000121255	MC INTL PR COML PAY BUS RETURN	000176253	MC DEBIT AUTO FUEL DISPENSER CAP
000122253	MC INTL PR COML PAY PRCH	000177253	MC DEBIT SERVICE STATION CAP
000122255	MC INTL PR COML PAY PRCH RETURN	000178253	MC ENHANCED MERIT III TIER 3
000123253	MC INTL PR ELEC CARD CONSUMER	000179253	MC ENHANCED CONVENIENCE PRCH
000123255	MC INTL PR ELEC CARD CONS RETURN	000180253	MC ENHANCED SUPERMARKET
000124253	MC INTL PR COML ELEC CARD	000181253	MC ENHANCED SUPERMARKET TIER 1
000124255	MC INTL PR COML ELEC CARD RETURN	000182253	MC ENHANCED SUPERMARKET TIER 2
000125253	MC ENHANCED MERIT III TIER 2	000183253	MC ENHANCED SUPERMARKET TIER 3
000126253	MC INTL PR MERCHANT UCAF	000184253	MC ENHANCED WAREHOUSE
000126255	MC INTL PR MRCH UCAF RETURN	000185253	MC ENHANCED WAREHOUSE TIER 1
000127253	MC INTL PR FULL UCAF	000186253	MC ENHANCED SERVICE INDUSTRIES
000127255	MC INTL PR FULL UCAF RETURN	000187253	MC ENHANCED PUBLIC SECTOR
000128253	MC INTL PR COML PREMIUM	000188253	MC ENHANCED PETRO
000128255	MC INTL PR COML PREMIUM RETURN	000189253	MC ENHANCED PETRO CAP
000129253	MC INTL PR DINERS STANDARD	000190253	MC ENHANCED PREMIER TRAVEL
000129255	MC INTL PR DINERS STD RETURN	000191253	MC ENHANCED MRCH UCAF
000130253	MC DEBIT SUPERMARKET CAP	000192253	MC ENHANCED FULL UCAF
000131253	MC DEBIT SUPERMARKET TIER 1 CAP	000193253	MC ENHANCED UTILITIES
000132253	MC DEBIT SUPERMARKET TIER 2 CAP	000194253	MC COML LARGE TICKET 2 BUS
000133253	MC DEBIT SUPERMARKET TIER 3 CAP	000195253	MC COML LARGE TICKET 3 BUS
000134253	MC DEBIT WAREHOUSE CAP	000196253	MC COML LARGE TICKET 3 CORP
000135253	MC DEBIT WAREHOUSE TIER 1 CAP	000197253	MC COML LARGE TICKET 3 CORP
000136253	MC DEBIT WAREHOUSE TIER 2 CAP	000198253	MC INTL ACQUIRER CHIP
000137253	MC DEBIT WAREHOUSE TIER 3 CAP	000198255	MC INTL ACQUIRER CHIP RETURN
000138253	MC COML PAY PRCH	000199253	MC INTL ISSUER CHIP
000139253	MC COML DATA RATE 1 PRCH	000199255	MC INTL ISSUER CHIP RETURN
000140253	MC COML DATA RATE 2 PRCH	000200253	MC COML LARGE TICKET 2 PRCH
000141253	MC COML DATA RATE 3 PRCH	000201253	MC CREDIT STANDARD
000142253	MC COML FACE TO FACE PRCH	000201254	MC CASH MANUAL
000143253	MC COML LARGE TICKET 1 PRCH	000202253	MC DEBIT STANDARD
000144253	MC COML STANDARD PRCH	000203253	MC INTL STANDARD
000145253	MC COML T&E 1 PRCH	000203254	MC INTL CASH MANUAL
000146253	MC COML T&E 2 PRCH	000203255	MC INTL STANDARD RETURN
000147253	MC COML T&E 3 PRCH	000204253	MC INTL MERCHANT UCAF
000148253	MC INTL COML PAY PRCH	000204254	MC CASH ATM

# ENHANCED MERCHANT ACTIVITY FILE SPECIFICATIONS

000204255	MC INTL MERCHANT UCAF RETURN
000205253	MC INTL FULL UCAF
000205255	MC INTL FULL UCAF RETURN
000206253	MC CREDIT MERIT I
000206254	MC INTL CASH ATM A
000207253	MC DEBIT MERIT I
000207254	MC INTL CASH ATM B
000208253	MC INTL ELECTRONIC
000208254	MC INTL CASH ATM C
000208255	MC INTL ELECTRONIC RETURN
000209253	MC CREDIT MERIT KEY
000209254	MC INTL CASH ATM D
000210253	MC DEBIT MERIT KEY
000211253	MC INTL ELECTRONIC CARD CONSUMER
000211255	MC INTL ELEC CARD CONS RETURN
000212253	MC CREDIT MERIT III
000213253	MC DEBIT MERIT III
000214253	MC CREDIT SUPERMARKET
000215253	MC DEBIT SUPERMARKET
000216253	MC COML T&E 1 BUS
000217253	MC DEBIT SMALL TICKET
000218253	MC CREDIT PREMIER TRAVEL
000219253	MC DEBIT PREMIER TRAVEL
000220253	MC WORLD T&E
000221253	MC DEBIT AUTO FUEL DISPENSER
000222253	MC CREDIT PUBLIC SECTOR
000223253	MC DEBIT MERCHANT UCAF
000224253	MC COML T&E 3 BUS
000225253	MC DEBIT SERVICE STATION
000226253	MC CREDIT SERVICE INDUSTRIES
000227253	MC DEBIT SERVICE INDUSTRIES
000228253	MC COML T&E 2 BUS
000229253	MC DEBIT MERIT III TIER 1
000230253	MC DEBIT SMALL TICKET TIER 1
000231253	MC PAY WITH REWARDS
000232253	MC DEBIT MERIT III TIER 2
000233253	MC DEBIT MERIT III TIER 3
000234253	MC DEBIT SUPERMARKET TIER 1
000235253	MC DEBIT SUPERMARKET TIER 2
000236253	MC DEBIT SUPERMARKET TIER 3
000237253	MC DEBIT WAREHOUSE TIER 1
000238253	MC CREDIT PAY
000239253	MC DEBIT PAYMENT
000240253	MC DEBIT WAREHOUSE TIER 2
000241253	MC DEBIT WAREHOUSE TIER 3
000242253	MC DEBIT RESTAURANT
000243253	MC DEBIT EMERGING MARKETS
000244253	MC CREDIT CONVENIENCE PRCH
000245253	MC DEBIT FULL UCAF
000246253	MC CREDIT MERIT III TIER 1
000247253	MC CREDIT SUPERMARKET TIER 1
000248253	MC CREDIT WAREHOUSE TIER 1
000248254	MC INTL CASH ATM E
000249253	MC DEBIT RETURN G1
000250253	MC CREDIT WAREHOUSE
000251253	MC DEBIT WAREHOUSE
000252253	MC COML PAY BUS
000253253	MC DEBIT RETURN G2
000254253	MC DEBIT RETURN G3
000255253	MC CREDIT RETURN CONSUMER G1
000256253	MC CREDIT RETURN CONSUMER G2
000257253	MC CREDIT RETURN CONSUMER G3
000258253	MC CREDIT RETURN CONSUMER G4
000259253	MC CREDIT RETURN CONSUMER G5
000260253	MC COML RETURN G1

000261253	MC COML RETURN G2
000262253	MC COML RETURN G3
000263253	MC COML RETURN G4
000264253	MC WORLD STANDARD
000265253	MC WORLD MERIT I
000266253	MC WORLD MERIT KEY
000267253	MC WORLD MERIT III
000268253	MC WORLD MERIT III TIER 1
000269253	MC WORLD CONVENIENCE PRCH
000270253	MC WORLD SUPERMARKET
000271253	MC WORLD SUPERMARKET TIER 1
000272253	MC WORLD WAREHOUSE
000273253	MC WORLD WAREHOUSE TIER 1
000274253	MC COML STANDARD BUS
000275253	MC WORLD SERVICE INDUSTRIES
000276253	MC COML LARGE TICKET 1 BUS
000277253	MC WORLD PUBLIC SECTOR
000278253	MC COML DATA RATE 1 BUS
000279253	MC WORLD RESTAURANT
000280253	MC COML DATA RATE 2 BUS
000281253	MC CREDIT MERCHANT UCAF
000282253	MC COML DATA RATE 3 BUS
000283253	MC WORLD MERCHANT UCAF
000284253	MC COML FACE TO FACE BUS
000285253	MC CREDIT FULL UCAF
000286253	MC INTL COML BUS
000286255	MC INTL COML BUS RETURN
000287253	MC INTL COML PRCH
000287255	MC INTL COML PRCH RETURN
000288253	MC INTL COML LARGE TICKET PRCH
000288255	MC INTL COML LARGE TKT PRCH RETURN
000289253	MC INTL COML DATA RATE 2 PRCH
000289255	MC INTL COML DATA RATE 2 PRCH RETURN
000290253	MC INTL PAY
000290255	MC INTL PAY RETURN
000291253	MC INTL COML PAY BUS
000291255	MC INTL COML PAY BUS RETURN
000292253	MC INTL PR LOCAL CONSUMER
000292255	MC INTL PR LOCAL CONSUMER RETURN
000293253	MC WORLD FULL UCAF
000294253	MC INTL PR LOCAL COML
000294255	MC INTL PR LOCAL COMMERCIAL RETURN
000295253	MC INTL PR LOCAL WORLD
000295255	MC INTL PR LOCAL WORLD RETURN
000296253	MC INTL COML ELECTRONIC CARD
000296255	MC INTL COML ELECTRONIC CARD RETURN
000297253	MC INTL COML PREMIUM
000297255	MC INTL COML PREMIUM RETURN
000298253	MC INTL DINERS STANDARD
000298255	MC INTL DINERS STANDARD RETURN
000299253	MC COML LARGE TICKET 3 PRCH
000300253	MC COML T&E 1 CORP
000301253	MC COML STANDARD CORP
000302253	MC COML LARGE TICKET 1 CORP
000303253	MC COML DATA RATE 1 CORP
000304253	MC COML DATA RATE 2 CORP
000305253	MC COML DATA RATE 3 CORP
000306253	MC COML FACE TO FACE CORP
000307253	MC COML T&E 2 CORP
000308253	MC COML PAY CORP
000309253	MC COML T&E 3 CORP
000310253	MC COML DATA RATE 1 BUS WORLD
000311253	MC COML DATA RATE 2 BUS WORLD
000312253	MC COML DATA RATE 3 BUS WORLD
000313253	MC COML FACE TO FACE BUS WORLD

# ENHANCED MERCHANT ACTIVITY FILE SPECIFICATIONS

000314253	MC COML LARGE TICKET 1 BUS WORLD
000315253	MC COML STANDARD BUS WORLD
000316253	MC COML T&E 1 BUS WORLD
000317253	MC COML T&E 2 BUS WORLD
000318253	MC COML T&E 3 BUS WORLD
000319253	MC COML PAY BUS WORLD
000320253	MC COML LARGE TICKET 2 BUS WORLD
000321253	MC COML LARGE TICKET 3 BUS WORLD
000322253	MC COML DATA RATE 1 BUS WORLD ELITE
000323253	MC COML DATA RATE 2 BUS WORLD ELITE
000324253	MC COML DATA RATE 3 BUS WORLD ELITE
000325253	MC COML FACE TO FACE BUS WORLD ELITE
000326253	MC COML LARGE TICKET 1 BUS WORLD ELITE
000327253	MC COML STANDARD BUS WORLD ELITE
000328253	MC COML T&E 1 BUS WORLD ELITE
000329253	MC COML T&E 2 BUS WORLD ELITE
000330253	MC COML T&E 3 BUS WORLD ELITE
000331253	MC COML PAY BUS WORLD ELITE
000332253	MC COML LARGE TICKET 2 BUS WORLD ELITE
000333253	MC COML LARGE TICKET 3 BUS WORLD ELITE
000334253	MC COML DATA RATE 1 CORP WORLD
000335253	MC COML DATA RATE 2 CORP WORLD
000336253	MC COML DATA RATE 3 CORP WORLD
000337253	MC COML FACE TO FACE CORP WORLD
000338253	MC COML LARGE TICKET 1 CORP WORLD
000339253	MC COML STANDARD CORP WORLD
000340253	MC COML T&E 1 CORP WORLD
000341253	MC COML T&E 2 CORP WORLD
000342253	MC COML T&E 3 CORP WORLD
000343253	MC COML PAY CORP WORLD
000344253	MC COML LARGE TICKET 2 CORP WORLD
000345253	MC COML LARGE TICKET 3 CORP WORLD
000346253	MC COML DATA RATE 1 BUS ENHANCED
000347253	MC COML DATA RATE 2 BUS ENHANCED
000348253	MC COML DATA RATE 3 BUS ENHANCED
000349253	MC COML FACE TO FACE BUS ENHANCED
000350253	MC COML LARGE TICKET 1 BUS ENHANCED
000351253	MC COML STANDARD BUS ENHANCED
000352253	MC COML T&E 1 BUS ENHANCED
000353253	MC COML T&E 2 BUS ENHANCED
000354253	MC COML T&E 3 BUS ENHANCED
000355253	MC COML PAY BUS ENHANCED
000356253	MC COML LARGE TICKET 2 BUS ENHANCED
000357253	MC COML LARGE TICKET 3 BUS ENHANCED
000358253	MC MPG LARGE TICKET 1 BUS
000359253	MC MPG LARGE TICKET 2 BUS
000360253	MC MPG LARGE TICKET 3 BUS
000361253	MC MPG LARGE TICKET 1 CORP
000362253	MC MPG LARGE TICKET 2 CORP
000363253	MC MPG LARGE TICKET 3 CORP
000364253	MC MPG LARGE TICKET 1 PRCH
000365253	MC MPG LARGE TICKET 2 PRCH
000366253	MC MPG LARGE TICKET 3 PRCH
000367253	MC MPG LARGE TICKET 1 BUS WORLD
000368253	MC MPG LARGE TICKET 2 BUS WORLD
000369253	MC MPG LARGE TICKET 3 BUS WORLD
000370253	MC MPG LARGE TICKET 1 BUS WORLD ELITE
000371253	MC MPG LARGE TICKET 2 BUS WORLD ELITE
000372253	MC MPG LARGE TICKET 3 BUS WORLD ELITE
000373253	MC MPG LARGE TICKET 1 CORP WORLD
000374253	MC MPG LARGE TICKET 2 CORP WORLD
000375253	MC MPG LARGE TICKET 3 CORP WORLD
000376253	MC MPG LARGE TICKET 1 BUS ENHANCED
000377253	MC MPG LARGE TICKET 2 BUS ENHANCED
000378253	MC MPG LARGE TICKET 3 BUS ENHANCED

000379253	MC CREDIT PETRO
000380253	MC WORLD PETRO
000381253	MC WORLD ELITE PETRO
000382253	MC WORLD ELITE T&E LARGE TICKET
000383253	MC INTL COML CORP
000383255	MC INTL COML CORP RETURN
000384253	MC INTL COML PAY CORP
000384255	MC INTL COML PAY CORP RETURN
000385253	MC INTL PR COML CORP
000385255	MC INTL PR COML CORP RETURN
000386253	MC COML STANDARD FLEET
000387253	MC COML DATA RATE 1 FLEET
000388253	MC COML DATA RATE 2 FLEET
000389253	MC COML DATA RATE 3 FLEET
000390253	MC COML FACE TO FACE FLEET
000391253	MC COML LARGE TICKET 1 FLEET
000392253	MC COML LARGE TICKET 2 FLEET
000393253	MC COML LARGE TICKET 3 FLEET
000394253	MC COML PAY FLEET
000395253	MC COML T&E 1 FLEET
000396253	MC COML T&E 2 FLEET
000397253	MC COML T&E 3 FLEET
000398253	MC MPG LARGE TICKET 1 FLEET
000399253	MC MPG LARGE TICKET 2 FLEET
000400253	MC MPG LARGE TICKET 3 FLEET
000401253	MC COML DATA RATE 2 PETRO BUS
000402253	MC COML DATA RATE 2 PETRO BUS WORLD
000403253	MC COML DATA RATE 2 PETRO BUS WORLD ELITE
000404253	MC COML DATA RATE 2 PETRO CORP
000405253	MC COML DATA RATE 2 PETRO CORP WORLD
000406253	MC COML DATA RATE 2 PETRO BUS ENHANCED
000407253	MC COML DATA RATE 2 PETRO PRCH
000408253	MC COML DATA RATE 2 PETRO FLT
000409253	MC COML FACE TO FACE PETRO BUS
000410253	MC COML FACE TO FACE PETRO BUS WORLD
000411253	MC COML FACE TO FACE PETRO BUS WORLD ELITE
000412253	MC COML FACE TO FACE PETRO CORP
000413253	MC COML FACE TO FACE PETRO CORP WORLD
000414253	MC COML FACE TO FACE PETRO BUS ENHANCED
000415253	MC COML FACE TO FACE PETRO PRCH
000416253	MC COML FACE TO FACE PETRO FLT
000417253	MC PRIVATE LABEL
000418253	MC CREDIT MERIT I REAL ESTATE
000419253	MC DEBIT MERIT I REAL ESTATE
000420253	MC WORLD MERIT I REAL ESTATE
000421253	MC WORLD ELITE MERIT I REAL ESTATE
000422253	MC ENHANCED MERIT I REAL ESTATE
000423253	MC INTL PR LOCAL SUPERMARKET
000423255	MC INTL PR LOCAL SUPERMARKET RETURN
000424253	MC INTL PR LOCAL PETROLEUM
000424255	MC INTL PR LOCAL PETROLEUM RETURN
000425253	MC INTL PR LOCAL WAREHOUSE
000425255	MC INTL PR LOCAL WAREHOUSE RETURN
000426253	MC INTL PR LOCAL GOVERNMENT
000426255	MC INTL PR LOCAL GOVERNMENT RETURN
000427253	MC INTL PR LOCAL QUICK PAY
000427255	MC INTL PR LOCAL QPS RETURN
000428253	MC INTL PR LOCAL EMERGING MARKETS
000428255	MC INTL PR LOCAL EMERGING MKT RETURN
000429253	MC INTL PR LOCAL UTILITIES
000429255	MC INTL PR LOCAL UTILITIES RETURN
000430253	MC INTL PR LOCAL CHARITIES
000430255	MC INTL PR LOCAL CHARITIES RETURN
000431253	MC INTL PR LOCAL DEBIT
000431255	MC INTL PR LOCAL CONSUMER DB RETURN

# ENHANCED MERCHANT ACTIVITY FILE SPECIFICATIONS

000432253	MC CREDIT MERIT I INSURANCE
000433253	MC WORLD MERIT I INSURANCE
000434253	MC WORLD ELITE MERIT I INSURANCE
000435253	MC ENHANCED MERIT I INSURANCE
000436253	MC COML ELECTRONIC PAYMENT ACCOUNT PRCH
000437253	MC INTL PR ISSUER CHIP
000437255	MC INTL PR ISSUER CHIP RETURN
000438253	MC INTL PR ACQUIRER CHIP
000438255	MC INTL PR ACQ CHIP RETURN
000439253	MC INTL STANDARD PREMIUM
000439255	MC INTL STANDARD PREMIUM RETURN
000440253	MC INTL ELECTRONIC PREMIUM
000440255	MC INTL ELEC PREMIUM RETURN
000441253	MC INTL MERCHANT UCAF PREMIUM
000441255	MC INTL MERCHANT UCAF PREMIUM RETURN
000442253	MC INTL FULL UCAF PREMIUM
000442255	MC INTL FULL UCAF PREMIUM RETURN
000443253	MC INTL ISSUER CHIP PREMIUM
000443255	MC INTL PR ISS CHIP PREMIUM RETURN
000444253	MC INTL ACQUIRER CHIP PREMIUM
000444255	MC INTL ACQ CHIP PREMIUM RETURN
000445253	MC INTL PR STANDARD PREMIUM
000445255	MC INTL PR STANDARD PREMIUM RETURN
000446253	MC INTL PR ELECTRONIC PREMIUM
000446255	MC INTL PR ELEC PREMIUM RETURN
000447253	MC INTL PR MERCHANT UCAF PREMIUM
000447255	MC INTL PR MRCH UCAF PREMIUM RETURN
000448253	MC INTL PR FULL UCAF PREMIUM
000448255	MC INTL PR FULL UCAF PREMIUM RETURN
000449253	MC INTL PR ISSUER CHIP PREMIUM
000449255	MC INTL PR ISSUER CHIP PREMIUM RETURN
000450253	MC INTL PR ACQUIRER CHIP PREMIUM
000450255	MC INTL PR ACQ CHIP PREMIUM RETURN
000451253	MC INTL PR LOCAL SUPERMARKET DEBIT
000451255	MC INTL PR LOCAL SUPERMARKET DB RETURN
000452253	MC INTL PR LOCAL PETROLEUM DEBIT
000452255	MC INTL PR LOCAL PETROLEUM DB RETURN
000453253	MC INTL PR LOCAL WAREHOUSE DEBIT
000453255	MC INTL PR LOCAL WAREHOUSE DB RETURN
000454253	MC INTL PR LOCAL GOVERNMENT DEBIT
000454255	MC INTL PR LOCAL GOVERNMENT DB RETURN
000455253	MC INTL PR LOCAL QUICK PAY DEBIT
000455255	MC INTL PR LOCAL QPS DEBIT RETURN
000456253	MC INTL PR LOCAL EMERGING MARKETS DB
000456255	MC INTL PR LOCAL EMERGING MKT DB RETURN
000457253	MC INTL PR LOCAL UTILITIES DEBIT

(Visa)

000101253	VS DOM INTL SIGNATURE PREFERRED
000102253	VS SIGNATURE PREFERRED STANDARD
000103253	VS SIGNATURE PREFERRED ELECTRONIC
000104253	VS SIGNATURE PREFERRED CARD NOT PRESENT
000105253	VS DOMESTIC INTL SIGNATURE
000106253	VS DOMESTIC INTL INFINITE
000107253	VS DEBIT CPS SUPERMARKET CAP
000108253	VS DEBIT CPS SUPERMARKET TIER 2 CAP
000109253	VS DEBIT CPS SUPERMARKET TIER 3 CAP
000110253	VS COML STANDARD CORP
000111253	VS SIGNATURE PREFERRED RETAIL
000112253	VS COML STANDARD PRCH
000113253	VS COML ELECTRONIC CORP
000114253	VS COML ELECTRONIC PRCH
000115253	VS COML LEVEL 2 CORP
000116253	VS COML LEVEL 2 PRCH
000117253	VS DOMESTIC INTL COML CORP

000457255	MC INTL PR LOCAL UTILITIES DEBIT RETURN
000458253	MC INTL PR LOCAL CHARITIES DEBIT
000458255	MC INTL PR LOCAL CHARITIES DB RETURN
000459253	MC WORLD HIGH VALUE STANDARD
000460253	MC WORLD HIGH VALUE MERIT I
000461253	MC WORLD HIGH VALUE MERIT KEY
000462253	MC WORLD HIGH VALUE MERIT III
000463253	MC WORLD HIGH VALUE MERIT III TIER 1
000464253	MC WORLD HIGH VALUE MERIT III TIER 2
000465253	MC WORLD HIGH VALUE MERIT III TIER 3
000466253	MC WORLD HIGH VALUE CONVENIENCE PRCH
000467253	MC WORLD HIGH VALUE SUPERMARKET
000468253	MC WORLD HIGH VALUE SUPERMARKET TIER 1
000469253	MC WORLD HIGH VALUE SUPERMARKET TIER 2
000470253	MC WORLD HIGH VALUE SUPERMARKET TIER 3
000471253	MC WORLD HIGH VALUE WAREHOUSE
000472253	MC WORLD HIGH VALUE WAREHOUSE TIER 1
000473253	MC WORLD HIGH VALUE SERVICE INDUSTRIES
000474253	MC WORLD HIGH VALUE PUBLIC SECTOR
000475253	MC WORLD HIGH VALUE RESTAURANT
000476253	MC WORLD HIGH VALUE T&E
000477253	MC WORLD HIGH VALUE MERCHANT UCAF
000478253	MC WORLD HIGH VALUE FULL UCAF
000479253	MC WORLD HIGH VALUE UTILITIES
000480253	MC WORLD HIGH VALUE PETRO CAP
000481253	MC WORLD HIGH VALUE PETRO
000482253	MC WORLD HIGH VALUE T&E LARGE TICKET
000483253	MC WORLD HIGH VALUE MERIT I REAL ESTATE
000484253	MC WORLD HIGH VALUE MERIT I INSURANCE
000485253	MC PRIVATE LABEL A
000486253	MC PRIVATE LABEL B
000487253	MC PRIVATE LABEL C
000488253	MC PRIVATE LABEL D
000489253	MC PRIVATE LABEL E
000490253	MC PRIVATE LABEL F
000491253	MC PRIVATE LABEL G
000492253	MC PRIVATE LABEL H
000493253	MC PRIVATE LABEL I
000494253	MC PRIVATE LABEL J
000495253	MC COML UTILITIES BUS
000496253	MC COML UTILITIES BUS WORLD
000497253	MC COML UTILITIES BUS WORLD ELITE
000501253	MC CUSTOM INTERCHANGE

000118253	VS DOMESTIC INTL COML PRCH
000119253	VS SIGNATURE PREFERRED B2B
000120253	VS COML CARD NOT PRESENT BUS
000121253	VS COML CARD NOT PRESENT CORP
000122253	VS COML CARD NOT PRESENT PRCH
000123253	VS COML RETAIL BUS
000124253	VS COML RETAIL CORP
000125253	VS COML RETAIL PRCH
000126253	VS COML B2B BUS
000127253	VS COML B2B CORP
000128253	VS COML B2B PRCH
000129253	VS COML ELEC DATA PRCH
000130253	VS COML UTILITY BUS
000131253	VS INTREG LAC Coml Bus
000131255	VS INTREG LAC Coml Bus Return
000132253	VS INTREG LAC Coml Corp
000132255	VS INTREG LAC Coml Corp Return

# ENHANCED MERCHANT ACTIVITY FILE SPECIFICATIONS

000133253	VS Domestic PR Debit Utility
000134253	VS Domestic PR Credit Utility
000135253	VS Domestic PR Coml / Platinum Utility
000136253	VS Domestic PR Signature Utility
000137253	VS Domestic PR Debit Warehouse
000138253	VS Domestic PR Credit Warehouse
000139253	VS Domestic PR Coml / Platinum Warehouse
000140253	VS Domestic PR Signature Warehouse
000201253	VS CREDIT STANDARD
000201254	VS CASH MANUAL
000202253	VS DEBIT STANDARD
000203253	VS INTL STANDARD
000203254	VS INTL CASH MANUAL
000204253	VS CREDIT CPS PSG TRAN ECOM PREF
000204254	VS CASH ATM
000205253	VS DEBIT CPS PSG TRAN ECOM PREF
000206253	VS CREDIT CPS HOTEL CAR ECOM PREFERRED
000206254	VS INTL CASH ATM A
000207253	VS DEBIT CPS HOTEL CAR ECOM PREF
000207254	VS INTL CASH ATM B
000208253	VS VPP
000208254	VS INTL CASH ATM C
000209253	VS CREDIT CPS PASSENGER TRNSPRT
000209254	VS INTL CASH ATM D
000210253	VS DEBIT CPS PASSENGER TRNSPRT
000211253	VS INTL ELECTRON ELECTRONIC
000212253	VS CREDIT CPS CAR CARD NOT PRESENT
000213253	VS CREDIT CPS SERVICE STATION
000214253	VS CREDIT CPS SUPERMARKET
000215253	VS INTL SIGNATURE
000216253	VS INTREG LAC Coml Prch
000216255	VS INTREG LAC Coml Prch Return
000217253	VS DEBIT CPS EXPRESS PAYMENT SVC
000218253	VS COML STANDARD BUS
000219253	VS CREDIT CPS SMALL TICKET
000220253	VS COML ELECTRONIC BUS
000221253	VS DEBIT CPS SERVICE STATION
000222253	VS CREDIT CPS RETAIL
000223253	VS INTL COML CORP
000224253	VS INTL COML PRCH
000225253	VS DEBIT CPS RETAIL
000226253	VS DOMESTIC INTL CH FUND TRSFR
000227253	VS DEBIT CPS SMALL TICKET
000228253	VS SIGNATURE STANDARD
000229253	VS DEBIT CPS RETAIL TIER 1
000230253	VS SIGNATURE ELECTRONIC
000231253	VS DEBIT CPS RETAIL TIER 2
000232253	VS COML GSA LARGE TICKET
000233253	VS COML GSA LARGE TICKET 2
000234253	VS CREDIT CPS RETAIL KEY ENTRY
000235253	VS CREDIT CPS HOTEL CARD NOT PRESENT
000236253	VS DEBIT CPS HOTEL CAR CARD NOT PRESENT
000237253	VS DEBIT CPS RETAIL KEY ENTRY
000238253	VS CREDIT CPS RETAIL TIER 1
000239253	VS CREDIT CPS SUPERMARKET TIER 1
000240253	VS DEBIT CPS RETAIL TIER 3
000241253	VS INTL ELECTRONIC
000242253	VS INTL COML BUS
000243253	VS INTL INFINITE
000244253	VS CREDIT CPS RESTAURANT
000245253	VS DEBIT CPS RESTAURANT
000246253	VS INTL ACQUIRER CHIP
000247253	VS INTL ISSUER CHIP
000248253	VS INTL ELECTRON STANDARD
000249253	VS DEBIT CPS SUPERMARKET TIER 1

000250253	VS DEBIT CPS SUPERMARKET TIER 1 CAP
000251253	VS DEBIT CPS SUPERMARKET
000252253	VS DEBIT CPS SUPERMARKET TIER 2
000253253	VS DEBIT CPS SUPERMARKET TIER 3
000254253	VS CREDIT CPS CARD NOT PRESENT
000255253	VS DEBIT CPS CARD NOT PRESENT
000256253	VS CREDIT CPS CAR CARD PRESENT
000257253	VS COML LEVEL 2 BUS
000258253	VS CREDIT CPS HOTEL CARD PRESENT
000259253	VS DEBIT CPS HOTEL CAR CARD PRESENT
000260253	VS CREDIT CPS AUTO FUEL DISPENSER
000261253	VS DEBIT CPS AUTO FUEL DISPENSER
000262253	VS DOMESTIC INTL STANDARD
000263253	VS COML LEVEL 3 PRCH
000264253	VS DOMESTIC INTL ELECTRONIC
000265253	VS CREDIT CPS RETAIL TIER 2
000266253	VS DOMESTIC INTL COML BUS
000267253	VS CREDIT CPS RETAIL TIER 3
000268253	VS CREDIT CPS RET 2 - EMG MKT
000269253	VS DEBIT CPS RET 2 - EMG MKT
000270253	VS CREDIT EIRF
000271253	VS DEBIT EIRF
000272253	VS COML PRCH LARGE TICKET
000273253	VS CREDIT CPS SUPERMARKET TIER 2
000274253	VS CREDIT RETURN MOTO & ECOMM
000275253	VS DEBIT RETURN MOTO & ECOMM
000276253	VS CREDIT RETURN TRANSPORT
000277253	VS INTREG LAC Infinite
000277255	VS INTREG LAC Infinite Return
000278253	VS CREDIT RETURN CONSUMER
000279253	VS DEBIT RETURN CONSUMER
000280253	VS COML RETURN
000281253	VS CREDIT CPS UTILITY
000282253	VS DEBIT CPS UTILITY
000283253	VS REWARDS I
000284253	VS REWARDS II
000285253	VS INTREG LAC Signature
000285255	VS INTREG LAC Signature Return
000286253	VS INTREG LAC Electronic
000286255	VS INTREG LAC Electronic Return
000287253	VS INTREG LAC Electronic - Visa Electron
000287255	VS INTREG LAC Electronic - VE Return
000288253	VS INTREG LAC Issuer Chip
000288255	VS INTREG LAC Issuer Chip Return
000289253	VS INTREG LAC Acquirer Chip
000289255	VS INTREG LAC Acquirer Chip Return
000290253	VS INTREG LAC Standard
000290255	VS INTREG LAC Standard Return
000291253	VS INTREG LAC Standard - Visa Electron
000291255	VS INTREG LAC Standard - VE Return
000292253	VS DOMESTIC INTL COML LARGE TICKET
000293253	VS CREDIT CPS SUPERMARKET TIER 3
000294253	VS CREDIT ACCT FUND
000295253	VS DEBIT ACCT FUND
000296253	VS CREDIT CPS ECOMM BASIC
000297253	VS DEBIT CPS ECOMM BASIC
000298253	VS CREDIT CPS ECOMM PREFERRED
000299253	VS DEBIT CPS ECOMM PREFERRED
000301253	VS INTL CREDIT STANDARD
000302253	VS INTL CREDIT CPS PASSENGER TRNSPRT
000303253	VS INTL CREDIT CPS SUPERMARKET
000304253	VS INTL COML UTILITY BUS
000305253	VS INTL COML STANDARD BUS
000306253	VS INTL COML ELECTRONIC BUS
000307253	VS INTL CREDIT CPS RETAIL

# ENHANCED MERCHANT ACTIVITY FILE SPECIFICATIONS

000308253	VS INTL CREDIT CPS CARD NOT PRESENT
000309253	VS INTL CREDIT CPS CAR CARD PRESENT
000310253	VS INTL CREDIT CPS CAR CARD NOT PRESENT
000311253	VS INTL CREDIT CPS HOTEL CARD PRESENT
000312253	VS INTL CREDIT CPS HOTEL CARD NOT PRESENT
000313253	VS INTL CREDIT CPS AUTO FUEL DISPENSER
000314253	VS INTL CREDIT CPS RET 2 - EMG MKT
000315253	VS INTL CREDIT EIRF
000316253	VS INTL COML PRCH LARGE TICKET
000317253	VS INTL SIGNATURE STANDARD
000318253	VS INTL SIGNATURE ELECTRONIC
000319253	VS INTL COML GSA LARGE TICKET
000320253	VS INTL CREDIT CPS RETAIL KEY ENTRY
000321253	VS INTL DOMESTIC INTL STANDARD
000322253	VS INTL DOMESTIC INTL ELECTRONIC
000323253	VS INTL DOMESTIC INTL COML BUS
000324253	VS INTL DOMESTIC INTL COML LARGE TICKET
000325253	VS INTL CREDIT ACCT FUND
000326253	VS INTL CREDIT CPS ECOMM BASIC
000327253	VS INTL CREDIT CPS ECOMM PREFERRED
000328253	VS INTL DOMESTIC INTL CH FUND TRSFR
000329253	VS INTL CREDIT RETURN MOTO & ECOMM
000330253	VS INTL CREDIT RETURN TRANSPORT
000331253	VS INTL CREDIT RETURN CONSUMER
000332253	VS INTL COML RETURN
000333253	VS INTL CREDIT CPS PSG TRAN ECOM PREF
000334253	VS INTL CREDIT CPS HOTEL CAR ECOM PREFERRED
000335253	VS INTL VPP
000336253	VS INTL CREDIT CPS RETAIL TIER 1
000337253	VS INTL CREDIT CPS SUPERMARKET TIER 1
000338253	VS INTL DEBIT STANDARD
000339253	VS INTL DEBIT CPS PASSENGER TRNSPRT
000340253	VS INTL DEBIT CPS SUPERMARKET
000341253	VS INTL DEBIT CPS EXPRESS PAYMENT SVC
000342253	VS INTL DEBIT CPS RETAIL
000343253	VS INTL DEBIT CPS CARD NOT PRESENT
000344253	VS INTL DEBIT CPS HOTEL CAR CARD PRESENT
000345253	VS INTL DEBIT CPS HOTEL CAR CARD NOT PRESENT
000346253	VS INTL DEBIT CPS AUTO FUEL DISPENSER
000347253	VS INTL DEBIT CPS RET 2 - EMG MKT
000348253	VS INTL DEBIT EIRF
000349253	VS INTL DEBIT CPS RETAIL KEY ENTRY
000350253	VS INTL DEBIT ACCT FUND
000351253	VS INTL DEBIT CPS ECOMM BASIC
000352253	VS INTL DEBIT CPS ECOMM PREFERRED
000353253	VS INTL DEBIT RETURN MOTO & ECOMM
000354253	VS INTL DEBIT RETURN CONSUMER
000355253	VS INTL DEBIT CPS PSG TRAN ECOM PREF
000356253	VS INTL DEBIT CPS HOTEL CAR ECOM PREF
000357253	VS INTL CREDIT CPS SMALL TICKET
000358253	VS INTL COML GSA LARGE TICKET 2
000359253	VS INTL CREDIT CPS RESTAURANT
000360253	VS INTL CREDIT CPS SERVICE STATION
000361253	VS INTL DEBIT CPS SMALL TICKET
000362253	VS INTL DEBIT CPS RESTAURANT
000363253	VS INTL DEBIT CPS SERVICE STATION
000364253	VS INTL DEBIT CPS RETAIL TIER 1
000365253	VS INTL DEBIT CPS RETAIL TIER 2
000366253	VS INTL DEBIT CPS RETAIL TIER 3
000367253	VS INTL DEBIT CPS SUPERMARKET TIER 1
000368253	VS INTL DEBIT CPS SUPERMARKET TIER 2
000369253	VS INTL DEBIT CPS SUPERMARKET TIER 3
000370253	VS INTL CREDIT CPS RETAIL TIER 2
000371253	VS INTL CREDIT CPS RETAIL TIER 3
000372253	VS INTL CREDIT CPS SUPERMARKET TIER 2

000373253	VS INTL CREDIT CPS SUPERMARKET TIER 3
000374253	VS INTL COML LEVEL 2 BUS
000375253	VS INTL COML LEVEL 3 PRCH
000376253	VS INTL CREDIT CPS UTILITY
000377253	VS INTL DEBIT CPS UTILITY
000378253	VS INTL REWARDS I
000379253	VS INTL REWARDS II
000380253	VS INTL DOMESTIC INTL SIGNATURE
000381253	VS INTL DOMESTIC INTL INFINITE
000382253	VS INTL DEBIT CPS SUPERMARKET CAP
000383253	VS INTL DEBIT CPS SUPERMARKET TIER 1 CAP
000384253	VS INTL DEBIT CPS SUPERMARKET TIER 2 CAP
000385253	VS INTL DEBIT CPS SUPERMARKET TIER 3 CAP
000386253	VS INTL COML STANDARD CORP
000387253	VS INTL COML STANDARD PRCH
000388253	VS INTL COML ELECTRONIC CORP
000389253	VS INTL COML ELECTRONIC PRCH
000390253	VS INTL COML LEVEL 2 CORP
000391253	VS INTL COML LEVEL 2 PRCH
000392253	VS INTL DOMESTIC INTL COML CORP
000393253	VS INTL DOMESTIC INTL COML PRCH
000394253	VS INTL DOM INTL SIGNATURE PREFERRED COML COR
000395253	VS INTL SIGNATURE PREFERRED STANDARD
000396253	VS INTL SIGNATURE PREFERRED ELEC
000397253	VS INTL SIGNATURE PREFERRED CNP
000398253	VS INTL SIGNATURE PREFERRED RETAIL
000399253	VS INTL SIGNATURE PREFERRED B2B
000400253	VS INTL COML CARD NOT PRESENT BUS
000401253	VS INTL COML CARD NOT PRESENT CORP
000402253	VS INTL COML CARD NOT PRESENT PRCH
000403253	VS INTL COML RETAIL BUS
000404253	VS INTL COML RETAIL CORP
000405253	VS INTL COML RETAIL PRCH
000406253	VS INTL COML B2B BUS
000407253	VS INTL COML B2B CORP
000408253	VS INTL COML B2B PRCH
000409253	VS INTL COML ELEC DATA PRCH
000410253	VS COML GSA GOVT. TO GOVT. PRCH
000411253	VS DEBIT CPS DEBT REPAYMENT
000412253	VS DEBIT CPS TAX PAYMENT 1
000413253	VS DEBIT CPS TAX PAYMENT 2
000414253	VS SIGNATURE PREFERRED FUEL
000415253	VS INTL COML GSA GOVT. TO GOVT. PRCH
000416253	VS INTL DEBIT CPS DEBT REPAYMENT
000417253	VS INTL DEBIT CPS TAX PAYMENT 1
000418253	VS INTL DEBIT CPS TAX PAYMENT 2
000419253	VS INTL SIGNATURE PREFERRED FUEL
000420253	VS DEBIT CPS AUTO FUEL DISPENSER CAP
000421253	VS DEBIT CPS SERVICE STATION CAP
000422253	VS DEBIT EIRF FUEL CAP
000423253	VS INTL DEBIT CPS AUTO FUEL DISPENSER CAP
000424253	VS INTL DEBIT CPS SERVICE STATION CAP
000425253	VS INTL DEBIT EIRF FUEL CAP
000426253	VS INTREG LAC Issuer Chip - Visa Electron
000426255	VS INTREG LAC Issuer Chip - VE Return
000427253	VS INTREG LAC Acquirer Chip - Visa Electron
000427255	VS INTREG LAC Acquirer Chip - VE Return
000428253	VS INTREG LAC Chip Full Data
000428255	VS INTREG LAC Chip Full Data Return
000429253	VS INTREG LAC Chip Full Data - Visa Electron
000429255	VS INTREG LAC Chip Full Data - VE Return
000430253	VS INTREG LAC Secure Ecomm
000430255	VS INTREG LAC Secure Ecomm Return
000431253	VS INTREG LAC Secure Ecomm - Visa Electron
000431255	VS INTREG LAC Secure Ecomm - VE Return



# ENHANCED MERCHANT ACTIVITY FILE SPECIFICATIONS

000432253	VS INTREG LAC Ecomm Merchant
000432255	VS INTREG LAC Ecomm Merchant Return
000433253	VS INTREG LAC Ecomm Merchant - Visa Electron
000433255	VS INTREG LAC Ecomm Merchant - VE Return
000434253	VS INTREG AP Coml Bus
000434255	VS INTREG AP Coml Bus Return
000435253	VS INTREG AP Coml Corp
000435255	VS INTREG AP Coml Corp Return
000436253	VS INTREG AP Coml Prch
000436255	VS INTREG AP Coml Prch Return
000437253	VS INTREG AP Infinite
000437255	VS INTREG AP Infinite Return
000438253	VS INTREG AP Signature
000438255	VS INTREG AP Signature Return
000439253	VS INTREG AP Electronic
000439255	VS INTREG AP Electronic Return
000440253	VS INTREG AP Electronic - Visa Electron
000440255	VS INTREG AP Electronic - VE Return
000441253	VS INTREG AP Issuer Chip
000441255	VS INTREG AP Issuer Chip Return
000442253	VS INTREG AP Issuer Chip - Visa Electron
000442255	VS INTREG AP Issuer Chip - VE Return
000443253	VS INTREG AP Acquirer Chip
000443255	VS INTREG AP Acquirer Chip Return
000444253	VS INTREG AP Acquirer Chip - Visa Electron
000444255	VS INTREG AP Acquirer Chip - VE Return
000445253	VS INTREG AP Chip Full Data
000445255	VS INTREG AP Chip Full Data Return
000446253	VS INTREG AP Chip Full Data - Visa Electron
000446255	VS INTREG AP Chip Full Data - VE Return
000447253	VS INTREG AP Secure Ecomm
000447255	VS INTREG AP Secure Ecomm Return
000448253	VS INTREG AP Secure Ecomm - Visa Electron
000448255	VS INTREG AP Secure Ecomm - VE Return
000449253	VS INTREG AP Ecomm Merchant
000449255	VS INTREG AP Ecomm Merchant - VE Return
000450253	VS INTREG AP Ecomm Merchant - Visa Electron
000450255	VS INTREG AP Ecomm Merchant - VE Return
000451253	VS INTREG AP Standard
000451255	VS INTREG AP Standard Return
000452253	VS INTREG AP Standard - Visa Electron
000452255	VS INTREG AP Standard - VE Return
000453253	VS US INTL Commercial Bus
000453255	VS US INTL Commercial Bus Return
000454253	VS US INTL Commercial Corp
000454255	VS US INTL Commercial Corp Return
000455253	VS US INTL Commercial Prch
000455255	VS US INTL Commercial Prch Return
000456253	VS US INTL Infinite
000456255	VS US INTL Infinite Return
000457253	VS US INTL Signature
000457255	VS US INTL Signature Return
000458253	VS US INTL Electronic
000458255	VS US INTL Electronic Return
000459253	VS US INTL Electronic - Visa Electron
000459255	VS US INTL Electronic - VE Return
000460253	VS US INTL Issuer Chip
000460255	VS US INTL Issuer Chip Return
000461253	VS US INTL Issuer Chip - Visa Electron
000461255	VS US INTL Issuer Chip - VE Return
000462253	VS US INTL Acquirer Chip
000462255	VS US INTL Acquirer Chip Return
000463253	VS US INTL Acquirer Chip - Visa Electron
000463255	VS US INTL Acquirer Chip - VE Return
000464253	VS US INTL Chip Full Data

000464255	VS US INTL Chip Full Data Return
000465253	VS US INTL Chip Full Data - Visa Electron
000465255	VS US INTL Chip Full Data - VE Return
000466253	VS US INTL Secure Electronic Commerce
000466255	VS US INTL Secure Ecomm Return
000467253	VS US INTL Secure Ecomm - Visa Electron
000467255	VS US INTL Secure Ecomm - VE Return
000468253	VS US INTL Electronic Commerce Merchant
000468255	VS US INTL Ecomm Merchant Return
000469253	VS US INTL Ecomm Merchant - Visa Electron
000469255	VS US INTL Ecomm Merchant - VE Return
000470253	VS US INTL Standard
000470255	VS US INTL Standard Return
000471253	VS US INTL Standard - Visa Electron
000471255	VS US INTL Standard - VE Return
000472253	VS REG LAC Coml Bus
000472255	VS REG LAC Coml Bus Return
000473253	VS REG LAC Coml Corp
000473255	VS REG LAC Coml Corp Return
000474253	VS REG LAC Coml Prch
000474255	VS REG LAC Coml Prch Return
000475253	VS REG LAC Infinite
000475255	VS REG LAC Infinite Return
000476253	VS REG LAC Signature
000476255	VS REG LAC Signature Return
000477253	VS REG LAC Electronic
000477255	VS REG LAC Electronic Return
000478253	VS REG LAC Electronic - Visa Electron
000478255	VS REG LAC Electronic - VE Return
000479253	VS REG LAC Issuer Chip
000479255	VS REG LAC Issuer Chip Return
000480253	VS REG LAC Issuer Chip - Visa Electron
000480255	VS REG LAC Issuer Chip - VE Return
000481253	VS REG LAC Acquirer Chip
000481255	VS REG LAC Acquirer Chip Return
000482253	VS REG LAC Acquirer Chip - Visa Electron
000482255	VS REG LAC Acquirer Chip - VE Return
000483253	VS REG LAC Chip Full Data
000483255	VS REG LAC Chip Full Data Return
000484253	VS REG LAC Chip Full Data - Visa Electron
000484255	VS REG LAC Chip Full Data - VE Return
000485253	VS REG LAC Secure Ecomm
000485255	VS REG LAC Secure Ecomm Return
000486253	VS REG LAC Secure Ecomm - Visa Electron
000486255	VS REG LAC Secure Ecomm - VE Return
000487253	VS REG LAC Ecomm Merchant
000487255	VS REG LAC Ecomm Merchant Return
000488253	VS REG LAC Ecomm Merchant - Visa Electron
000488255	VS REG LAC Ecomm Merchant -VE Return
000489253	VS REG LAC Standard
000489255	VS REG LAC Standard Return
000490253	VS REG LAC Standard - Visa Electron
000490255	VS REG LAC Standard - VE Return
000491253	VS REG AP Acquirer Chip Platinum
000491255	VS REG AP Acquirer Chip Platinum Return
000492253	VS REG AP Acquirer Chip Signature
000492255	VS REG AP Acquirer Chip Signature Return
000493253	VS REG AP Acquirer Chip Infinite
000493255	VS REG AP Acquirer Chip Infinite Return
000494253	VS REG AP Acquirer Chip Gold
000494255	VS REG AP Acquirer Chip Gold Return
000495253	VS REG AP Acquirer Chip
000495255	VS REG AP Acquirer Chip Return
000496253	VS REG AP Issuer Chip Platinum
000496255	VS REG AP Issuer Chip Platinum Return

# ENHANCED MERCHANT ACTIVITY FILE SPECIFICATIONS

000497253	VS REG AP Issuer Chip Signature
000497255	VS REG AP Issuer Chip Signature Return
000498253	VS REG AP Issuer Chip Infinite
000498255	VS REG AP Issuer Chip Infinite Return
000499253	VS REG AP Issuer Chip Gold
000499255	VS REG AP Issuer Chip Gold
000502253	VS CREDIT VPP - BJ'S
000503253	VS DEBIT VPP - BJ'S
000504253	VS DEBIT VPP CAP - BJ'S
000550253	VS REG AP Issuer Chip
000550255	VS REG AP Issuer Chip Return
000551253	VS REG AP Electronic Gold Credit
000551255	VS REG AP Electronic Gold Credit Return
000552253	VS REG AP Electronic Gold Debit
000552255	VS REG AP Electronic Gold Debit Return
000553253	VS REG AP Electronic Credit
000553255	VS REG AP Electronic Credit Return
000554253	VS REG AP Electronic Debit
000554255	VS REG AP Electronic Debit Return
000555253	VS REG AP Secure Ecomm Platinum
000555255	VS REG AP Secure Ecomm Platinum Return
000556253	VS REG AP Secure Ecomm Signature
000556255	VS REG AP Secure Ecomm Signature Return
000557253	VS REG AP Secure Ecomm Infinite
000557255	VS REG AP Secure Ecomm Infinite Return
000558253	VS REG AP Secure Ecomm Gold
000558255	VS REG AP Secure Ecomm Gold Return
000559253	VS REG AP Secure Ecomm
000559255	VS REG AP Secure Ecomm Return
000560253	VS REG AP Ecomm Merchant Platinum
000560255	VS REG AP Ecomm Merchant Platinum Return
000561253	VS REG AP Ecomm Merchant Signature
000561255	VS REG AP Ecomm Merchant Signature Return
000562253	VS REG AP Ecomm Merchant Infinite
000562255	VS REG AP Ecomm Merchant Infinite Return
000563253	VS REG AP Ecomm Merchant Gold
000563255	VS REG AP Ecomm Merchant Gold Return
000564253	VS REG AP Ecomm Merchant
000564255	VS REG AP Ecomm Merchant Return
000565253	VS REG AP Recur Payment Credit
000565255	VS REG AP Recur Payment Credit Return
000566253	VS REG AP Recur Payment Debit
000566255	VS REG AP Recur Payment Debit Return
000567253	VS REG AP Standard Bus Credit
000567255	VS REG AP Standard Bus Credit Return
000568253	VS REG AP Standard Bus Debit
000568255	VS REG AP Standard Bus Debit Return
000569253	VS REG AP Standard Corp Credit
000569255	VS REG AP Standard Corp Credit Return
000570253	VS REG AP Standard Corp Debit
000570255	VS REG AP Standard Corp Debit Return
000571253	VS REG AP Standard Prch Credit
000571255	VS REG AP Standard Prch Credit Return
000572253	VS REG AP Standard Prch Debit
000572255	VS REG AP Standard Prch Debit Return
000573253	VS REG AP Standard Distribution Credit
000573255	VS REG AP Standard Distribution CR Return
000574253	VS REG AP Standard Distribution Debit
000574255	VS REG AP Standard Distribution DB Return
000575253	VS REG AP Standard Platinum Credit
000575255	VS REG AP Standard Platinum CR Return
000576253	VS REG AP Standard Platinum Debit
000576255	VS REG AP Standard Platinum DB Return
000577253	VS REG AP Standard Signature Credit
000577255	VS REG AP Standard Signature CR Return

000578253	VS REG AP Standard Signature Debit
000578255	VS REG AP Standard Signature DB Return
000579253	VS REG AP Standard Infinite Credit
000579255	VS REG AP Standard Infinite CR Return
000580253	VS REG AP Standard Infinite Debit
000580255	VS REG AP Standard Infinite DB Return
000581253	VS REG AP Standard Gold Credit
000581255	VS REG AP Standard Gold CR Return
000582253	VS REG AP Standard Gold Debit
000582255	VS REG AP Standard Gold DB Return
000583253	VS REG AP Standard Credit
000583255	VS REG AP Standard CR Return
000584253	VS REG AP Standard Debit
000584255	VS REG AP Standard DB Return
000585253	VS Domestic VI Coml Bus
000586253	VS Domestic VI Coml Corp
000587253	VS Domestic VI Coml Prch
000588253	VS Domestic VI Infinite
000589253	VS Domestic VI Signature
000590253	VS Domestic VI Electronic
000591253	VS Domestic VI Electronic - Visa Electron
000592253	VS Domestic VI Issuer Chip
000593253	VS Domestic VI Issuer Chip - Visa Electron
000594253	VS Domestic VI Acquirer Chip
000595253	VS Domestic VI Acquirer Chip - Visa Electron
000596253	VS Domestic VI Chip Full Data
000597253	VS Domestic VI Chip Full Data - Visa Electron
000598253	VS Domestic VI Secure Ecomm
000599253	VS Domestic VI Secure Ecomm - Visa Electron
000600253	VS Domestic VI Ecomm Merchant
000601253	VS Domestic VI Ecomm Merchant - Visa Electron
000602253	VS Domestic VI Standard
000603253	VS Domestic VI Standard - Visa Electron
000604253	VS Domestic PR Debit Gas
000605253	VS Domestic PR Credit Gas
000606253	VS Domestic PR Coml / Platinum Gas
000607253	VS Domestic PR Signature Gas
000608253	VS Domestic PR Debit Supermarket
000609253	VS Domestic PR Credit Supermarket
000610253	VS Domestic PR Coml / Platinum Supermarket
000611253	VS Domestic PR Signature Supermarket
000612253	VS Domestic PR Debit Emg Mkt
000613253	VS Domestic PR Credit Emg Mkt
000614253	VS Domestic PR Coml / Platinum Emg Mkt
000615253	VS Domestic PR Signature Emg Mkt
000616253	VS Domestic PR Debit Retail 1
000617253	VS Domestic PR Credit Retail 1
000618253	VS Domestic PR Coml / Platinum Retail 1
000619253	VS Domestic PR Signature Retail 1
000620253	VS Domestic PR Debit Retail 2
000621253	VS Domestic PR Credit Retail 2
000622253	VS Domestic PR Coml / Platinum Retail 2
000623253	VS Domestic PR Signature Retail 2
000624253	VS Domestic PR Debit Standard
000625253	VS Domestic PR Credit Standard
000626253	VS Domestic PR Coml / Platinum Standard
000627253	VS Domestic PR Signature Standard
000628253	VS Domestic Guam Electronic
000629253	VS Domestic Guam Electronic Bus
000630253	VS Domestic Guam Electronic Corp
000631253	VS Domestic Guam Electronic Prch
000632253	VS Domestic Guam Elec Distribution
000633253	VS Domestic Guam Recur Payment
000634253	VS Domestic Guam Small Ticket
000635253	VS Domestic Guam Small Ticket Coml

# ENHANCED MERCHANT ACTIVITY FILE SPECIFICATIONS

000636253	VS Domestic Guam Issuer Chip Platinum
000637253	VS Domestic Guam Issuer Chip Signature
000638253	VS Domestic Guam Issuer Chip
000639253	VS Domestic Guam Acquirer Chip Platinum
000640253	VS Domestic Guam Acquirer Chip Signature
000641253	VS Domestic Guam Acquirer Chip
000642253	VS Domestic Guam Chip Offline
000643253	VS Domestic Guam Chip Online
000644253	VS Domestic Guam Secure Ecomm

000645253	VS Domestic Guam Ecomm Merchant
000646253	VS Domestic Guam Standard
000647253	VS Domestic Guam Standard Platinum
000648253	VS Domestic Guam Standard Signature
000649253	VS Domestic Guam Standard Bus
000650253	VS Domestic Guam Standard Corp
000651253	VS Domestic Guam Standard Prch
000652253	VS Domestic Guam Standard Distribution

(Discover)

000100253	DS REWARD PSL RECURRING PAYMENTS
000100254	DS CASH ADVANCE
000101253	DS DEBIT PSL RECURRING PAYMENTS
000102253	DS REWARD PSL SUPERMARKET/WAREHOUSE
000103253	DS DEBIT PSL SUPERMARKET/WAREHOUSE < CAP
000104253	DS REWARD PSL EMERGING MARKETS
000105253	DS DEBIT PSL EMERGING MARKETS
000106253	DS REWARD PSL PUBLIC SERVICES
000107253	DS DEBIT PSL PUBLIC SERVICES
000108253	DS REWARD PSL EXPRESS SERVICES
000109253	DS DEBIT PSL EXPRESS SERVICES
000110253	DS REWARD PSL PETRO
000111253	DS DEBIT PSL PETRO
000112253	DS REWARD PSL RETAIL
000113253	DS DEBIT PSL RETAIL
000114253	DS REWARD PSL RESTAURANT
000115253	DS DEBIT PSL RESTAURANT
000116253	DS REWARD PSL HOTEL AND CAR RENTALS
000117253	DS DEBIT PSL HOTEL AND CAR RENTALS
000118253	DS REWARD PSL PASSENGER TRANSPORT
000119253	DS DEBIT PSL PASSENGER TRANSPORT
000120253	DS REWARD PSL CARD NOT PRESENT/ECOMM
000121253	DS DEBIT PSL CARD NOT PRESENT/ECOMM
000122253	DS REWARD PSL KEY ENTRY
000123253	DS DEBIT PSL KEY ENTRY
000124253	DS COML ELECTRONIC
000125253	DS REWARD MID SUBMISSION LEVEL
000126253	DS DEBIT MID SUBMISSION LEVEL
000127253	DS REWARD BASE SUBMISSION LEVEL
000128253	DS DEBIT BASE SUBMISSION LEVEL
000129253	DS COML BASE SUBMISSION LEVEL
000130253	DS REWARD CONSUMER ADJ P1
000131253	DS DEBIT CONSUMER ADJ P1
000132253	DS REWARD CONSUMER ADJ P2
000133253	DS DEBIT CONSUMER ADJ P2
000134253	DS REWARD CONSUMER ADJ P3
000135253	DS DEBIT CONSUMER ADJ P3
000136253	DS COML ADJ P1
000137253	DS DEBIT PSL SUPERMARKET/WAREHOUSE CAP
000138253	DS REWARD PSL UTILITY
000139253	DS DEBIT PSL UTILITY
000140253	DS PREMIUM PSL RECURR PAY
000141253	DS PREMIUM PSL UTILITY
000142253	DS PREMIUM PSL SUPERMARKET/WAREHOUSE
000143253	DS PREMIUM PSL EMERGING MARKETS
000144253	DS PREMIUM PSL PUBLIC SERVICES
000145253	DS PREMIUM PSL EXPRESS SERVICES
000146253	DS PREMIUM PSL PETRO
000147253	DS PREMIUM PSL RETAIL
000148253	DS PREMIUM PSL RESTAURANT

000149253	DS PREMIUM PSL HOTEL AND CAR RENTALS
000150253	DS PREMIUM PSL PASSENGER TRANSPORT
000151253	DS PREMIUM PSL CARD NOT PRESENT/ECOMM
000152253	DS PREMIUM PSL KEY ENTRY
000153253	DS PREMIUM MID SUBMISSION LEVEL
000154253	DS PREMIUM BASE SUBMISSION LEVEL
000155253	DS PREMIUM CONSUMER ADJ P1
000156253	DS PREMIUM CONSUMER ADJ P2
000157253	DS PREMIUM CONSUMER ADJ P3
000158253	DS CREDIT PSL RECURRING PAYMENTS
000159253	DS CREDIT PSL UTILITY
000160253	DS CREDIT PSL SUPERMARKET/WAREHOUSE
000161253	DS CREDIT PSL EMERGING MARKETS
000162253	DS CREDIT PSL PUBLIC SERVICES
000163253	DS CREDIT PSL EXPRESS SERVICES
000164253	DS CREDIT PSL PETRO
000165253	DS CREDIT PSL RETAIL
000166253	DS CREDIT PSL RESTAURANT
000167253	DS CREDIT PSL HOTEL AND CAR RENTALS
000168253	DS CREDIT PSL PASSENGER TRANSPORT
000169253	DS CREDIT PSL CARD NOT PRESENT/ECOMM
000170253	DS CREDIT PSL KEY ENTRY
000171253	DS CREDIT MID SUBMISSION LEVEL
000172253	DS CREDIT BASE SUBMISSION LEVEL
000173253	DS CREDIT CONSUMER ADJ P1
000174253	DS CREDIT CONSUMER ADJ P2
000175253	DS CREDIT CONSUMER ADJ P3
000176253	DS CREDIT PSL REAL ESTATE
000177253	DS REWARD PSL REAL ESTATE
000178253	DS PREMIUM PSL REAL ESTATE
000179253	DS DEBIT PSL REAL ESTATE
000180253	DS CREDIT PSL INSURANCE
000181253	DS REWARD PSL INSURANCE
000182253	DS PREMIUM PSL INSURANCE
000183253	DS DEBIT PSL INSURANCE
000184253	DS COML UTILITY
000185253	DS INTL CASH ADVANCE
000186253	DS INTL ELECTRONIC
000187253	DS INTL BASE SUBMISSION LEVEL
000188253	DS INTL RETURN

(Bill Me Later)

000201253	BML CORE
000201253	BML 90 SAC
000201253	BML BUS CORE
000201253	BML BUS 90SAC

**Note: List is current as of April 2010 but is subject to change with Visa/MasterCard/Discover Network releases.**

**Table 100.30 - Denial Codes**

Value	Description	Value	Description
'000'	Approval	'054'	From and To Account Same
'001'	Invalid Card	'055'	Card Has No Customer Connected
'002'	Invalid Card Strip	'056'	Pin Not Set Up On Database
'003'	Exp Date Expired	'057'	ATM In Forced Maintenance
'004'	Credit Card Not Connected to Card	'058'	Insufficient Balance; Insufficient Overdraft
'005'	Card Not Accessible	'059'	Defaults Not Available-Call MPS Hot Line
'006'	Credit Card Status Abnormal	'060'	Internal Error-Call MPS Hot Line
'007'	Credit Card Account Closed	'061'	Internal Error-Call MPS Hotline
'008'	PIN Missing	'062'	Internal Error-Call MPS Hotline
'009'	ATM Has Been Tampered With	'063'	Sign-on Less Than \$2000
'010'	Invalid Transaction Special	'064'	Database File Locked
'011'	Special Transaction Not Authorized	'065'	Incorrect Maintenance Card
'012'	Special Transaction Out of Sequence	'098'	Switch Line Down
'013'	Sign-on Sequence Wrong	'099'	Switch Transaction Timed-Out
'014'	From Account Does Not Exist	'100'	Unknown Remote Error
'015'	From Account has No Inquiry Ability	'101'	Max Transfer Reg D Limit Exceeded
'016'	From Account Not Accessible	'102'	Unused
'017'	From Account Has No Debit Ability	'103'	Transaction Status Not Received, Check Manually
'018'	Insuff. Balance, No Overdraft or RR	'104'	Processor Reply Indicates Expired Card
'019'	Insuff. Balance, Insuff. Ready Reserve	'105'	Processor Reply Contained Syntax Error
'020'	Ready Reserve Account Not Accessible	'106'	Remote Auth Temporarily Unavailable
'021'	To Account Does Not Exist	'107'	Depository Time Out
'022'	To Account Has No Credit Ability	'108'	Cash Dispense Error
'023'	Invalid Transaction	'109'	Withdrawal Amount Not Multiple of Denomination
'024'	Daily Card Limit Exceeded	'110'	Internal Error-Call MPS Hot Line
'025'	To Account Not Accessible	'111'	Internal Error-Call MPS Hot Line
'026'	Credit Card Record Does Not Exist	'112'	Minimum Withdrawal Required
'027'	Depository Full	'113'	Fixed Payment Amount Required
'028'	Daily Account Limit Exceeded	'114'	Minimum Payment Required
'029'	ATM Out of Cash	'115'	Transaction In Progress, Retry Later
'030'	Card Status Abnormal	'116'	Response Not Expected
'031'	Account Status Abnormal	'117'	Transaction Reply Rejected / Response Timeout
'032'	Ready Reserve Status Abnormal	'118'	Internal Error-Call MPS Hot Line
'033'	To Account Status Abnormal	'119'	Diebold ATM Cash Dispense Error
'034'	Sign-on Cash Cannot Follow Add Cash	'120'	Cash Left In Delivery Drawer
'035'	Add Cash Cannot Follow Sign-on Cash	'124'	Too Many Invalid Pin Attempts
'036'	Terminal Out of Service	'125'	Card Cash / POS Max Limit Exceeded
'037'	From Account Closed	'126'	Account Cash /POS Max Limit Exceeded
'038'	To Account Closed	'127'	Daily Card Ticket Limit Exceeded
'039'	Ready Reserve Account Closed	'128'	Daily Account Ticket Limit Exceeded
'040'	No Ready Reserve Connected to Card	'129'	Internal Error-Call MPS Hot Line
'041'	Ready Reserve and To Account Same	'130'	Internal Error-Call MPS Hot Line
'042'	Customer Cancel	'131'	Internal Error-Call MPS Hot Line
'043'	Clerk Cancel	'132'	Pre-Auth Debit Amount Greater Than Max Auth
'044'	Too Many Invalid Pin Attempts	'133'	Pre-Auth Debit Not Previously Authorized
'045'	Invalid Sign-on / Add Amount	'134'	Transaction Not Authorized For Institution / Terminal
'046'	Sign-on Not Initiated	'135'	Transaction Not Authorized For Institution / Terminal
'047'	Processing Failure-Call MPS Hot Line	'136'	Late Transaction Reversal -No Checkpoint Record
'048'	Log-on Attempted In Between Sign-on	'137'	Internal Error-Call MPS Hot Line
'049'	Card Closed	'138'	Internal Error-Call MPS Hot Line
'050'	Too Many Invalid Pin Attempts	'139'	Internal Error-Call MPS Hot Line

**ENHANCED MERCHANT ACTIVITY FILE SPECIFICATIONS**

'051'	Invalid Pin	'140'	Institution Conversion – Use 5/3 Card
'052'	Too Many Invalid Pin Attempts	'141'	Internal Error-Call MPS Hot Line
'142'	No Bill Denomination In TCB	'173'	Duplicate Bill Payment Attempted
'143'	Internal Error-Call MPS Hot Line	'174'	Amount Exceeds Stand-In Bill Payment Limit
'144'	Stand-In Denial At Service Level = 0	'175'	Invalid Cardholder Settlement Agent
'145'	Account Ineligible For Transaction	'176'	Invalid Terminal Owner Settlement Agent
'146'	Transaction Data Not On File	'177'	Cash Dispenser Hardware Error
'147'	Internal Error-Call MPS Hot Line	'178'	Available Cash Transaction Invalid
'148'	Not Used	'179'	Daily Check Verify Limit Exceeded
'149'	Inv Issuer Pin Block or Duplicate Checkpoint Record	'180'	Weekly Check Verify Limit Exceeded
'150'	Audio Transaction Not Available Today	'181'	No Check Verify Correction Activity
'151'	Three Part Reversal, Check Manually	'182'	DVRS Duplicate Transaction Detected
'152'	Invalid Payment Amount	'183'	New Password Entries Do Not Match
<b>(Denial Codes Continued)</b>			
'153'	Duplicate Reversal / Status	'184'	Invalid New Password
'154'	Late Transaction Reply	'185'	Stamps Unavailable
'155'	Duplicate Transaction	'186'	Card Not Activated Yet
'156'	Late Transaction	'187'	Dial ATM Message Returned
'157'	Amount Exceeds Stand-In Withdrawal Limit	'188'	Bad Message Received
'158'	RSK Record Says To Deny All Transactions	'189'	Invalid Acquirer Pin Block
'159'	Social Security Number Not On SSI File	'190'	Card Already Active
'160'	Future Payment Status Changed	'191'	Preferred Debit Routing Denial
'161'	Batch Merchant Information Inconsistent	'192'	Reversal Attempted After Cut-Off
'162'	PLUS Transaction With PMC# of 580	'193'	Social Security # Missing
'163'	Unknown PLUS Acquirer PMC#	'194'	Mother's Maiden Name Missing
'164'	Invalid PLUS Card Owner PMC #	'195'	Incorrect Social Security #
'165'	PLUS Issuer PMC # Not = To Bin Owner PMC #	'196'	Incorrect Mother's Maiden Name
'166'	Depository Error / Fault	'197'	Invalid CVV2 Value
'167'	Invalid Future Payment Date Entered	'198'	Invalid 3D Secure Password
'168'	Institution MRH Bill PYMT Limit Exceeded		
'169'	Check Already Posted To STD File		
'170'	Duplicate Stop Payment Transaction Attempted		
'171'	Transaction Temporarily Unavailable		
'172'	Device Not Supported By Institution		

**Table 100.31 - Card Product Type**

Value	Description		Description
a	BILL ME LATER CORE PRODUCT	MBK	MasterCard Black
b	BILL ME LATER 90DAYS SAC	MC	MasterCard Credit Card
c	BILL ME LATER Business Core	MCB	MasterCard Businesscard
d	BILL ME LATER PRIVATE LABEL	MCC	MasterCard Credit Card
e	BILL ME LATER Business 90Days SAC	MCD	MasterCard Debit
f	BILL ME LATER PVT LABEL 90 DAYS SAC	MCE	MasterCard Electronic
A	ATM	MCF	MasterCard Fleet Card
AC	ATM Credit Card	MCG	Gold MasterCard
AD	ATM Debit Card	MCO	MasterCard Corporate Card
AMX	American Express	MCP	MasterCard Purchasing Card
ATC	Airline Travel Card	MCS	MasterCard Standard Card
B	Visa Business	MCW	World MasterCard Card
BC	Visa Business Credit	MD	MasterCard Debit Card
BD	Visa Business Debit	MDG	Gold MasterCard Debit Card
C	Visa Classic	MDH	World Debit Embossed MasterCard® Card
CBL	Carte Blanche	MDJ	MasterCard Debit Other 2 Embossed
CC	Visa Classic Credit	MDL	MasterCard Debit Business Card
CCW	Visa Classic Credit Traditional Rewards	MDM	Middle Market Fleet Card
CCX	Visa Classic Credit Traditional	MDO	MasterCard Debit Card
CD	Visa Classic Debit	MDP	MasterCard Debit Platinum
DC	Visa Commerce Credit	MDR	MasterCard Debit Brokerage
DCC	Diners Club	MDS	MasterCard Debit Card
DD	Visa Commerce Debit	MDT	MasterCard Commercial Debit
DSV	Discover	MEC	MasterCard Electronic Commercial
E	Electron	MEF	MasterCard Electronic Payment Account
EC	Visa Electron Credit	MGF	MasterCard Government Commercial Card
ED	Visa Electron Debit	MHA	MasterCard Healthcare Prepaid Non-tax
ENR	Enroute	MHB	MasterCard HSA Substantiated
F	Copac	MHC	MasterCard Healthcare Credit Non-substantiated
FC	Visa Copac Credit	MHH	MasterCard HSA non-substantiated
FD	Visa Copac Debit	MIA	MasterCard Unembossed Prepaid Student Card
G	Visa TravelMoney	MIB	MasterCard Credit Electronic Student Card
GC	Visa TravelMoney Credit	MIC	MasterCard Credit Standard Student Card
GD	VisaTravelMoney Debit	MID	MasterCard Debit Unembossed Student Card
H	Visa Infinite	MIG	MasterCard Credit Unembossed Student Card
HC	Visa Infinite Credit	MIH	MasterCard Debit Electronic Student
HD	Visa Infinite Debit	MIJ	MasterCard Debit Unembossed Non-U.S. Student
H1	BILL ME LATER CORE PRODUCT	MIK	MasterCard Prepaid Electronic Student Card
H2	BILL ME LATER 90DAYS SAC	MIL	MasterCard Unembossed MasterCard Student Card
H3	BILL ME LATER Business Core	MIS	MasterCard Debit Standard Student Card
H4	BILL ME LATER PRIVATE LABEL	MNF	MasterCard Public Sector Commercial Card
H5	BILL ME LATER Business 90Days SAC	MNW	MasterCard® World Card
H6	BILL ME LATER PVT LABEL 90 DAYS SAC	MPB	MasterCard Preferred Business Card
J	Visa Platinum	MPG	Debit MasterCard Prepaid
JBS	JBS Check Guarantee	MPK	Prepaid MasterCard Government Commercial Card
JC	Visa Platinum Credit	MPL	Platinum MasterCard
JCB	Japanese Credit Bureau	MPP	MasterCard Debit Prepaid
JCW	Visa Platinum Credit Traditional Rewards	MRC	MasterCard Electronic Consumer Prepaid
JCX	Visa Platinum Credit Traditional	MRG	MasterCard Prepaid
JD	Visa Platinum Debit	MRW	MasterCard Prepaid Business
K	Visa Signature	MSS	MasterCard Maestro Student Card
KC	Visa Signature Credit	MWB	World Elite MasterCard Business Card
KD	Visa Signature Debit	MWE	MasterCard World Elite
L	Private Label	MWO	World Elite MasterCard Corporate Card
LC	Private Label Credit Card	OC	Visa Signature Business Card
LD	Private Label Debit Card	P	Visa Gold
M	MasterCard	PC	Visa Gold Credit
MAB	MasterCard World Elite Business	PCW	Visa Gold Credit Traditional Rewards
MAC	MasterCard World Elite Corporate	PCX	Visa Gold Credit Traditional
MBE	Mastercard Electronic Business Card	PD	Visa Gold Debit
PRO	Proprietary	MPO	MasterCard Prepaid Debit Standard—Other
PVL	Private Label Generic Service	MPQ	MC Prepaid Debit Standard—Government Disaster Relief
Q	Proprietary Card	MPR	MasterCard Prepaid Debit Standard—Travel
QC	Proprietary Credit Card	MPT	MasterCard Prepaid Debit Standard—Teen

**ENHANCED MERCHANT ACTIVITY FILE SPECIFICATIONS**

QD	Proprietary Debit Card	MPV	MasterCard Prepaid Debit Standard—Government
R	Corporate T&E Card	MPW	Debit MasterCard Business Card Prepaid Workplace B2B
RC	Visa Corporate Credit	MPX	MasterCard Prepaid Debit Standard—Flex Benefit
RD	Visa Corporate Debit	MPY	MasterCard Prepaid Debit Standard—Employee Incentive
S	Purchasing Card	MPZ	MasterCard Prepaid Debit Standard—Government Consumer
SC	Visa Purchasing Credit	MRB	MasterCard Prepaid Electronic Business Card (Non-U.S.)
SD	Visa Purchasing Debit	MRG	Prepaid MasterCard ISIC Student Card
T	Travel Voucher	MRJ	Prepaid MasterCard Gold Card
TC	Visa Travel Voucher Credit	MRK	Prepaid MasterCard Public Sector Commercial Card
TD	Visa Travel Voucher Debit	MRL	Prepaid MasterCard Electronic Commercial Card
VIS	Visa	MRS	Prepaid MasterCard ISIC Student Card
X	Reserved For Future Use	MSA	Prepaid Maestro Payroll Card
001	Discover Consumer Credit - Rewards	MSB	Maestro Small Business Card
002	Discover Commercial Credit	MSD	MasterCard Deferred Debit Consumer
003	Discover Consumer Debit	MSF	Prepaid Maestro Gift Card
004	Discover Commercial Debit	MSG	Prepaid Maestro Consumer Reloadable Card
005	Discover Prepaid Gift	MSI	Maestro Card
006	Discover Prepaid ID Known	MSJ	Prepaid Maestro Gold
007	Discover Consumer Credit - Premium	MSM	Maestro Prepaid Consumer Promotion Card
008	Discover Consumer Credit	MSN	Maestro Prepaid Insurance Card
DLG	Debit MasterCard Gold—Delayed Debit	MSO	Maestro Prepaid Other Card
DLH	Debit MC WorldEmbossed—Delayed Debit	MSR	Prepaid Maestro Travel Card
DLI	Debit MC Std ISIC Student Card—Delayed Debit	MST	Prepaid Maestro Teen Card
DLP	Debit MasterCard Platinum—Delayed Debit	MSV	Prepaid Maestro Government Benefit Card
DLS	Debit MasterCard Card—Delayed Debit	MSW	Prepaid Maestro Corporate Card
DLU	Debit MasterCard Unembossed—Delayed Debit	MSX	Prepaid Maestro Flex Benefit Card
MBD	MasterCard® Deferred Debit BusinessCard	MSY	Prepaid Maestro Employee Incentive Card
MCA	MasterCard Electronic Card	MSZ	Prepaid Maestro Emergency Assistance Card
MCM	MasterCard Corporate Meeting Card	MUP	Premium Debit Unembossed MasterCard Card
MCT	Titanium MasterCard Card	MUS	Prepaid Unembossed MasterCard Card
MCU	Unembossed MasterCard Card	MXB	Debit Card X Code
MDB	Debit MasterCard BusinessCard Card	MXG	Gold Debit MasterCard Card
MDI	World Debit MasterCard Card	MXO	Debit Card Other
MDK	Debit Other 2 Unembossed	MXP	Platinum Debit MasterCard Card
MDN	Middle Market Purchasing Card	MXR	Debit Card Brokerage
MDQ	Middle Market Corporate Card	MXS	Standard Debit MasterCard Card
MDU	Debit Unembossed MasterCard Card	OLB	Maestro Small Business—Delayed Debit
MEB	MasterCard Executive BusinessCard Card	OLG	Maestro Gold—Delayed Debit
MED	Debit MasterCard Electronic Card (Non-	OLI	ISIC Maestro Student Card—Delayed Debit
MEO	MasterCard Corporate Executive Card	OLP	Maestro Platinum—Delayed Debit
MEP	Premium Debit MasterCard Card	OLS	Maestro—Delayed Debit
MIP	Prepaid Debit MasterCard Student Card	OLW	World Maestro—Delayed Debit
MTU	Debit MasterCard Unembossed (Non-U.S.)	PMC	Proprietary Credit Card (Sweden domestic)
MLA	MasterCard Central Travel Solutions Air Card	PMD	Proprietary Debit Card (Sweden domestic)
MLC	MasterCard Micro-Business Card	PSC	Common Proprietary Swedish Credit Card
MLD	MasterCard Distribution Card	PSD	Common Proprietary Swedish Debit Card
MLL	MasterCard Central Travel Solutions Land Card	SUR	Prepaid Unembossed MasterCard Card (Non-U.S.)
MOG	Maestro Gold Card	TBE	MasterCard Electronic Business—Immediate Debit
MOP	Maestro Platinum	TCB	MasterCard Business Card—Immediate Debit
MOW	World Maestro	TCC	MasterCard (mixed BIN)—Immediate Debit
MPA	MasterCard Prepaid Debit Standard—Payroll	TCE	MasterCard Electronic—Immediate Debit
MPC	MasterCard Professional Card	TCF	MasterCard Fleet Card—Immediate Debit
MPF	MasterCard Prepaid Debit Standard—Gift	TCG	Gold MasterCard Card—Immediate Debit
MPJ	Prepaid Debit MasterCard® Card Gold	TCO	MasterCard Corporate—Immediate Debit
MPM	MC Prepaid Debit Standard—Consumer Incentive	TCP	MasterCard Purchasing Card—Immediate Debit
MPN	MasterCard Prepaid Debit Standard—Insurance	TCS	MasterCard Standard Card—Immediate Debit
TCW	World Signia MasterCard Card—Immediate Debit	TLA	MasterCard Central Travel Solutions Air—Immediate Debit
TDN	Middle Market MC Purchasing Card—Immediate Debit	TNF	MasterCard Public Sector Commercial Card—Immediate Debit
TEB	MasterCard Executive BusinessCard Card—Immediate Debit	TNW	MasterCard New World—Immediate Debit
TEC	MasterCard Electronic Commercial—Immediate Debit	TPB	MasterCard Preferred Business Card—Immediate Debit
TEO	MasterCard Corporate Executive Card—Immediate Debit	TPC	MasterCard Professional Card—Immediate Debit
TIB	ISIC MasterCard Electronic Student Card—Immediate Debit	TPL	Platinum MasterCard—Immediate Debit
TIC	ISIC MasterCard Standard Student Card—Immediate Debit	DMC	Debit MasterCard
TIU	MasterCard Unembossed—Immediate Debit	MCV	Merchant Branded Program

**Note: This list is current as of April 2010 but is subject to change with Visa/MasterCard/Discover releases.**





Table 100.32 - Visa Card Level Results/Visa Product Code			
Note: Per Visa, "^" character indicates a space			
Value	Description		Description
A^	Visa Traditional	P^	Reserved
AX	American Express	Q^	Private Label
B^	Visa Traditional Rewards	Q1	Private Label Prepaid
C^	Visa Signature	R^	Proprietary
D^	Visa Signature Preferred	S^	Visa Purchasing
DI	Discover	S1	Visa Purchasing with Fleet
E^	Reserved	S2	Visa GSA Purchasing
F^	Reserved	S3	Visa GSA Purchasing with Fleet
G^	Visa Business	T^	Reserved/Interlink
G1	Visa Signature Business	U^	Visa TravelMoney
G2	Visa Business Check Card	W^	Reserved
H^	Visa Check Card	X^	Reserved
I^	Visa Commerce	Y^	Reserved
J^	Reserved	Z^	Reserved
J1	Visa General Prepaid	0^	Reserved
J2	Visa Prepaid Gift	1^	Reserved
J3	Visa Prepaid Healthcare	2^	Reserved
J4	Visa Prepaid Commercial	3^	Reserved
K^	Visa Corporate	4^	Reserved
K1	Visa GSA Corporate T&E	5^	Reserved
L^	Reserved	6^	Reserved
M^	MasterCard/Euro Card and Diners	7^	Reserved
N^	Reserved	8^	Reserved
O^	Reserved	9^	Reserved

**Table 100.33 - Adjustment Reason Code**

Value	Description
001	SITE DRAFT
002	CORRECTION
006	RESUBMITTED MERCHANT STANDIN
010	POS - CUSTOMER CHARGED MORE THAN ONCE
011	POS - CUSTOMER CREDITED MORE THAN ONCE
031	CHARGED DID NOT GET CASH (Plus network only)
032	CUSTOMER GOT CASH, NOT CHARGED (Plus network only)
033	TRAN REPORTED AS FRAUD VIA MENU ADJ (Plus network only)
101	CUSTOMER RECEIVED GOODS/SERVICES, NOT CHARGED
102	CUSTOMER CHARGED, DID NOT RECEIVE GOODS/SERVICES
103	CUSTOMER RECEIVED LESS THAN REQUESTED
104	CUSTOMER RECEIVED MORE THAN REQUESTED
120	CREDIT ADJUSTMENT (PAY) (Interlink network only)
121	DEBIT ADJUSTMENT (REQ) (Interlink network only)
122	ADJUSTMENT ALREADY ISSUED (REQ) (Interlink network only)
123	ADJUSTMENT ALREADY ISSUED (PAY) (Interlink network only)
124	INVALID CHARGEBACK (REQ) (Interlink network only)
125	MISCELLANEOUS/MISSORT (REQ) (Interlink network only)
126	DOCUMENTATION NOT RECEIVED (PAY) (Interlink network only)
127	MERCHANDISE CREDIT ALREADY USED (REQ) (Interlink network only)
128	INVALID MERCHANDISE CREDIT CHARGEBACK (REQ) (Interlink network only)
140	CUSTOMER CHARGED, DID NOT RECEIVE GOODS/SERVICES (Interlink network only)
141	CUSTOMER RECEIVED GOODS/SERVICES, NOT CHARGED (Interlink network only)
142	INVALID ADJUSTMENT RECEIVED - REQ (Interlink network only)
143	ACCOUNT CLOSED OR INSUFFICIENT FUNDS (Interlink network only)
144	UNAUTHORIZED USE (Interlink network only)
145	CHARGEBACK OF CREDIT WITH RECEIPT (Interlink network only)
146	CHARGEBACK OF CREDIT WITHOUT RECEIPT (Interlink network only)
301	CARD CAPTURE
401	REVERSAL OF ORIGINATED ADJUSTMENT
402	REVERSAL OF RECEIVED ADJUSTMENT/PROVISIONAL CREDIT
501	NON-SUFFICIENT FUNDS (NSF) (POS Check only)
502	ACCOUNT CLOSED (POS Check only)
503	NO ACCOUNT / UNABLE TO LOCATE (POS Check only)
504	INVALID ACCOUNT NUMBER (POS Check only)
506	RETURNED PER ODFI REQUEST (POS Check only)
508	PAYMENT STOPPED (POS Check only)
509	UNCOLLECTED FUNDS (POS Check only)
510	CUSTOMER ADVISES NOT AUTHORIZED (POS Check only)
512	BRANCH SOLD TO ANOTHER ODFI (POS Check only)
514	UNABLE TO CONTINUE (POS Check only)
515	BENEFICIARY OF ACCT HOLDER DECEASED (POS Check only)

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516	ACCOUNT FROZEN (POS Check only)
517	FILE RECORD EDIT CRITERIA (POS Check only)
520	NON-TRANSACTION ACCOUNT (POS Check only)
524	DUPLICATE TRANSACTION (POS Check only)
529	CORPORATE CUSTOMER ADVISES NOT AUTH (POS Check only)
537	SOURCE DOCUMENT PRESENTED (POS Check only)
538	STOP PAYMENT ON SOURCE DOCUMENT (POS Check only)
595	FRAUD TRAN - SIGNATURE OBTAINED (POS Check only)
596	FRAUD TRAN - SIGNATURE NOT OBTAINED (POS Check only)
597	PROCESSING ERROR (POS Check only)
598	REQUESTED RECEIPT COPY NOT RECEIVED (POS Check only)
599	OTHER (POS Check only)
600	ACCOUNTHOLDER DOES NOT RECOGNIZE TRANSACTION (Revolution Money network only)
601	DUPLICATE/FRAUDULENT MULTIPLE TRANSACTIONS (Revolution Money network only)
602	DECLINED/NO AUTHORIZATION (Revolution Money network only)
603	INCORRECT TRANSACTION CODE (Revolution Money network only)
604	INCORRECT TRANSACTION AMOUNT (Revolution Money network only)
605	CANCELLED RECURRING TRANSACTION (Revolution Money network only)
606	NON-RECEIPT OF GOODS OR SERVICES (Revolution Money network only)
607	NON-RECEIPT OF SALES DRAFT (Revolution Money network only)
608	NOT AS DESCRIBED OR DEFECTIVE GOODS/SERVICES (Revolution Money network only)
609	REQUEST COPY ILLEGIBLE OR INVALID (Revolution Money network only)
610	LATE PRESENTMENT (Revolution Money network only)
611	PAID BY OTHER MEANS (Revolution Money network only)
612	TRANSACTION EXCEEDS ALLOWABLE AMOUNT (Revolution Money network only)
613	CREDIT NOT PROCESSED (Revolution Money network only)
614	CARD-NOT-PRESENT TRANSACTION (Revolution Money network only)
615	FRAUDULENT USE OF CARD FOR TRAN AT AN AFD (Revolution Money network only)
616	FRAUDULENT OR UNAUTHORIZED FORCED TRANSACTION (Revolution Money network only)
617	ELECTRONIC TERMINAL MIS-DISPENSE (Revolution Money network only)
618	REG E ERROR (Revolution Money network only)
619	DUPLICATE PROCESSING (Revolution Money network only)
620	PAYMENT NOT RECEIVED (Revolution Money network only)
621	RETURN / MERCHANT CREDIT TO CARDHOLDER (Revolution Money network only)
650	REPRESENTMENT (Revolution Money network only)
801	PLUS - CARDHOLDER INFO REQUEST (Plus network only)
802	PLUS - CARDHOLDER INFO RESPONSE (Plus network only)
930	PLUS - NO REASON GIVEN (999) (Plus network only)
931	PLUS - CUSTOMER CHARGED, NO CASH (102)(Plus network only)
932	PLUS - CUSTOMER NOT CHARGED, CASH RECEIVED (101)(Plus network only)

## APPENDIX B-SPECIFICATION DOCUMENT CHANGES

<b>Date</b>	<b>Product</b>	<b>Record #</b>	<b>Change Made</b>
04/09/07	Credit	500	Previously, field 113 took a net of all chargeback, fees and other adjustments. Adapted record breaks out Interchange Fees, Chargeback Amount, and Other Adjustments into separate buckets as seen in fields 113 through 151.
04/09/07	Credit	502	Inserted Division Code, Store Number and Merchant Account Number in fields 017 through 044
04/09/07	Credit	503	Inserted Reconciliation Record Level, Division Code, Store Number and Merchant Account Number in fields 016 through 044
04/09/07	Debit	522	Inserted Reconciliation Record Level, Division Code, Store Number and Merchant Account Number in fields 016 through 044
04/09/07	EBT	532	Inserted Reconciliation Record Level, Division Code, Store Number and Merchant Account Number in fields 016 through 044
04/09/07	POS Check	552	Inserted Reconciliation Record Level, Division Code, Store Number and Merchant Account Number in fields 016 through 044
06/15/07	Appendix A	Table 100.12	Updated values from April 2007 and June 2007 releases.
07/17/07	Appendix A	Table 100.13	Updated values from April 2007 and June 2007 releases.
07/20/07	Gift Card	540	Add 2 byte Authorization Response Code
08/07/07	Appendix A	Table 100.14	Updated values for Card Type for Bill Me Later
08/07/07	Appendix A	Table 100.29	Updated values for Interchange Codes from April 2007 and June 2007 releases.
08/07/07	Appendix A	Table 100.31	Updated values for Card Product Type
08/07/07	Appendix A	Table 100.32	Added Table for Visa Card Level Results /Visa Response Code
08/07/07	Control Structure	072	Addition of a 72 record to accommodate Alternate DDA and R/T (main use will be for convenience fees) and update to control structure outline on page 12
08/07/07	Credit	101	Addition of Visa Card Level Result/Visa Product Code
08/07/07	Credit	301	Addition of Visa Card Level Result/Visa Product Code
08/07/07	Credit	300	Addition of convenience fee amount
08/07/07	Credit	500	Addition of convenience fee amount and convenience fee amount sign
08/07/07	Credit	501	Addition of Alternate DDA and R/T (will be used mostly for convenience fees)
08/07/07	Credit	503	Addition of convenience fee amount and convenience fee amount sign
08/07/07	Gift Card	141	Addition of Retrieval Reference Number
08/07/07	Gift Card	340	Addition of Retrieval Reference Number
08/07/07	Gift Card	342	Addition of Retrieval Reference Number
11/30/07	Credit	300	Addition of Network Reference Number
11/30/07	Appendix A	Table 100.13	Addition of "s" and correction of verbiage for "9"
11/30/07	Appendix A	Table 100.19	Addition of "L" for Coinstar; Addition of "F" to "E" line item
11/30/07	Appendix A	Table 100.29	Addition of Discover Interchange Codes to charts for Acquirer program; Addition of 32 new MasterCard Interchange Codes and 4 new Visa Interchange Codes
12/18/07	Appendix A	Table 100.14	Addition of 'REVM' to Jeanie section of Network ID table
12/18/07	Appendix A	Table 100.14	Clarification of Discover Network ID-Systems use the following: DISC: Authorization Section (100 level records) DISC: Recon Detail Section (300 level records) DSCV: Summary Records (500 level records)
12/31/07	Appendix A	Table 100.31	Addition of New Card Product Types from October 2007 Visa/MC/Discover Releases
04/21/08	Credit	503	Took Fields 76-88 and changed it from: a 13 byte PIC 9 (9) V9999 Reserved -Future Use field and divided it into 2 different fields- 076 1 PIC X (1) Network Fees Sign '+' = Net Credit (Paid Money) '-' = Net Debit (Owe Money) 077 12 PIC X (12) Reserve-Future Use
04/21/08	Appendix A	Table 100.15	Updated Table 100.15 Currency Codes with the following: 044 -Bahamian Dollar 554 -New Zealand Dollar 060 -Bermuda Dollar 578 -Norwegian Krone 208 -Danish Krone 702 -Singapore Dollar 344 -Hong Kong Dollar 756 -Swiss Franc 410 -South Korean Won 986 -Brazilian Real
04/21/08	Appendix A	Table 100.1	Updated Table 100.16 Country Codes with the following: 044 -Bahamas 554 -New Zealand 060 -Bermuda 578 -Norway 208 -Denmark 702 -Singapore 344 -Hong Kong 756 -Switzerland 410 -South Korean 986 -Brazil
04/21/08	Appendix A	Table 100.11	Updated Table 100.11 POS Entry Mode with the following: 81- Ecommerce Transaction
04/21/08	Appendix A	Table 100.29	Addition of new Interchange Codes from 04/11/08 Releases for Network Releases. To many to list; All newly added items appear in red.

**ENHANCED MERCHANT ACTIVITY FILE SPECIFICATIONS**

04/21/08	Appendix A	Table 100.31	Addition of new Card Product Types from 04/11/08 Network Releases. Added were: MGF =MasterCard® Government Commercial Card MPK =Prepaid MasterCard® Government Commercial Card MNF =MasterCard® Public Sector Commercial Card
04/21/08	Document Information		Addition of WIC product reference; Added reference to the fact that items in blue are changes from 2007 and items in red are changes from 2008. Directed user to Appendix B for list of specific changes to the spec document.
04/21/08	Introduction		Addition of WIC product reference
04/21/08	Overview		Addition of WIC product reference
04/21/08	Info Availability		Addition of WIC product reference; Added "Future Record" comments to Exception records for Debit, EBT, POS Check and WIC.
04/21/08	Table of Contents		Addition of WIC product records; renumbering due to font size changes etc.
04/21/08	Control Structure		Addition of WIC product references; Addition of word "Check" after POS for Range 150-159.
04/21/08	WIC	Header Record	Added WIC to Header Record – '060'; Addition of WIC product reference
04/21/08	WIC	Trailer Record	Added WIC to Header Record – '960'
04/21/08	WIC	070	Addition of WIC values to record for Batch Settlement Type Field '61' WIC Authorization '62' WIC Detail
04/21/08	WIC	080	Addition of "WIC" value to Payment Type Indicator
04/21/08	WIC	970	Addition of reference to WIC wherever there is a reference to Debit/EBT except for Cash Back. Added comment that EBT/WIC do not support Cash Back.
04/21/08	WIC	980	Addition of "WIC" value to Payment Type Indicator
04/21/08	WIC	Section F	Reassignment of Section G (previously Appendix A) to be used to list the WIC Product records. Records added include: 160- WIC Authorization Detail Record 1 161- WIC Authorization Detail Record 2 360- WIC Reconciliation Detail Record 1 560- WIC Reconciliation Summary Record 1 561- WIC Reconciliation Summary Record 2 562- WIC Reconciliation Summary Record 3 760- WIC Exception Detail Record 1 761- WIC Exception Detail Record 2
04/21/08	Appendix A		Appendix A is no longer Section G in Table of Contents and is now Roman Numeral IX
04/21/08	Appendix B		Appendix B is no longer Section H in Table of Contents and is now Roman Numeral X
04/21/08	Appendix A	Table 100.4	Added WIC reference where see EBT; Added "45"–Check Conversion for POS Check
04/21/08	Appendix A	Table 100.14	Added Card Type/Network ID for WIC; 'WMI1' Michigan WIC 'WKY1' Kentucky WIC  Added additional updates: 'PSI2' Plus Network 'EWY1' EBT Wyoming 'PDS'D' Pulse Discover Check Card 'BDS'D' Batch Discover 'PST1' Presto!
04/21/08	Appendix A	Table 100.20	Add WIC From Account of "WIX" for WIC Account
04/21/08	Appendix A	Table 100.21	Add WIC reference where see EBT
04/21/08	Appendix A	Table 100.22	Add WIC reference where see EBT
04/21/08	Appendix A	Table 100.23	Add WIC reference where see EBT
04/21/08	Appendix A	Table 100.25	Add WIC reference where see EBT
04/21/08	Appendix A	Table 100.26	Add WIC reference where see EBT
04/21/08	EBT	130	Changed field 087-97 labeled "Cash Back Amount" to "Reserved-Future Use" since EBT does not support Cash Back
04/21/08	EBT	330	Changed field 087-97 labeled "Cash Back Amount" to "Reserved-Future Use" since EBT does not support Cash Back
04/21/08	EBT	530	Changed field 086-96 labeled "Cash Back Amount" to "Reserved-Future Use" since EBT does not support Cash Back
04/21/08	EBT	532	Changed field 087-97 labeled "Cash Back Amount" to "Reserved-Future Use" since EBT does not support Cash Back
04/21/08	Appendix A	Table 100.3	Add WIC reference where see EBT
04/21/08	Credit	500	Added "Discover Acquired" as item included in Net Sales Submitted Amount (Field 087)
04/21/08	Debit	521	In the record heading under Requirements: Replaced the Phrase "Credit Reconciliation Summary Records" with "Debit POS Reconciliation Summary Records"
04/21/08	EBT	531	In the record heading under Requirements: Replaced the Phrase "Credit Reconciliation Summary Records" with "EBT Reconciliation Summary Records"
06/06/10	All	All	Updated Document layout and added adjustment records
05/01/11	Credit	101,301,303	Add Token Values
05/01/11	Debit	321	Add new record to match auth version 121

**ENHANCED MERCHANT ACTIVITY FILE SPECIFICATIONS**

05/01/11	Debit	121,321	Add Token Values
05/01/11	Debit	121,321	Add Debit Interchange Fields
05/01/11	Debit	720	Add Employee ID Field
05/01/11	Debit	520	Addition of Interchange Amount / Interchange sign / Net after Interchange Amount and Net after Interchange sign
05/01/11	EBT	331	Add new record to match auth version 131
05/01/11	EBT	131,331	Add Token Values
05/01/11	EBT	730	Add Employee ID Field
05/01/11	WIC	361	Add new record to match auth version 161
05/01/11	WIC	161,361	Add Token Values
05/01/11	WIC	760	Add Employee ID Field
05/01/11	GIFT	141,341,343	Add Token Values
05/01/11	Credit	101,301	Add RTC Flag
06/22/11	Credit	304 and 305	Addition of new Fleet Product Information Record
4/16/12	Credit	101,301,303	Removed 'Future Use' from Token and Token ID fields
4/16/12	Debit	121,321	Removed 'Future Use' from Token and Token ID fields
4/16/12	EBT	131,331	Removed 'Future Use' from Token and Token ID fields
4/16/12	GIFT	141,341,343	Removed 'Future Use' from Token and Token ID fields
4/16/12	WIC	161,361	Removed 'Future Use' from Token and Token ID fields
5/31/13	Credit	101	Add 4 EMV Fields
5/31/13	Debit	121	Add 4 EMV Fields
5/31/13	Debit	720	Add Token Values