



Welcome to V.I.P. System SMS ATM Technical Specifications Volume 1

The *V.I.P. System SMS ATM Technical Specifications* manual is intended for technical and systems professionals responsible for implementing ATM processing for U.S. and international members, and for those managing their individual ATM programs after they are installed. This manual describes message formats, field descriptions, and file specifications.

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V.I.P. System

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About This Manual

The *V.I.P. System SMS ATM Technical Specifications* manual contains technical information about processing ATM transactions through VisaNet. VisaNet supports ATM processing for issuers and acquirers worldwide.

This manual contains the technical details to enable Visa and Plus issuers and acquirers to plan the systems development efforts needed to implement ATM transaction processing, including detailed specifications for message formats, field descriptions, codes, and files.

Audience

The *V.I.P. System SMS ATM Technical Specifications* manual is intended for U.S. and international technical and systems professionals responsible for implementing ATM processing, and for those managing their individual ATM programs after they are installed. The manual is designed to be used with either of the following companion manuals:

V.I.P. System SingleConnect Service SMS ATM Processing Specifications

V.I.P. System SMS POS Processing Specifications (U.S.)

[Table 1](#) identifies the fields intended for international-only and U.S.-only ATM participants.

Table 1: International-Only and U.S.-Only Fields

Description	International	U.S.
Field 44.8		✓
Field 48 Usage 6a		✓
Field 119	✓	

Organization of This Manual

This manual has been updated with chapters and appendixes to correspond to other V.I.P. documentation.

Chapter 1, Message Matching, provides detailed information about the concepts that underlie the V.I.P. System message format requirements.

Chapter 2, Message Structure and Header Field Specifications, describes the Visa-developed message header that is required in all online messages processed by the V.I.P. System.

Chapter 3, Field Attributes, contains tables that provide VisaNet and ISO data field summary information.

Chapter 4, Data Field Descriptions, provides definitions and programming specifications for all ATM message data fields transmitted to, from, and within the V.I.P. System.

Chapter 5, Message Formats, provides detailed information about the requirements for the presence of data fields in all ATM transaction types.

Appendix A, Files, contains programming specifications for ATM batch files, raw data files, and routing files.

Appendix B, File Maintenance Error Codes, provides error codes that can appear in field 48 when an online file maintenance message is incorrect or when there is a reason a file update cannot be processed.

Appendix C, Reject Codes, provides a numeric list of the Single Message System (SMS) message processing reject codes used by the V.I.P. System.

Appendix D, GMT Conversion, contains the Greenwich mean time (GMT) conversion tables, which show worldwide time zones and U.S. time zones. Instructions for converting GMT to local date and time are included.

Appendix E, Country and Currency Codes, contains the V.I.P. System country and currency codes.

This manual also includes a field name index and an updated subject index.

Document Conventions

[Table 2](#) shows the document conventions used in this manual.

Table 2: Document Conventions

Document Convention	Purpose In This Guide
ALL UPPERCASE LETTERS	Drive letters, subdirectory names, file names; system statuses, modes, and states.
EXAMPLE	Identifies an example of what the accompanying text describes or explains.
IMPORTANT	Highlights important information in the text.
<i>italics</i>	Document titles; emphasis.
“text in quote marks”	Section names referenced in a chapter.
Note:	Provides more information about the preceding topic.
Shaded illustrations	Systems or procedures that are not directly involved in the process being illustrated in the graphic. Note: For an explanation of the shading used in message format charts, see Figure 5-1 in Chapter 5.

V.I.P. System Documentation Descriptions

The first three manuals in this series: *V.I.P. System Overview*, *V.I.P. System Services*, and *V.I.P. System Reports*, apply to BASE I and to SMS processing.

The next two manuals are specific to the BASE I System: *BASE I Processing Specifications* and *BASE I Technical Specifications*.

For the Single Message System, (the U.S. processing specifications for ATM), Interlink and POS have been consolidated in one manual, *V.I.P. System SMS Processing Specifications (U.S.)*. For the international audience, there are separate processing specifications for ATM, Interlink, and POS.

[Table 3](#) shows the description of V.I.P. System manuals.

Table 3: Description of V.I.P. System Manuals (1 of 5)

General Information	<p>V.I.P. System Overview Provides basic descriptions of the VisaNet network and its components, connections, processing concepts, requirements, and options. Contains descriptions of V.I.P., access methods, BASE I and Single Message Systems, issuer and acquirer responsibilities, and Visa Interchange Center operations. Also provides a brief introduction to V.I.P. services. Doc ID 0851-02</p> <hr/> <p>V.I.P. System Reports, Volume 1 Provides sample reports for V.I.P. System services, BASE I, and Single Message System processing. Doc ID 0852A-02</p> <hr/> <p>V.I.P. System Reports, Volume 2 Provides sample reports for V.I.P. System services, BASE I, and Single Message System processing. Doc ID 0852B-02</p> <hr/> <p>V.I.P. System Services, Volume 1 Provides complete information about V.I.P. System services available for BASE I and SMS users. Service descriptions include basic information, processing requirements, options, features, key message fields, and message flows. Volume 1 contains the following parts: Part 1: V.I.P. Basics Part 2: Routing Services Part 3: Risk Management Services Part 4: Visa Secure Electronic Commerce (VSEC) Services Part 5: Chip Card Services Doc ID 0853A-02</p> <hr/> <p>V.I.P. System Services, Volume 2 Provides complete information about V.I.P. System services available for BASE I and SMS users. Service descriptions include basic information, processing requirements, options, features, key message fields, and message flows. Volume 2 contains the following parts: Part 6: Authorization Database Files and Services Part 7: Authorization Services Doc ID 0853B-02</p>
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Table 3: Description of V.I.P. System Manuals (2 of 5)

I I I	V.I.P. System BASE I Processing Specifications Describes V.I.P. transaction processing in the BASE I System environment, including message types, processing considerations, security responsibilities, related services, and connection options. Doc ID 0847-02
	V.I.P. System BASE I Technical Specifications, Volume 1 Documents technical specifications of V.I.P. transaction processing in the BASE I System environment. This companion volume to the <i>V.I.P. System BASE I Processing Specifications</i> describes the fields for BASE I. Doc ID 0844A-03
	V.I.P. System BASE I Technical Specifications, Volume 2 Documents technical specifications of V.I.P. transaction processing in the BASE I System environment. This companion volume to the <i>V.I.P. System BASE I Processing Specifications</i> describes the message formats and file specifications for BASE I. Doc ID 0844B-03

Table 3: Description of V.I.P. System Manuals (3 of 5)

Interlink	V.I.P. System SMS Processing Specifications (U.S.) Contains information about the Single Message System, including message types, processing considerations, connection options, security responsibilities, and related services for Visa/Plus ATM, Interlink, Visa POS, and Visa Electron. Doc ID 0857-02
	V.I.P. System SingleConnect Service SMS Interlink Processing Specifications Contains information about Interlink, including message types, processing considerations, connection options, security responsibilities, related services, and reports. Doc ID 0837-02
	V.I.P. System SMS Interlink Technical Specifications Companion volume to the <i>V.I.P. System SMS Processing Specifications (U.S.)</i> and the <i>V.I.P. System SingleConnect Service SMS Interlink Processing Specifications</i> . Describes message formats, field descriptions, and file specifications for Interlink. Doc ID 0866-01

Table 3: Description of V.I.P. System Manuals (4 of 5)

SMS ATM	V.I.P. System SMS Processing Specifications (U.S.) Contains information about the Single Message System, including message types, processing considerations, connection options, security responsibilities, and related services for Visa/Plus ATM, Interlink, Visa POS, and Visa Electron. Doc ID 0857-02
	V.I.P. System SingleConnect Service SMS ATM Processing Specifications Contains information about Single Message System ATM processing, including message types, processing considerations, connection options, security responsibilities, and related services. Doc ID 0839-02
	V.I.P. System SMS ATM Technical Specifications, Volume 1 Companion volume to the <i>V.I.P. System SMS Processing Specifications (U.S.)</i> and the <i>V.I.P. System SingleConnect Service SMS ATM Processing Specifications</i> . Contains information about field descriptions for ATM. Doc ID 0868A-01
	V.I.P. System SMS ATM Technical Specifications, Volume 2 Companion volume to the <i>V.I.P. System SMS Processing Specifications (U.S.)</i> and the <i>V.I.P. System SingleConnect Service SMS ATM Processing Specifications</i> . Contains information about message formats and file specifications for ATM. Doc ID 0868B-01

Table 3: Description of V.I.P. System Manuals (5 of 5)

SMS POS	<p>V.I.P. System SMS Processing Specifications (U.S.) Contains information about the Single Message System, including message types, processing considerations, connection options, security responsibilities, and related services for Visa/Plus ATM, Interlink, Visa POS, and Visa Electron.</p> <p>Doc ID 0857-02</p>
	<p>V.I.P. System SingleConnect Service SMS POS (Visa & Visa Electron) Processing Specifications Contains information about Single Message System POS processing, including message types, processing considerations, connection options, security responsibilities, related services, and reports.</p> <p>Doc ID 0835-02</p>
	<p>V.I.P. System SMS POS (Visa & Visa Electron) Technical Specifications, Volume 1 Companion volume to the <i>V.I.P. System SMS Processing Specifications (U.S.)</i> and the <i>V.I.P. System SingleConnect Service SMS POS (Visa & Visa Electron) Processing Specifications</i>. Describes the fields for Visa POS and Visa Electron.</p> <p>Doc ID 0854A-02</p>
	<p>V.I.P. System SMS POS (Visa & Visa Electron) Technical Specifications, Volume 2 Companion volume to the <i>V.I.P. System SMS Processing Specifications (U.S.)</i> and the <i>V.I.P. System SingleConnect Service SMS POS (Visa & Visa Electron) Processing Specifications</i>. Describes message formats and file specifications for Visa POS and Visa Electron.</p> <p>Doc ID 0854B-02</p>

Sources of Information for These Specifications

This section lists the primary sources for the information contained in these technical specifications. The information from these sources has been analyzed, rewritten, and reorganized, when necessary. Technical staff and service experts reviewed and verified these updates. In addition, this revised manual incorporates all comments received from members and Visa staff, where appropriate.

Technical Letters

These technical specifications include information from the following technical letters:

October 2000 VisaNet Business Enhancements Technical Letter,
publication 4602-01, including Update Bulletins

April 2001 VisaNet Business Enhancements Technical Letter,
publication 8003-01, including Update Bulletins

October 2001 VisaNet Business Enhancements Technical Letter,
publication 80001-03, including Update Bulletins

April 2002 VisaNet Business Enhancements Technical Letter,
publication 80007-02, including Update Bulletins

Obtaining Report Samples

Visa offers a variety of reports to members. Many of these reports clarify and track service processing. The following documents provide report samples:

V.I.P. System Reports

VisaNet Settlement Service (VSS) User's Guide, Volume 2, Reports

Members can contact their Visa representatives to discuss reporting options or to obtain additional samples.

For More Information

Visa provides documentation to support Visa products and services. For many of the services described in this manual, Visa has developed implementation guides that contain region-specific details about signing up for a service, selecting options, and installing, testing, and operating the service. Members can ask their Visa representatives for regional guides.

Related Publications

The publications listed in this section provide information about Visa systems, regulations, and additional services not covered in this manual. Use the following guide to obtain any of the listed publications, to be added to or removed from distribution lists, or to inquire about other publications.

- U.S. members and third-party processors can contact the Visa U.S.A. Member Publications department by sending an e-mail to puborder@visa.com.
- Members and third-party processors in all other Visa regions can contact their Visa representatives.
- U.S.-based Visa staff (except those in Miami) can send an e-mail request to Docline. Docline distributes VisaNet documentation and attempts to locate other publications distributed elsewhere within Visa.
- Visa staff located in Miami and outside of the U.S. can contact their regional representatives.

To inquire about VisaNet documentation or submit changes and additions, contact Technical Communication Services by sending an e-mail to buspubs@visa.com. Visa staff can send an e-mail directly to Business Publications.

Operating Regulations

Operating regulations for the six Visa regions are published in the following manuals:

Visa International Operating Regulations

The *Visa International Operating Regulations* consists of five volumes of operating regulations covering all Visa regions *except* the U.S. region, namely:

- Volume I—General Rules
- Volume II—Dispute Resolution Rules
- Volume III—Card and Marks Specifications
- Volume IV—Interlink Program Operating Regulations
- Volume V—Visa Cash Program Operating Regulations

The *Visa Regional Operating Regulations* refers to operating regulations for each of the Visa regions *except* the U.S. region, namely:

- Visa Regional Operating Regulations—Asia-Pacific
- Visa Regional Operating Regulations—Canada
- Visa Regional Operating Regulations—CEMEA (Central and Eastern Europe, Middle East and Africa)
- Visa Regional Operating Regulations—European Union (EU)
- Visa Regional Operating Regulations—Latin America and Caribbean

Visa U.S.A. Inc. Operating Regulations and By-Laws

The *Visa U.S.A. Inc. Operating Regulations* consists of two volumes of operating regulations for the U.S. region only:

- Volume I—General Rules
- Volume II—Dispute Resolution Rules

The U.S. region is also governed by the *Visa U.S.A. Inc. By-Laws*.

BackOffice Adjustment System (BOAS)—DOS Version

For information on BOAS, refer to:

BOAS Administration and Technical Guide

Using BOAS With the BASE II System

Using BOAS With the Single Message System

BackOffice Adjustment System (BOAS) OnLine

For information on BOAS OnLine, refer to:

BOAS OnLine Conversion Guide—Legacy Members

BOAS OnLine Member System Administrator's Guide

BOAS OnLine User's Guide

DCAF Service

For more information about DCAF, refer to *V.I.P. System Services*.

Risk Management Services

For more information on risk management services, refer to:

Card Recovery Bulletin Service User's Guide

Fraud Reporting System User's Manual

Issuer's Clearinghouse Service User's Guide

National Merchant Alert Service User's Guide

Risk Identification Service User's Manual

Risk Management Database User's Guide

Cardholder Risk Identification Service (CRIS):

For information about CRIS, CRIS OnLine, and CRIS NS OnLine and CRIS NS Scoring, refer to:

Cardholder Risk Identification Service User's Guide

CRIS OnLine Version 2.0 User's Guide

CRIS National Solution (CRIS NS) Hardware & System Software Specifications

CRIS National Solution (CRIS NS) OnLine Administrator's Guide

CRIS National Solution (CRIS NS) OnLine Installation and Systems Guide

CRIS National Solution (CRIS NS) OnLine Operator's Guide

CRIS National Solution (CRIS NS) Scoring Administrator's Guide

CRIS National Solution (CRIS NS) Scoring Installation and Systems Guide

CRIS National Solution (CRIS NS) Scoring Operator's Guide

Security

For information on data and system security, refer to the following documents:

Card Technology Standards Manual

Introduction to Cryptography and PIN Security

PIN Security Program: Auditor's Guide

PIN Security Requirements

Visa Image Exchange Workstation (VIEW)

For information about VIEW and VIEW OnLine, refer to:

Visa Image Exchange Workstation (VIEW) Administrator's Guide

Visa Image Exchange Workstation (VIEW) Installation Guide

Visa Image Exchange Workstation (VIEW) User's Guide

Visa Image Exchange Workstation (VIEW) OnLine Thick Client User's Guide

Visa Image Exchange Workstation (VIEW) OnLine Thick Client Member Implementation Guide

Visa Image Exchange Workstation (VIEW) OnLine Thin Client User's Guide

Visa Image Exchange Workstation (VIEW) OnLine Thin Client Member Implementation Guide

VisaNet Access Points (VAPs)

For information about VisaNet Access Points (VAPs), refer to appropriate sets of documentation listed below. The VAP Release 10.23 documentation is for PS/2 architecture; the VAP Release 11 documentation is for PCI and ISA architecture.

VAP Release 10.23 Documentation

VAP Computer-Based Training User's Guide

VAP Interface Specifications: BASE II and Other File Processing

VAP Interface Specifications: V.I.P. Processing

VAP Messages and Troubleshooting

VAP Operator's Guide

VAP Software Library

VAP Systems Guide

VAP Release 11 Documentation

VAP Release 11 Interface Specifications: BASE II and Other File Processing

VAP Release 11 Interface Specifications: V.I.P. Processing

VAP Release 11 Maintenance, Messages, and Troubleshooting Guide

VAP Release 11 Operator's Guide

VisaNet Copy Request and Fulfillment Service (VCRFS)

For information about VisaNet Copy Request and Fulfillment Service (VCRFS), refer to:

VCRFS Fax Gateway User's Guide

VCRFS Processing Guide

VisaNet Image Gateway Image Interface Technical Specifications

VisaNet Image Gateway User's Guide

Visa Smart Debit and Visa Smart Credit (VSDC)

For information about VSDC, refer to:

Visa Smart Debit and Visa Smart Credit Service Description—This manual provides a high-level description of the features and benefits of a VSDC program.

Visa Smart Debit and Credit Planning Guide—This manual assists members in planning their VSDC program and migration strategy to competitively position themselves for the future.

Visa Smart Debit and Credit Member Implementation Guide for Issuers—This manual provides guidelines for issuers involved in the implementation of new VSDC programs.

Visa Smart Debit and Credit Member Implementation Guide for Acquirers—This manual provides guidelines for acquirers involved in the implementation of new VSDC programs.

Visa Smart Debit/Visa Smart Credit System Technical Manual—This manual provides information for members and Visa staff responsible for the implementation and operation of a VSDC program.

Miscellaneous Systems and Services

For more information on miscellaneous systems and services relevant to V.I.P., refer to:

Visa/Plus International ATM Member Guide—This manual contains information about the Visa/Plus International ATM Program. It includes an overview of the program, its business requirements, optional services, risk management, processing options, certification procedures, and back office management.

Address Verification Service (AVS) User's Guide April 2001

Card Verification Value (CVV) Member Technical Guide

Cardholder Verification Value Reporting User's Guide Version 4.1

Visa Information System User's Guide

VisaNet Settlement Service (VSS) Reference Guide, Volume 1, Specifications

VisaNet Settlement Service (VSS) Reference Guide, Volume 2, Reports

VisaNet Settlement Service (VSS) User's Guide, Volume 1, Specifications

VisaNet Settlement Service (VSS) User's Guide, Volume 2, Reports

Visa Test System (Sapphire Edition) User's Guide

Message Matching

1

Both issuers and acquirers must be able to match messages in a transaction set sequence. Key data fields are used to identify how transactions are linked. These key data fields enable the message initiator and VisaNet to match both a response to its request and a later request or advice (and its response) to the original request.

Later requests are submitted when the acquirer or issuer has identified a transaction that was processed incorrectly or posted incorrectly to a cardholder's account. A correction can be determined at different times in a transaction life cycle such as:

- The ATM device can result in a reversal, or in a reversal immediately followed by an adjustment.
- The acquirer system results in a reversal.
- The acquirer back office reconciliation results in a debit or credit adjustment.
- The cardholder or issuer back office reconciliation results in a chargeback.
- The acquirer review of a chargeback results in a representment.

[Table 1-1](#) contains an overview of how messages are used to link to an earlier message.

Table 1–1: Visa/Plus ATM Transactions

Cardholder Transaction Set	Transactions Allowed	System Transactions				
			Messages Related to a Cardholder Transaction			
		Req.	Rev.	C/B	C/B Rev.	Rep.
ATM Cash Disbursement	Cash Disbursement	✓	✓	✓	✓	✓
	Cash Disbursement Adjustment	✓		✓	✓	✓
	Back Office Adjustment	✓		✓	✓	✓
Balance Inquiry	Balance Inquiry	✓				
Account Transfer ¹	Account Transfer	✓	✓			

¹ Valid for domestic only.

Req. = Request, Rev. = Reversal, C/B = Chargeback, C/B Rev. = Chargeback Reversal, Rep. = Representment

Transaction Sets

In the Single Message System (SMS), all original financial messages are managed through the use of cardholder transaction sets. A *transaction set* consists of the messages that relate to using a card at an ATM. The set concept enables the acquirer to establish relationships between messages and enables VisaNet and the issuer to recognize those relationships. It gives all three parties the controls needed for real-time account posting and settlement accumulator updating.

A set consists of one or more cardholder transactions. A *cardholder transaction* consists of one or more system transactions. A *system transaction* comprises a pair of messages: a request and response, or an advice and an advice response.

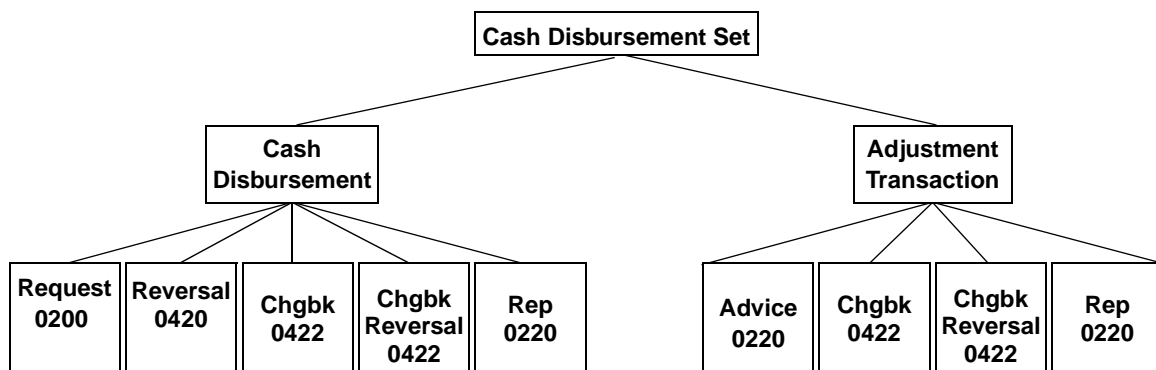
Within a given transaction set, only certain cardholder transactions are allowed. Within a given cardholder transaction set, only certain system transactions are allowed. The following transaction sets are applicable for ATM processing.

Cash Disbursement Set

[Figure 1-1](#) illustrates a cash disbursement transaction set. At a minimum, the set consists of one cash disbursement cardholder transaction. At a maximum, it contains any number of cardholder transactions: one original cash disbursement plus one or more adjustments to the withdrawal amount.

[Figure 1-1](#) shows only primary message types. It also shows all primary messages permitted in the set, not those that would be used for a typical transaction.

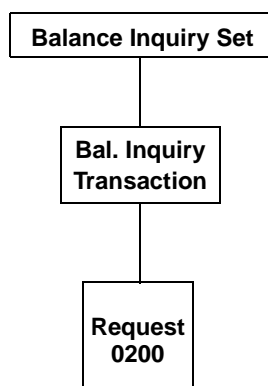
Figure 1-1: Cash Disbursement Transaction Set



Balance Inquiry Set

[Figure 1-2](#) illustrates a balance inquiry set. This set contains only one cardholder transaction that must be processed with an 0200 request. Chargebacks and representments do not apply. The figure below shows the primary messages permitted in the set.

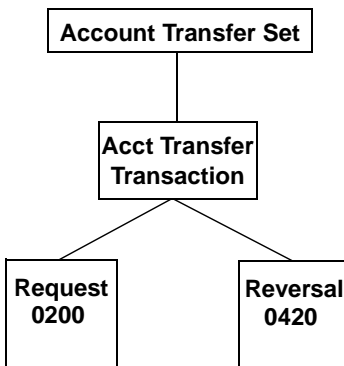
Figure 1-2: Balance Inquiry Transaction Set



Account Transfer Set (domestic only)

[Figure 1-3](#) illustrates an account transfer set. This set contains only one cardholder transaction that is processed with an 0200 request. The acquirer may also reverse a transfer with an 0420 advice. The transfer cannot be charged back or re-presented. The figure below shows the primary message types permitted in the set.

Figure 1-3: Account Transfer Transaction Set



Key Data Fields

The tables on succeeding pages show when key data field values must match those in previous messages and when new values must be assigned to clearly indicate that a given message is not part of a previous group of messages. The shaded cells in the table indicate that the values are from another message. At a member's discretion, additional fields can be used to match messages.

Key data fields for message matching are also shown for the following transactions:

- Administrative text messages, including CRIS alert and fraud notification advices
- Reconciliation and settlement messages
- Funds transfer messages
- File maintenance messages, including online file maintenance and Auto-CDB
- Network management, including dynamic key exchange

Financial Messages

Originals (Cash Disbursement, Balance Inquiry, Domestic Account Transfer)

The standard 0200 financial message contains a request and a response. Original financial transactions include cash disbursements, balance inquiries, and domestic account transfers.

Acquirers can use [Table 1–2](#) to identify how to use key data fields *to match* a financial response to an earlier request.

Issuers can use [Table 1–2](#) to identify how to use key data fields *to build* a response to a financial message.

Table 1–2: Cash Disbursement, Balance Inquiry, and Domestic Account Transfer Messages

Message Type	KEY DATA FIELDS			
	Acquirer BIN (Field 32)	Retrieval Ref Nbr (Field 37)	Systems Trace Audit Number (Field 11)	Transmission Date and Time (Field 7)
Original ATM transaction: 0200	Use the value for entity that dispensed cash	Assign a new value for this cardholder transaction	Assign a new value for this cardholder transaction	Use actual value
Response: 0210	Value from 0200	Value from 0200	Value from 0200	Value from 0200

In [Table 1–2](#), the following points apply:

- The value in field 37 cannot be used again for 48 hours or the transaction may be rejected with reject code 600.
- For any BASE I acquired ATM transaction destined for SMS issuer with a network ID of 0002, SMS uses field 41 and field 42 in addition to the key data fields.

Reversals

An acquirer creates a reversal advice to notify VisaNet and the issuer of an error condition regarding an earlier financial transaction. Error conditions include the following:

- An approved transaction is cancelled at the ATM.
- The acquirer does not receive a response to a financial request.
- The acquirer cannot send an approved response to the ATM.
- The acquirer does not receive a completion or acknowledgement message from the ATM.

Acquirers can use [Table 1–3](#) to identify how to use key data fields *to build* a reversal advice that identifies an earlier financial transaction and how *to match* a reversal response to the corresponding reversal advice.

Issuers can use [Table 1–3](#) to identify how to use key data fields *to match* a reversal advice to an earlier financial request and *to build* a reversal response.

Table 1–3: Reversals of Cash Disbursement and Domestic Account Transfer Messages

Message Type	KEY DATA FIELDS			
	Acquirer BIN (Field 32)	Retrieval Ref Nbr (Field 37)	Systems Trace Audit Number (Field 11)	Transmission Date and Time (Field 7)
Reversal of 02xx: 0420 ¹	Value from original 0200 request	Value from original 0200 request	Value from original 0200 request	Use actual value as of this 0420
02xx reversal response: 0430	Value from 0420 reversal (that is, from original 0200)	Value from 0420 reversal (that is, from original 0200)	Value from 0420 reversal (that is, from original 0200)	Value from 0420 reversal

¹ Under normal conditions, the acquirer submits an 0420 reversal advice to the issuer, and the issuer returns an 0430 response. Some acquirers, using an earlier version of V.I.P. ISO, can submit 0400 requests. If the acquirer sends an 0400 request, VisaNet will change it to an 0420 advice for the issuer. The issuer will respond with an 0430 message.

Adjustments

There are two categories of adjustment messages for an ATM transaction:

- Cash disbursement adjustments
- Back office adjustments

Cash Disbursement Adjustments

A cash disbursement adjustment is used to adjust the value of an ATM cash disbursement, usually within a minute or two of the original transaction. The adjustment can be for a debit or credit amount. Cash disbursement adjustments are used under the following circumstances:

- **Partial Dispense or Misdispense:** The amount dispensed by the ATM did not match the amount approved by the issuer. A credit or debit adjustment for the difference is needed so the cardholder's account can be debited or credited.
- **Late Completion:** The acquirer received an approval and passed it to the ATM but could not confirm that the transaction was completed and therefore reversed the transaction. After the reversal was processed, the acquirer determined that the transaction actually was completed at the ATM.
- **Partial Dispense Detected, Previously Reversed (Plus only):** The acquirer reversed the transaction and after the reversal was processed, the acquirer determined that a partial dispense had occurred at the ATM.

Adjustments cannot be reversed by the acquirer but can be charged back by the issuer. Under normal conditions, the acquirer sends an 0220 adjustment advice to the issuer, and the issuer acknowledges with an 0230 advice response.

Back Office Adjustments

A back office adjustment is used by acquirers when a processing error has been identified during or after ATM reconciliation. For example, during reconciliation, a misdispense or duplication of a transaction is discovered. These adjustments are entered by the acquirer's operations staff. Back office adjustments can be *debit adjustments* or *credit adjustments*. They cannot be reversed by the acquirer.

A debit adjustment is used when the ATM dispensed more than the actual transaction amount. A credit adjustment is used when the ATM dispensed less than the actual transaction amount or when the cardholder was charged for an invalid transaction.

An 0220 adjustment advice is sent by the acquirer. An 0230 advice response is returned by the issuer or STIP to acknowledge to the acquirer that the adjustment advice was successfully received. An issuer cannot decline an

adjustment, although it can charge it back if chargeback and return rights exist. The approval by the issuer indicates that the adjustment has been received; it does not indicate that the issuer is in agreement with the adjustment.

[Table 1–4](#) shows the key fields in cash disbursement and back office adjustment processing.

Table 1–4: Cash Disbursement Adjustment and Back Office Adjustment Messages

	KEY DATA FIELDS			
Message Type	Acquirer BIN (Field 32)	Retrieval Ref Nbr (Field 37)	Systems Trace Audit Number (Field 11)	Transmission Date and Time (Field 7)
Adjustment: 0220	Value from original 0200 request	Value from original 0200 request	Assign a new value for this adjustment transaction	Use actual value as of this 0220
Adjustment response: 0230	Value from 0220 adjustment (that is, from original 0200)	Value from 0220 adjustment (that is, from original 0200)	Value from 0220 adjustment	Value from 0220 adjustment

Chargebacks

An issuer creates a chargeback to correct an incorrect posting to a cardholder account.

Acquirers can use [Table 1–5](#) to identify how to use key data fields *to match* a chargeback advice to an earlier financial transaction and *to build* a chargeback response.

Issuers can use [Table 1–5](#) to identify how to use key data fields *to build* a chargeback advice that identifies an earlier financial transaction and *to match* a chargeback response to the corresponding chargeback request.

Table 1–5: Chargeback Messages

Message Type	KEY DATA FIELDS			
	Acquirer BIN (Field 32)	Retrieval Ref Nbr (Field 37)	Systems Trace Audit Number (Field 11)	Transmission Date and Time (Field 7)
Chargeback: 0422	Value from original 0200 request	Value from original 0200 request	Value from original 0200 request	Use actual value as of this 0422
Chargeback response: 0432	Value from 0422 chargeback (that is, from original 0200)	Value from 0422 chargeback (that is, from original 0200)	Value from 0422 chargeback (that is, from original 0200)	Value from 0422 chargeback

Chargeback Reversals

If an issuer determines that a chargeback was incorrectly sent, an issuer must send a chargeback reversal.

Acquirers can use [Table 1–6](#) to identify how to use key data fields *to match* a chargeback reversal to an earlier chargeback and *to build* a chargeback reversal response.

Issuers can use [Table 1–6](#) to identify how to use key data fields *to build* a chargeback reversal that identifies an earlier chargeback and *to match* a chargeback reversal response to the corresponding chargeback reversal request.

Table 1–6: Chargeback Reversal Messages

	KEY DATA FIELDS			
Message Type	Acquirer BIN (Field 32)	Retrieval Ref Nbr (Field 37)	Systems Trace Audit Number (Field 11)	Transmission Date and Time (Field 7)
Chargeback reversal: 0422	Value from 0422 chargeback (that is, from original 0200)	Value from 0422 chargeback (that is, from original 0200)	Value from 0422 chargeback (that is, from original 0200)	Use actual value as of this 0422
Chargeback reversal response: 0432	Value from 0422 chargeback reversal (that is, from original 0200)	Value from 0422 chargeback reversal (that is, from original 0200)	Value from 0422 chargeback reversal (that is, from original 0200)	Value from 0422 chargeback reversal

Representments

If an acquirer determines that a transaction was incorrectly charged back, the acquirer can submit a representment.

Acquirers can use [Table 1–7](#) to identify how to use key data fields *to build* a representment advice that identifies the earlier chargeback and *to match* the representment response to the corresponding representment request.

Issuers can use [Table 1–7](#) to identify how to use key data fields *to match* a representment advice to an earlier chargeback and *to build* a representment response.

Table 1–7: Representment Messages

Message Type	KEY DATA FIELDS			
	Acquirer BIN (Field 32)	Retrieval Ref Nbr (Field 37)	Systems Trace Audit Number (Field 11)	Transmission Date and Time (Field 7)
Representment: 0220	Value from 0422 chargeback (that is, from original 0200)	Value from 0422 chargeback (that is, from original 0200)	Value from 0422 chargeback (that is, from original 0200)	Use actual value as of this 0220
Representment response: 0230	Value from 0220 representment (that is, from original 0200)	Value from 0220 representment (that is, from original 0200)	Value from 0220 representment (that is, from original 0200)	Value from 0220 representment

File Maintenance Messages

Online File Maintenance

File maintenance messages are used by issuers to update or query VisaNet files. Each update requires an individual 0302 message. VisaNet responds with an 0312 response.

Although VisaNet supports two formats for file maintenance messages, SMS issuers should use Format 2.

Online maintenance responses indicate whether the requested maintenance was performed.

File inquiry responses contain the information from the requested file records.

Issuers can use [Table 1–8](#) to identify how to use key data fields *to build* a file maintenance message and *to match* a network management response to the corresponding file maintenance request.

The following files are supported:

- PIN Verification
- Exception (SMS and BASE I)

Table 1–8: Online File Maintenance Messages

Message Type	Systems Trace Audit Number (Field 11)	Transmission Date and Time (Field 7)
File maintenance (online): 0302	Assign a new value for this transaction	Use actual value
Response: 0312	Value from 0302	Value from 0302

Auto-CDB File Maintenance

VisaNet builds 0322 file maintenance messages to notify an Automatic Cardholder Database update (Auto-CDB) service participant that file maintenance was completed because of a card pickup response.

Issuers can use [Table 1–9](#) to identify how to use key data fields *to build* a file maintenance response.

Table 1–9: Auto-CDB File Maintenance Messages

Message Type	Systems Trace Audit Number (Field 11)	Transmission Date and Time (Field 7)
File maintenance (Auto-CDB): 0322	Assign a new value for this transaction	Use actual value
Response: 0332	Value from 0322	Value from 0322

Reconciliation Messages

When a member implements SMS processing, it designates the institution IDs it will use for settlement, the station it will use for acquirer functions, the station it will use for issuer functions, and which of those stations it will use to request reconciliation data and receive VisaNet-initiated reconciliation and settlement data.

Automated Reconciliation

VisaNet builds 0520 reconciliation totals advices and delivers them to the station designated to receive reconciliation advices.

The message recipient can use [Table 1–10](#) to identify how to use key data fields *to build* an 0530 response.

Table 1–10: Automated Reconciliation Messages

Message Type	Systems Trace Audit Number (Field 11)	Transmission Date and Time (Field 7)
Reconciliation totals advice: 0520	Assign a new value for this transaction	Use actual value
Response: 0530	Value from 0520	Value from 0520

Reconciliation by Request

VisaNet responds with an 0810 message to a member's request (0800) for reconciliation data.

VisaNet sends reconciliation data in a reconciliation totals message (0500). Members need to respond with an 0510 message.

The message initiator can use [Table 1–11](#) to identify how to use key data fields *to build* an 0810 response and an 0510 response.

Table 1–11: Reconciliation Messages by Request

Message Type	Systems Trace Audit Number (Field 11)	Transmission Date and Time (Field 7)
Network management request: 0800	Assign a new value for this transaction	Use actual value
Response: 0810	Value from 0800	Value from 0800
Reconciliation total requests: 0500	Assign a new value for this transaction	Use actual value
Response: 0510	Value from 0500	Value from 0500

Administrative Messages

Administrative Text

An administrative text message (0600) is used to send an unformatted message from one member to another.

Acquirers and issuers can use [Table 1–12](#) to identify how to use key fields:

- To build an administrative text message
- To build an administrative text message response
- To match an administrative text message response to an earlier request

Members can also use Field 70—Network Management Information Code to match messages.

Table 1–12: Administrative Text Messages

Message Type	Systems Trace Audit Number (Field 11)	Transmission Date and Time (Field 7)
Administrative text message: 0600	Assign a new value for this message	Use actual value
Response: 0610	Value from 0600	Value from 0600

Funds Transfer

VisaNet builds 0620 funds transfer messages and delivers them to the station designated to receive settlement data.

The message recipient can use [Table 1–13](#) to identify how to use key data fields *to build* an 0630 response.

Table 1–13: Funds Transfer Messages

Message Type	Systems Trace Audit Number (Field 11)	Transmission Date and Time (Field 7)
Funds transfer totals advice: 0620	Assign a new value for this transaction	Use actual value
Response: 0630	Value from 0620	Value from 0620

CRIS Alert Advices

A CRIS alert advice uses an administrative text advice. VisaNet uses the advice to notify issuers of cardholder accounts that have been subjected to possible fraudulent transaction attempts.

Issuers can use [Table 1–14](#) to identify how to use key data fields *to build* a response to a CRIS alert advice.

Table 1–14: CRIS Alert Advices

Message Type	Systems Trace Audit Number (Field 11)	Transmission Date and Time (Field 7)
CRIS Alert advice: 0620	Assign a new value for this transaction	Use actual value
Response: 0630	Value from 0620	Value from 0620

Fraud Notification

A fraud notification message is sent by acquirers and issuers to report confirmed fraud transactions. During end-of-day processing, VisaNet forwards this message to the Fraud Reporting System.

Acquirers and issuers can use [Table 1–15](#) to identify how to use key data fields *to match* responses to an earlier advice.

Table 1–15: Fraud Notification Messages

Message Type	Transmission Date and Time (Field 7)	Systems Trace Audit Number (Field 11)	Retrieval Reference Number (Field 37)
Fraud Notification Message: 9620	Use actual value	Assign a new value for this transaction	Assign a new value for this transaction
Response: 9630	Value comes from 9620	Value comes from 9620	Value comes from 9620

Network Management Messages

Network management messages are used to communicate with VisaNet regarding the following:

- System sign-on and sign-off
- Advice recovery control
- Request to receive reconciliation data
- Key management (dynamic key exchange)

Network management messages can be initiated by the member or by VisaNet. Members must be able to initiate network management messages and respond to VisaNet's originated messages.

Acquirers and issuers can use [Table 1–16](#) to identify how to use key data fields:

- *To build* a network management message and *to match* a network management response to the corresponding network management request
- *To build* a network management response

Members can also use Field 70—Network Management Information Code to match messages.

Table 1–16: Network Management Messages

Message Type	Systems Trace Audit Number (Field 11)	Transmission Date and Time (Field 7)
Member-initiated network management: 0800	Assign a new value for this transaction	Use actual values
Response: 0810	Value from 0800	Value from 0800
VisaNet-initiated network management: 0800	Assign a new value for this transaction	Use actual values
Response: 0810	Value from 0800	Value from 0800

Message Matching to Dual-Message Members

The following subsections describe how messages are matched to dual-message members.

SMS Acquirer Sends a Transaction to a Dual-Message Issuer

The key data fields shown in [Table 1–17](#) are mapped from the online message to a clearing message for the dual-message issuer.

Table 1–17: SMS Acquirer Sends Transaction to Dual-Message Issuer

Key Data Fields From the SMS Acquirer	Key Data Fields to the Dual-Message Issuer	Comments
Field 32—Acquiring Institution ID Code	Moved to the BIN subfield of the <i>Acquirer Reference Number</i>	
Field 37—The last eight digits of the Retrieval Reference Number	Moved to the last eight digits of the Film Locator subfield of the <i>Acquirer Reference Number</i> The first three digits of the Film Locator subfield is set to zeros for ATM transactions.	
Field 11—Systems Trace Audit Number	This field is not carried on BASE II records, unless embedded in the last six digits of <i>Retrieval Reference Number</i> .	Acquirers that require System Trace Audit Number returned on subsequent messages should use the recommended approach for building Retrieval Reference Number (embeds the System Trace Audit Number as the last six digits).
Field 7—Transmission Date and Time		This field is not a key data field for subsequent transactions.

The following subfields of the Acquirer Reference Number are not documented in [Table 1–17](#):

- Format Code: determined by VisaNet
- Date: set to the value contained in Date, Local (field 13)
- Check Digit: calculated by VisaNet

SMS Acquirer Receives Transaction From a Dual-Message Issuer

The key data fields shown in [Table 1–18](#) are mapped to an online financial message from a clearing message sent by the dual-message issuer. Transactions from a dual-message issuer can include a chargeback or a copy request.

Table 1–18: SMS Acquirer Receives Transaction From Dual-Message Issuer

Key Data Fields From the Dual-Message Issuer	Key Data Fields to the SMS Acquirer	Comments
The BIN subfield of the <i>Acquirer Reference Number</i>	Moved to Field 32—Acquiring Institution ID Code	
<ol style="list-style-type: none"> The last eight digits of the Film Locator subfield of the <i>Acquirer Reference Number</i> The Date subfield of the <i>Acquirer Reference Number</i> 	<ol style="list-style-type: none"> Moved to the last eight digits of Field 37—Retrieval Reference Number Moved to the first four digits of Field 37—Retrieval Reference Number 	Note that the original date corresponds to the date from field 7 and, therefore, the date may not correspond to the contents returned in the subsequent message.
The last six digits of the Film Locator subfield of the <i>Acquirer Reference Number</i>	Moved to Field 11—Systems Trace Audit Number	This corresponds to the Systems Trace Audit Number when an acquirer uses Visa's recommendation for building a Retrieval Reference Number.
n/a	Field 7—Transmission Date and Time	The value is set by VisaNet and corresponds to the actual time of sending the message to the acquirer.

SMS Issuer Receives a Transaction From a Dual-Message Acquirer

The key data fields shown in [Table 1–19](#) are mapped to an online message from a clearing message submitted by a dual-message acquirer. Transactions from a dual-message acquirer can include a deferred clearing request, a representment, or a copy confirmation.

Table 1–19: SMS Issuer Receives Online Clearing Transaction From Dual-Message Acquirer

Key Data Fields From the Dual-Message Acquirer	Key Data Fields to the SMS Issuer	Comments
The BIN subfield of the <i>Acquirer Reference Number</i>	Field 32—Moved to the Acquiring Institution ID Code	
1. The Date subfield of the <i>Acquirer Reference Number</i> 2. The Format Code subfield of the <i>Acquirer Reference Number</i> 3. The Check Digit subfield of the <i>Acquirer Reference Number</i> 4. The first six digits of the Film Locator subfield of the <i>Acquirer Reference Number</i>	1. Moved to the first four digits of Field 37—Retrieval Reference Number 2. Moved to the fifth position of Field 37—Retrieval Reference Number 3. Moved to the sixth position of Field 37—Retrieval Reference Number 4. Moved to the last six digits of Field 37—Retrieval Reference Number	The Date subfield is moved also to Field 13—Date, Local Transaction.
The last five digits of the Film Locator subfield of the <i>Acquirer Reference Number</i>	Moved to the last five digits of Field 11—Systems Trace Audit Number The first digit is always set to zero	
n/a	Field 7—Transmission Date and Time	The value is set by VisaNet and corresponds to the actual time of sending the message to the issuer.

SMS Issuer Sends a Transaction to a Dual-Message Acquirer

The key data fields shown in [Table 1–20](#) are mapped from the issuer's online message back to a clearing message for the dual-message acquirer.

Table 1–20: SMS Issuer Sends Transaction to Dual-Message Acquirer

Key Data Fields From the SMS Issuer	Key Data Fields to the Dual-Message Acquirer	Comments
Field 32—Acquiring Institution ID Code	Moved to the BIN subfield of the <i>Acquirer Reference Number</i>	
1. Field 13—Date, Local Transaction 2. The last six digits of Field 37— Retrieval Reference Number	1. Moved to the Date subfield of the <i>Acquirer Reference Number</i> 2. Moved to the first six digits of the Film Locator subfield of the <i>Acquirer Reference Number</i>	The Format Code is determined by VisaNet, and the Check Digit subfield is recalculated by VisaNet.
The last five digits of the Field 11—Systems Trace Audit Number	Moved to the last five digits of the Film Locator subfield of the <i>Acquirer Reference Number</i>	
Field 7—Transmission Date and Time		The value is set by the issuer and corresponds to the actual time of sending the message.

Message Structure and Header Field Specifications

2

This chapter includes the following:

- VisaNet Data Message Structure
- Message Header Field Specifications
- Message Type Specifications
- Programming Rules
- Bit Map Specifications

VisaNet Data Message Structure

VisaNet interactive messages are based on International Organisation for Standardisation (ISO) 8583; 1987 (E): *Bank Card Organizational Messages—Interchange Message Specifications—Content for Financial Transactions*. A data message transmitted between a member and a VisaNet Access Point (VAP) has four basic components:

Message Header	Contains basic system ID and routing information, message processing control codes and flags. Defined by Visa.
Message Type ID	Highest level message type definition. First data element is ISO 8583 message. Specifies general message category (for example, financial or administrative).
Bit Map	Specifies which data fields are present. Defined by ISO 8583: Map 1 = Fields 2–64 Map 2 = Fields 66–128 Map 3 = Fields 130–149 and 192
Data Fields	Comprise the specific message. Majority of fields are defined by ISO 8583; others are defined by Visa or are used nationally and adopted by Visa. See Chapter 4 for field requirements.

Anatomy of a Message

The **message header** specifications are in the "Message Header Field Specifications" section of this chapter.

Every message has a Primary Bit Map for fields 2–64 and may have a Secondary Bit Map for fields 66–128 and a third Bit Map for fields 130–149 and 192.

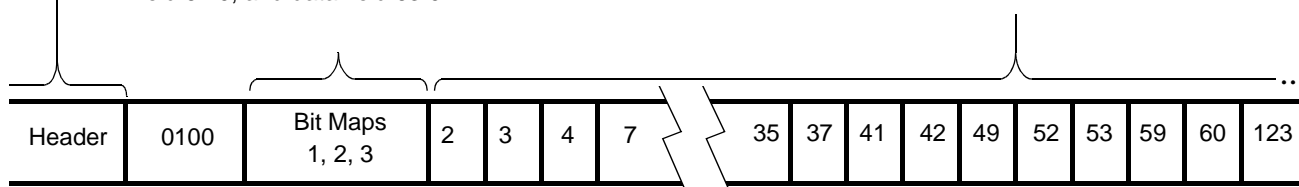
The **message bit map** specifications are in the "Programming Rules" section of this chapter.

This chapter also has **field bit map** specifications for message header field 13, data field 62.0, and data field 63.0.

The **data field** descriptions are in Chapter 4. Chapter 3 contains a list of all Single Message System data fields.

Fields required for each message type are in Chapter 5.

Key data fields required for each message are summarized in Chapter 1.



The **message type** descriptions are located in the *V.I.P. System SingleConnect Service, SMS ATM Processing Specifications*.

Message Header Field Specifications

This section describes the Visa-developed message header that is required in all online messages processed by VisaNet.

Message Header	Message Type ID	Bit Map	Data Fields
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Map 1 = Fields 2–64

Map 2 = Fields 66–128

Map 3 = Fields 130–149 and 192

This header is variable in length. It contains 12 mandatory fixed-length fields, plus a bit map in the 13th field that specifies the number of fields present after that bit map. Currently, only one optional field, which is reserved for Visa use in reject headers, has been defined.

A standard header contains 12 fields (22 bytes) that specify lengths, routing IDs, and other system-related processing data.

A reject message header, generated only by VisaNet, contains 14 fields (26 bytes). This header includes the 22-byte standard header plus 4 additional bytes for the bit map and reject information.

The header may be modified at any time with the addition of new flags for use by VisaNet.

NOTE: *Under no circumstance shall a member's processing center adopt for its own use what may appear to be an unused bit in the header.*

Standard Message Header

[Figure 2-1](#) illustrates the standard message header fields.

Figure 2-1: Standard Message Header Fields

Field 1	Field 2	Field 3	Field 4	Field 5	Field 6	Field 7
Header Length	Header Format	Text Format	Total Message Length	Destination ID	Source ID	Round-Trip Control Information
Byte 1	Byte 2	Byte 3	Bytes 4-5	Bytes 6-8	Bytes 9-11	Byte 12

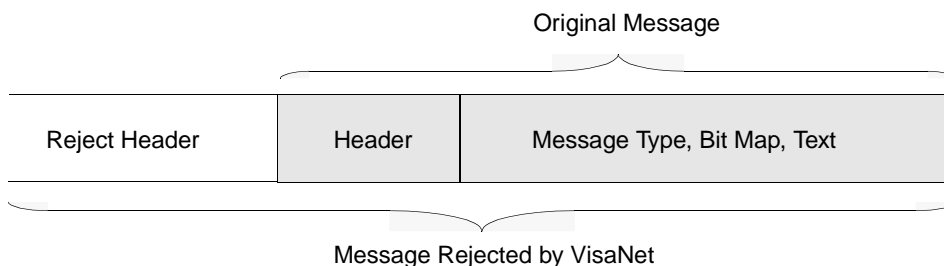
Field 8	Field 9	Field 10	Field 11	Field 12
BASE I Flags	Message Status Flags	Batch Number	Reserved for Visa Internal Use	User Information
Bytes 13-14	Bytes 15-17	Byte 18	Bytes 19-21	Byte 22

This header is generated by the center for all outgoing messages.

Reject Message Header

The reject message header is generated by VisaNet when a syntax or message-construction error is found in the original message. An incoming rejected message contains the reject message header followed by the original message header and data, as shown in [Figure 2-1](#).

Table 2-1: Structure of a Rejected Message



[Figure 2-2](#) illustrates the header fields that comprise a reject message header.

Figure 2-2: Reject Message Header Fields

Header Field 1	Header Field 2	Header Field 3	Header Field 4	Header Field 5	Header Field 6	Header Field 7
Header Length	Header Format	Text Format	Total Message Length	Destination ID	Source ID	Round-Trip Control Info
Byte 1	Byte 2	Byte 3	Bytes 4–5	Bytes 6–8	Bytes 9–11	Byte 12

Header Field 8	Header Field 9	Header Field 10	Header Field 11	Header Field 12	Header Field 13	Header Field 14
BASE I Flags	Message Status Flags	Batch Number	Reserved	User Info	Bit Map	Reject Data Group
Bytes 13–14	Bytes 15–17	Byte 18	Bytes 19–21	Byte 22	Bytes 23–24	Bytes 25–26

The reject message header includes two extra header fields: a bit map, and a Reject Data Group field that contains a 4-digit reject code describing the error. To determine if an incoming message contains a reject message header, the center must check two header fields:

- The length in header field 1 must be 26 or higher.
- The first bit of header field 13 must be 1 (which means that the header includes header field 14).

A member processing center never creates a reject header but should be prepared to receive it in incoming messages. (Although the Plus Switch can reject transactions to SMS, the reject header is not used.)

Constructing Message Headers

When a member processing center creates a request or advice message, the header is built using the information appropriate to the data message being sent. When a member processing center receives a request or advice, it must preserve certain information from the header because it must be returned in the reply. This involves header fields 5, 6, 7, 9, 10, 11, and 12.

When a member processing center creates a response or advice response, it must process the header information saved from the incoming request or advice, as follows:

- Switch the information in Header Field 5—Destination Station ID and Header Field 6—Source Station ID unless the reply is being returned from a station other than the one that received the request. In that case, Header Field 6—Source Station ID must contain the ID of the station that actually transmits the reply.
- Return the following header fields unchanged:
 - Header Field 7—Round-Trip Control Information
 - Header Field 10—Batch Number
 - Header Field 11—Reserved
 - Header Field 12—User Information
- Return the settings of all bits in Header Field 9—Message Status Flags unchanged.

The member processing center must also create the values for the remaining header fields.

Header Field Descriptions

This section specifies header field formats, describes header field contents and use, and gives the reject code that signifies invalid data in a particular header field.

All header fields are fixed-length fields. Header fields 1 through 12 are mandatory. Header fields 13 and 14 are conditional. The values for certain header fields are set by the user; values for other header fields are determined by VisaNet.

Key to Header Field Descriptions

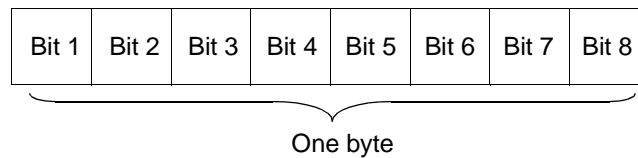
This key explains how to interpret the information provided in this section.

Sequence

The header fields in a message header are numbered sequentially; they are presented here in that order.

Bit Numbers

VisaNet counts bits from left to right, starting with 1.



Header Field Description Components

[Table 2–2](#) describes the information components for the header field descriptions.

Table 2–2: Information Components

Component Label	Type of Information
Attributes	Header field length and format
Generated By	Indicates which entities can set nonzero values for the header field: a member processing center or VisaNet
Description	Intended content of the header field and code definitions when applicable
Usage	Any special considerations applicable to processing of the header field
Comments	Additional information
Field Edits	The rules for header field content and presence; failure to comply results in message rejection
Reject Code	Codes that appear in reject message headers when this header field is in error

Header Field 1—Header Length

Attributes

1B (binary)
1 byte

Generated By

The member processing center, VisaNet, or a VAP

Description

This field specifies the number of bytes in this header.

Usage

Rather than coding header lengths explicitly, such as 22 or 26, users should always check the value in this header field to find the start of the message text. This permits future expansion of the header with minimal software impact.

NOTE: *Do not assume that this is a reject header based on the content of this field alone. In a reject header, the length must be 26 or higher, and the first bit of header field 13 must be 1.*

Field Edits

The value must be between 22 and 32.

Reject Codes

0012 = Invalid value

Header Field 2—Header Flag and Format

Attributes

8 N, bit string
1 byte

Generated By

The member processing center, VisaNet, or a VAP

Description

This field specifies the presence or absence of a message header following this one and the format of this message header.

The first bit is a flag:

0 = No header follows this one.

1 = Another header follows this one.

The last seven bits contain a binary value that identifies the format of this message header:

1 = The VisaNet format, as specified in this chapter.

(Additional codes may be assigned by Visa, if necessary.)

Field Edits

In all member processing center-generated outgoing messages, this field must be the binary value 0000 0001.

(In an incoming reject message, this is 1000 0001.)

Reject Codes

0013 = Invalid value

0519 = Invalid header format

Header Field 3—Text Format

Attributes

1B (binary)
1 byte

Generated By

| The member processing center, VisaNet, or a VAP

Description

A code of 2 that specifies the message data field format for field 62, if present.

Field Edits

| The header field value must contain 2 if the header is in bit map format, if field 62 is present, or both.

Reject Codes

0015 = Invalid value

Header Field 4—Total Message Length

Attributes

2B (binary)
2 bytes

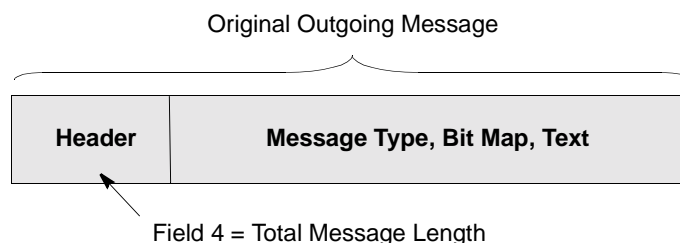
Generated By

The member processing center, VisaNet, or a VAP

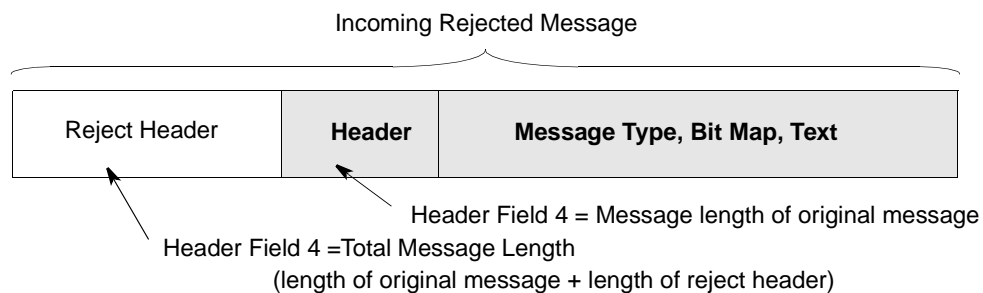
Description

This field specifies the total number of bytes in this message.

This field reflects the length of this message from the *start of this header* to the *end of the message*, as shown below.



If this is a reject message header (followed by the original standard message header and text), header field 4 of the reject message header reflects the length of the entire message. The value in header field 4 in the original message header reflects the original length.



Field Edits

In standard VisaNet (nonreject) messages, the value must be greater than 32 and not more than 800.

An incoming reject message can be longer—up to $n + 26$, where n is the length of the original outgoing message, and 26 is the length of the reject header created by VisaNet.

Reject Codes

0016 = Invalid value

Header Field 5—Destination Station ID

Attributes

6 N, 4-bit BCD (unsigned packed)
3 bytes

Generated By

The member processing center, VisaNet, or a VAP

Description

This field identifies the station to which the message is routed.

Usage

When a member processing center creates a request or advice, it zero-fills this field. The station ID is provided by VisaNet and the VAPs that are involved in processing the message.

When a member processing center replies to a request or advice, the member processing center inserts the ID from Header Field 6—Source Station ID of the incoming message.

Field Edits

In outgoing user-created requests and advices, the value must be zeros.

In all responses and advice responses, the field must contain a valid station ID.

Reject Codes

0003 = Invalid value

Header Field 6—Source Station ID

Attributes

6 N, 4-bit BCD (unsigned packed)

3 bytes

Generated By

The member processing center, VisaNet, or a VAP

Description

This header field identifies the station that introduced the message into the network. This may or may not be the station that initially collected the transaction data.

Usage

Normally, when a reply is created by the station receiving an incoming request or advice, the ID in Header Field 5—Destination Station ID is preserved as the Source Station ID in the reply. However, if a different station is creating the reply, this field contains the Source Station ID of the station creating the reply. (The ID from header field 5 of the request is not used in this instance.)

Field Edits

Every outgoing message must contain a valid ID that reflects the station that is the last one polled by VisaNet. (If the source station ID does not identify a valid network endpoint, the message is logged and no further processing occurs.) The source station must be signed on.

In acquirer-initiated requests, advices, chargeback advice responses, and reversal-of-chargeback advice responses, the source must be a valid acquirer station.

In issuer-initiated advices, responses, and advice responses, the source must be a valid issuer station. In issuer-initiated requests and advices that include an account number, the source must be associated with the member processing center that authorizes for that account.

Reject Codes

	0004 = Invalid value
	0021 = PIN present, but this station not certified for PIN processing
	0606 = Not signed on

Header Field 7—Round-Trip Control Information

Attributes

8 N, bit string
1 byte

Generated By

VisaNet or a VAP only

Description

This field is reserved for Visa use and is set by VisaNet or a VAP. It contains any additional information that must be returned in a reply.

Usage

The member processing center does not code this field when it generates a request or advice. When a request or advice is received, the member processing center *must preserve the value received in this field and return that value unchanged* in the response message. (If the value in a response is zeros rather than the value received, the message is not rejected, but it cannot be routed back to the requestor.

In an incoming request or advice, this field identifies VisaNet, from which the request was sent.

Field Edits

Member processing center-generated outgoing responses must contain the values from the corresponding request or advice.

Reject Codes

0022 = Invalid value in request

0619 = Not returned in response

Header Field 8—BASE I Flags

Attributes

16 N, bit string
2 bytes

Generated By

A VisaNet Interchange Center (VIC) or a VAP only

Usage

Reserved by VisaNet for BASE I

Field Edits

Not edited

Reject Codes

None.

Header Field 9—Message Status Flags

Attributes

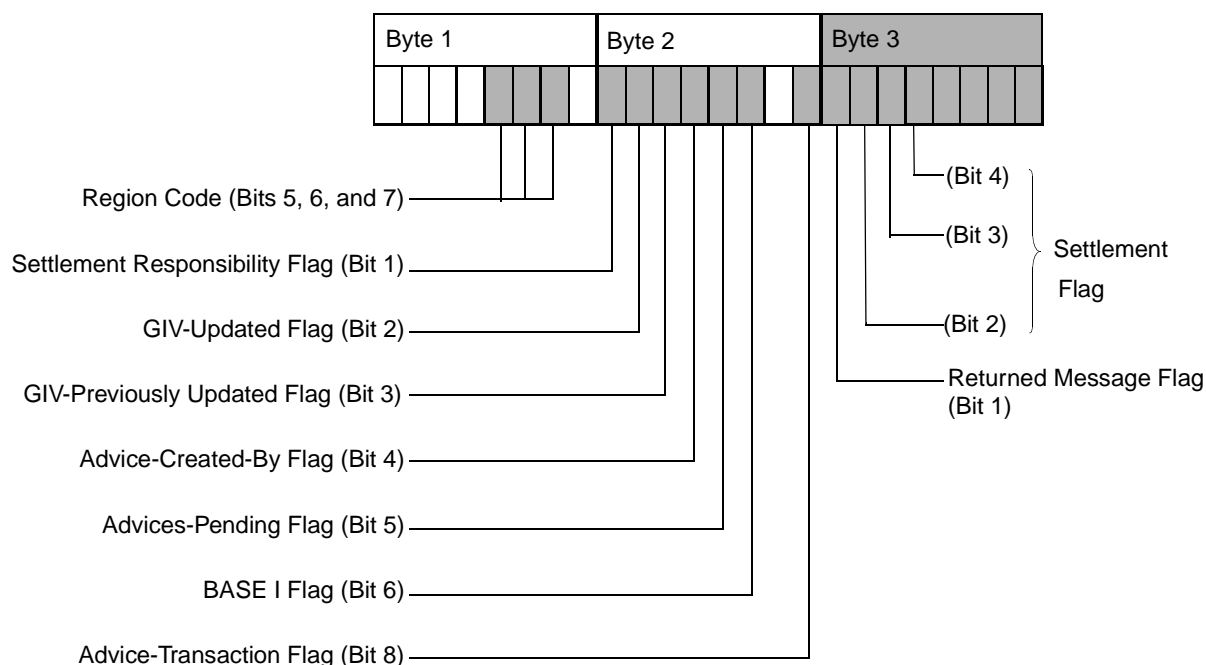
24 N, bit string
3 bytes

Generated By

This field is generated by the member's processing center, VisaNet, or a VAP.

Description

This field is used to control processing of the message. The flags that are currently defined are shaded and identified in the figure below.



A description of each flag follows. Note that all other bits are reserved for future use or are under VisaNet's control.

Byte 1, bits 5, 6, and 7, Corporate Region Code: this flag is set by VisaNet.

This flag is set to 0 when the message originates at an acquirer connected to SMS and is destined for an issuer connected to SMS.

This flag is set to the region code of the acquirer in any message routed to or from a BASE I endpoint.

Byte 2, Bit 1, Settlement Responsibility Flag: this flag is set by VisaNet.

This flag is set to 1 to indicate that VisaNet has settlement responsibility for this transaction. This flag does not indicate that the transaction will be settled.

Byte 2, Bit 2, Gross Interchange Value Updated Flag: this flag is set by VisaNet.

This flag is set to 1 to indicate that this transaction has financial impact and that the value of the transaction (if approved) will be included in the appropriate settlement accumulation during processing of this request-response or advice-advice response message pair.

The flag is set to 0 if a transaction is ineligible for settlement processing. (It is also 0 for a reversal received from an acquirer if VisaNet has no matching original request.)

It is set to 1 in validated chargebacks sent on to acquirers and validated representments sent to issuers.

Note that this flag does not indicate that online reconciliation totals are updated unless Field 63.4—STIP/Switch Reason Code contains the value 9101.

Byte 2, Bit 3, Gross Interchange Value Previously Updated Flag: this flag is set by VisaNet.

This flag is set to 1 to indicate that this transaction has financial impact, but VisaNet has already updated its reconciliation totals for the value of this transaction. Thus, reconciliation totals were not changed during the processing of this request-response (or advice-advice response) message pair. When the flag is 1, the settlement date and batch number are the original date and batch. (This flag is used for duplicates.)

This flag is always set to 0 if the transaction is ineligible for settlement processing.

Byte 2, Bit 4, Advice-Created-By Flag: this flag is set by VisaNet. It is meaningful only in advice messages.

This flag indicates where an advice message originated.

It is set to 1 for advices generated by STIP.

It is set to 0 in advices generated by a user (even when VisaNet must place the advices in the Advice File for later delivery).

Byte 2, Bit 5, Advices-Pending Flag: this flag is set by VisaNet.

This flag indicates if there are advices in the Advice File awaiting recovery. When advices are pending for the destination of a message, VisaNet sets this flag to 1 before forwarding the message. Thus, this flag is set in every incoming message until all advices have been recovered. This flag is intended

primarily to tell an issuer that STIP is processing on its behalf because its responses are exceeding the Assured Transaction Response (ATR) time-out limit.

Byte 2, Bit 6, BASE I Flag: this flag is set by VisaNet.

This flag is set to 0 when the message originates at an acquirer connected to SMS and is destined for an issuer connect to SMS.

It is set to 1 in any message routed to or from a BASE I endpoint. If the Settlement Responsibility Flag is also set to 1 (byte 2, bit 1), the transaction is subject to BASE II fees and charges.

Byte 2, Bit 8, Advice-Transaction Flag: this flag is set by VisaNet and is meaningful only in advice messages.

This flag is set to 1 to identify advices retrieved from the Advice File when the receiving station is in “recovery mode” (that is, it has activated advice transmission). This identification is needed in case the message is returned to VisaNet by the receiving station.

Byte 3, Bit 1, Returned Message Flag: this flag is set by a VAP.

This flag is set to 1 to identify a message being returned because the destination is unavailable.

Byte 3, bits 2, 3, and 4, Settlement Flag: this flag is set by the member.

The combined value of bits 2, 3, and 4 is used to define the settlement flag, as indicated in [Table 2-3](#).

Table 2-3: Header Field Settlement Flag Bit Settings

Bits			Description	BASE II Equivalent
2	3	4		
0	0	0	VisaNet to decide or not applicable	Settlement flag of 9
0	0	1	International Settlement	Settlement flag of 0
0	1	0	National Bilateral Settlement	Settlement flag of 6
1	0	0	National Net Settlement	Settlement flag of 8

NOTE: *The originator of a request or advice can default all three bits to zero (which means the originator of the transaction lets Visa decide the appropriate settlement service or that a settlement service is not applicable for this transaction).*

National Settlement services are available for countries whose issuers and acquirers have negotiated a separate agreement for domestic transactions. To participate in this service, the ATM location, the acquirer, and the issuer must be in the same country. The transaction currency is the local currency.

The settlement service, either National Net or International, can be requested by the acquirer in original transactions. The actual settlement service is determined by VisaNet and may be different from the service requested by the acquirer. For example, an acquirer requests National Net Settlement Service on a given transaction, but because it does not qualify, the transaction is processed through International Settlement; in this case, the value of bits 2-4 of byte 3 will be changed from 100 to 001.

An originator of a subsequent message related to an original transaction must use the value of the Settlement Flag supplied by VisaNet in the original transaction.

If the member provides an invalid value or a value for which the transaction is not qualified, one of the following processes occurs:

- For cardholder-present transactions, the International Settlement Service is selected and used by VisaNet. The Settlement Flag will be changed accordingly (bits 2-4 of byte 3 will contain 001).

- All other transactions are returned (rejected) back to the originator of the request message with a reject code of 147 (see the [“Reject Codes”](#) section).

The message types that contain the settlement service information are listed in [Table 2–4](#).

Table 2–4: Message Types and Transactions

Message Type	Transaction
02xx Message Types (Except for Balance Inquiry and Account Transfer)	Cash Disbursements Adjustments (Cash Disbursement and Back Office) Representments Fee Collections/Funds Disbursements
04xx Messages	Reversals (Except for Chargeback Reversals and Account Transfer Reversals) Chargebacks Fee Collections/Funds Disbursements
05xx Reconciliation Messages	All 05xx Reconciliation Messages

For these message types, the default value of the Settlement Flag is zero in bits 2–4 of byte 3.

Members can leave the selection of the settlement service to Visa, in which case bits 2–4 of byte 3 also contain zero. If the transaction type is one listed in [Table 2–5](#), the default settlement service for the country is National Net Settlement, and if the National Net Settlement Service criteria is satisfied, the transaction settles through National Net. If the National Net Settlement Service criteria is not satisfied, the transaction settles through International Settlement. In either case, the Settlement Flag is changed accordingly by VisaNet.

[Table 2-5](#) demonstrates the possible change in values of the Settlement Flag in all of the affected 02xx and 04xx messages.

Table 2-5: Settlement Flag Usages for 02xx, and 04xx Messages

Request/ AdviceOriginator	1 →	VisaNet	2 →	Request/Advice Recipient
	← 4		← 3	

The following list describes the actions illustrated in [Table 2-5](#):

1. The originator of the request or advice submits the value of the requested settlement service, and VisaNet determines the actual settlement service.
2. The value of the actual settlement service is passed in the request to the recipient of the request or advice.
3. The recipient sends the value of the actual settlement service back in the response.
4. VisaNet sends the value of the actual settlement service back to the originator in the response.

Usage

When a member's processing center generates a normal request or advice, this entire field should be filled with zeros, except as noted above in the description for byte 3. (For the case when a request or advice is being returned, see the description of the Returned Message Flag.)

When a member's processing center generates a normal response or advice response, this field must contain exactly those values received in the corresponding request or advice.

When a host-direct center must return a message because it cannot deliver it to the center host, it must set the Returned Message Flag to 1 and return every other bit unchanged.

Field Edits

Byte 1, bit 8 must be 0.

For back office transactions, the transaction must qualify for the settlement service specified in the Settlement Flag (byte 3, bits 2–4).

Reject Codes

Reject codes are:

0147 = Invalid settlement service value in byte 3, bits 2–4

0527 = Invalid value in byte 1, bit 8

0599 = Field or message consistency error; response values do not match corresponding request or advice

0601 = Consistency error; message is part of a known transaction, but one or more of the following sets contain elements that do not match:

- First two digits of processing code, except the code is different for a chargeback reversal
- Transaction amount, except the amount may be different in a chargeback, chargeback reversal, or representment
- Type of cardholder function
- Transaction group (financial transaction or adjustment)

0602 = Consistency error; message is out of sequence with previously processed messages for same cardholder transaction

0603 = Consistency error; possible conditions can be any of the following:

- Response or advice response is inconsistent with request or advice. One of the following fields does not match:
 - Account number
 - Transaction amount
 - Processing code
 - Original data elements message type, or POS condition code (if 13, 17, or 54).
- The time value is present in the request/advice or response/advice response, but not in both.
- The message type in the response/advice response is not the proper one for the request or advice.

0604 = Consistency error; duplicate response

0624 = National Net requested but transaction does not qualify for the service (used only on a back office transaction)

0625 = National Bilateral requested but transaction does not qualify for the service (used only on a back office transaction)

Header Field 10—Batch Number

Attributes

1B (binary)
1 byte

Generated By

VisaNet only

Description

This field contains the VisaNet-assigned batch number for this message. As each new request or advice is received at VisaNet, the current reconciliation batch number is inserted in this field.

When a duplicate message that was previously processed is received at VisaNet, the batch number and the settlement date in field 15 are set to the value established in the earlier processing.

NOTE: *SMS assigns batch number 255 to all advices created for transactions coming from BASE II endpoints.*

Usage

When any member processing center generates any outgoing request or advice, this field is set to zeros. Member processing centers receive nonzero values in this field for all incoming messages.

The values received in this field of the request must be preserved and returned unchanged in the response.

Field Edits

In a member processing center-generated outgoing request or advice, this field must contain zeros. In a member processing center-generated response or advice response, this field must contain exactly those values received in the corresponding request or advice.

Reject Codes

0030 = Invalid value

Header Field 11—Reserved

Attributes

3B (binary)
3 bytes

Generated By

VisaNet or a VAP only

Description

| This field is used internally by VisaNet. Byte 1, bits 2–8, are used for routing information. Bytes 2–3 are used by the VAP.

Usage

When a member processing center generates any outgoing request or advice, this field is set to zeros.

The values, if any, received in this field of the request or advice must be preserved and returned unchanged in the response.

Field Edits

| In a member processing center-generated request, this field must be zero-filled.

In a member processing center-generated response, this field must contain exactly those values received in the corresponding request.

Reject Codes

0031 = Invalid value

Header Field 12—User Information

Attributes

1B (binary)
1 byte

Generated By

The member processing center

Description

A value defined by an acquirer that can be used, as needed, to facilitate member center processing. For example, this value could identify the specific source of a request (such as a CPU identifier or a line identifier).

This value is for internal use only by the member processing center staff; it has no meaning in the network or at other processing centers.

Usage

In an outgoing request, this field contains the user-defined value at the member processing center's option. If user information is not required, this field must be zero-filled. For an outgoing response, a member processing center must preserve this field from the request and return it unchanged in the response.

Field Edits

None.

Reject Codes

None.

Header Field 13—Bit Map

Attributes

16 N, bit string
2 bytes

Generated By

VisaNet or a VAP only

Description

Specifies if header field 14 is present; that is, if this is a reject message header that contains a reject code in header field 14.

This field is included only in VisaNet-generated reject message headers. When present, bit 1 is set to 1, indicating that header field 14 follows.

Usage

Member processing centers must omit this field in all outgoing messages.

Field Edits

Not applicable

Reject Codes

None.

Header Field 14—Bit Map (Reject Data Group)

Attributes

4 N, 4-bit BCD (unsigned packed)
2 bytes

Generated By

VisaNet or a VAP only

Description

When an error in a message prevents it from being sent to its normal destination, the message is returned to the originator and this field is used to identify the reason for the return.

Reject reason codes are listed in numerical order in Appendix C, Reject Codes. (Codes are also included in the header field descriptions in this chapter and in the field descriptions in Chapter 4, Data Field Descriptions. For example, to see what codes apply when field 3 is invalid, see the field 3 description in Chapter 4.)

When a header includes this field, the text after the header consists of the original message header and message text in error. (Field 2 of the reject message header must indicate that another message header follows.)

Field Edits

Not applicable

Reject Codes

None.

Message Type Specifications

This section describes the message type identifier and explains how message types are used.

Message Header	Message Type ID	Bit Map(s)	Data Fields
----------------	-----------------	------------	-------------

Map 1 = Fields 2–64

Map 2 = Fields 66–128

Map 3 = Fields 130–149 and 192

The message type identifier is four BCD digits (two bytes) long. It is required in every message and is located between the message header and the primary bit map.

Visa-Unique Specifications

ISO message types are defined in terms of sources and destinations. The ISO standard covers acquirer messages that flow to an issuer and issuer messages that flow to an acquirer.

It does not address the use of an intermediate entity such as VisaNet. Visa has therefore implemented those message types that approximate the flow between members and VisaNet. The following are examples.

- Message type 0200 is defined by ISO as a message from an acquirer to a card issuer. Visa uses this for financial requests that can be routed from the acquirer to either the card issuer or to the VisaNet stand-in processor (STIP).
- Message type 0220 is defined by ISO as a message from an acquirer to a card issuer. Visa uses this for cash disbursement adjustments (misdispenses), back office adjustments, and representments.
- Message type 0422 is defined by ISO as a card issuer reversal advice. Visa uses message type 0422 chargeback advices as reversals of chargebacks as well as for original chargebacks.
- Message types 0302 and 0322 are defined by ISO as messages passed between an issuer and an acquirer. Visa has adopted these file-related messages for use between an issuer and the VisaNet file management function.
- Message type 0600 is defined by ISO as one that can be exchanged between any two communicating parties.

The message type identifier precedes the primary bit map and the data fields of a message and immediately follows the message header.

Visa has defined the private-use message types listed in [Table 2–6](#).

Table 2–6: Visa Private-Use Message Types

Message Type	Description
9620	Fraud Notification
9630	Fraud Notification Response

Message Type Identifier

Attributes

4 N, 4-bit BCD (unsigned packed)
fixed length, 2 bytes

Description

The highest level identifier of the type of message and its processing requirements, and an indicator of the content of the message.

Usage

This message component must be present in every message. The value used in any one message must comply with the requirements described in *V.I.P. System SingleConnect Service, SMS ATM Processing Specifications*.

Field Edits

The message type identifier must be numeric and must be one of the codes defined in Chapter 1, *V.I.P. SingleConnect Service, ATM Reference Guide, Processing Specifications*.

Reject Codes

0005= Invalid value

0270 = Field missing

0400 = Parse error (for example, invalid length, missing code)

Programming Rules

This section specifies the Visa rules concerning encoding and transmitting data messages and about bit map specifications.

Message Length

A message cannot exceed 800 bytes. Incoming reject messages created by VisaNet can be longer. See the description of Header Field 4—Total Message Length in this chapter for more information.

Data Representation

The fields described as numeric by ISO 8583 are treated by VisaNet as four-bit BCD (unsigned packed) fields. In this chapter and in Chapter 4 of this manual, they are shown as:

n N, 4-bit BCD (unsigned packed)
fixed length, x bytes

The fields described as alphanumeric by ISO 8583 are treated by VisaNet as EBCDIC (character) fields. In this chapter and in Chapter 4 of this manual, they appear as:

n AN, EBCDIC
fixed length, x bytes

In some cases, even though the field is defined as alphanumeric, the actual field content may be limited to numeric values, as is the case for Field 37—Retrieval Reference Number.

Alphanumeric fields labeled ANS means special characters (dash, slash, and so on) are allowed in addition to alphabetic and numeric characters.

The country code for Field 43—Card Acceptor Name/Location must be in uppercase (for example, CA for Canada).

Field Alignment

All fields are aligned on a byte boundary. Some fields, such as Field 90—Original Data Elements, have subfields with lengths that involve half-bytes.

Field Lengths

No field should exceed 255 positions. This is a variation from the ISO standard, in which variable-length fields can be up to 999 positions long. The field descriptions in this chapter and in Chapter 4 of this manual give the

maximum length, in bytes, of each variable-length field. This length restriction applies to the entire field (that is, it covers both the length subfield as well as the data subfields that follow).

All length subfields must be encoded in 1-byte binary code. The value in a length subfield never includes its own length. Length subfields are referenced as position 0, and data subfields begin with position 1.

How length is specified depends on the type of field, as follows:

- ISO-defined field: the number of positions in the field.

Positions can be characters, digits, or bits depending on the attributes of the field.

The leading zero needed to pad the first half-byte of an odd-length, four-bit BCD value is *not counted* in the length.

- Private-use field: the number of bytes in the field.

This convention permits other networks and systems to skip these fields correctly.

(Private-use fields are those associated with bits 48, 60–63, and 120–127.)

All bit-string fields (for example, bit map and PIN) must be constructed as the appropriate bit string, which is always an integral number of eight bit bytes.

All binary fields have lengths that are integrals of full bytes.

Example of an ISO-Defined Numeric Field

In Chapter 4, the following length information is given for Field 2—Primary Account Number.

Attributes

1 byte, binary +
up to 19 N, 4 bit BCD
maximum: 11 bytes

Because account number digits are encoded as four-bit BCD values, a 19-digit account number would require 11 bytes, but would be shown in the length subfield as 19 for the number of positions:

Byte:	1	2	3	4	5	6	7	8	9	10	11
	19	01	23	45	67	89	01	23	45	67	89

- Byte 1 for the length (the binary representation of 19)

- Bytes 2–11 for the account number (with a leading zero to pad the first unused half-byte)

A 16-digit account number would require nine bytes:

Byte:	1	2	3	4	5	6	7	8	9
	16	12	34	56	78	90	12	34	56

- Byte 1 for the length (the binary representation of 16)
- Bytes 2–9 for the account number

Example of ISO-Defined Character Field

In Chapter 4, the following length information is given for Field 48—Additional Data, Private.

Attributes
variable length
1 byte, binary +
up to 255 bytes, variable by usage
maximum: 256 bytes

When a request includes a CVV/iCVV Results Code (field 44.5) but none of the other field 44 subfields, this field requires five bytes:

Byte:	1	2	3	4	5
					2

- Byte 1 for the length (the binary representation of 5)
- Bytes 2–4 are blank; not applicable
- Byte 5 for the CVV/iCVV Results Code

Example of Private-Use Numeric Field

In Chapter 4, the following length information is given for Field 60—Additional POS Information.

Attributes
variable length
1 byte, binary +
2N, 4-bit BCD (unsigned packed)
1 byte total

When an acquirer generates this field for an 0200 request, two bytes are required. The value in the length subfield is the number of bytes, not positions:

Byte: 1

Pos 1	Pos 2
2	2

- One byte for the length (the binary representation of 1)
- One byte for the terminal type and terminal capability

Padding Unused Positions

The following conventions apply to fixed-length fields when the data entered does not fill the field:

- If the field is numeric, left zero-fill is required.
- If the field is *not* numeric, right space-fill is required.

Odd-length numeric values, in both fixed and variable-length fields, must contain a leading zero. However, there is one exception to this rule: the coding in Field 22—POS Entry Mode Code has a *trailing* rather than a leading zero.

Message Transmission

Messages are encoded in a combination of binary, four-bit BCD (unsigned packed), and EBCDIC characters; therefore, all messages must be transmitted in EBCDIC transparent mode. Any member processing center communicating with VisaNet must use a transparent communication protocol.

Fields With Optional Subfields

If a field is defined in terms of subfields and not all of the subfields are required in a message, the bit for that field in the bit map must be set to 1 if any one of the subfields is present.

Bit Map Specifications

The message text segment of all messages transmitted through VisaNet is of variable length, with bit maps that specify which fields are present and which are not. It is possible that any field may be in any message. The bit map will show which fields are present. If a field is present in a message but is not needed, the field should be discarded. For example, if an acquirer receives field 14 in a chargeback, it should be discarded because, as indicated in Chapter 5, Message Formats, field 14 is not needed in a chargeback transaction. Every message has one or more of three bit maps. This section describes those bit maps.

Message Header	Message Type ID	Bit Map or Maps	Data Fields
----------------	-----------------	-----------------	-------------

Map 1 = Fields 2–64

Map 2 = Fields 66–128

Map 3 = Fields 130–149 and 192

This section also describes three field bit maps: one in message header field 13, one in data field 62.0, and one in data field 63.0. These bit maps indicate which information is present in those fields.

First, or Primary, Bit Map

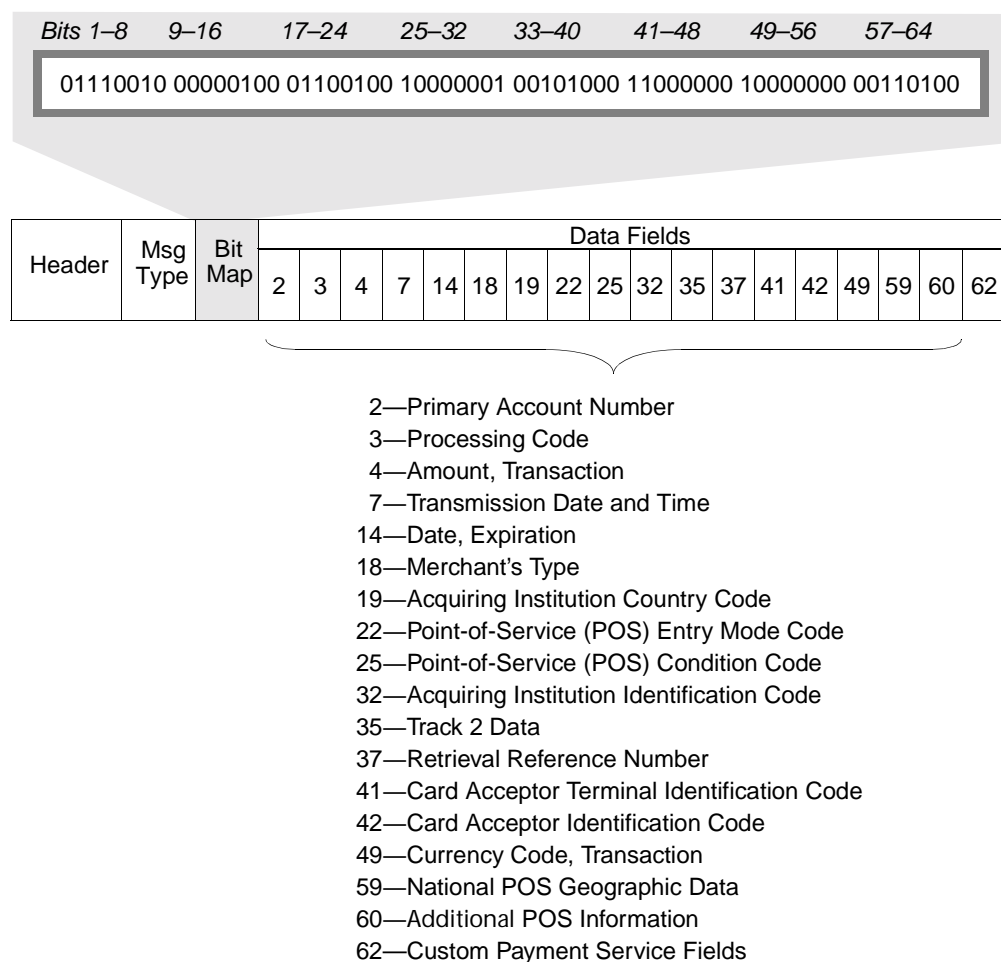
Every message includes the first, or primary, bit map. It is a control field consisting of 64 bits (8 bytes) located after the message type identifier. Except for the first bit, each bit is associated with the corresponding data field, that is, with data fields 2 through 64. The value in the bit indicates whether the data field is present in the message:

- If a bit is 0, the field associated with that bit is not present.
- If a bit is 1, the field associated with that bit is included in the message.

Data field number 1 does not exist. The first bit of the primary map is used to indicate if another bit map (called the Second Bit Map—see the next section) immediately follows this primary one.

[Figure 2–7](#) illustrates the location and function of the primary bit map. In this example, the first bit is 0, meaning that no bit map follows. The second, third, and fourth bits are 1, meaning that fields 2, 3, and 4 are present in the message. The fifth and sixth bits are 0 (fields 5 and 6 not present); the seventh bit is 1 (field 7 is present), and so forth.

Figure 2–7: Primary Bit Map Example



Second Bit Map

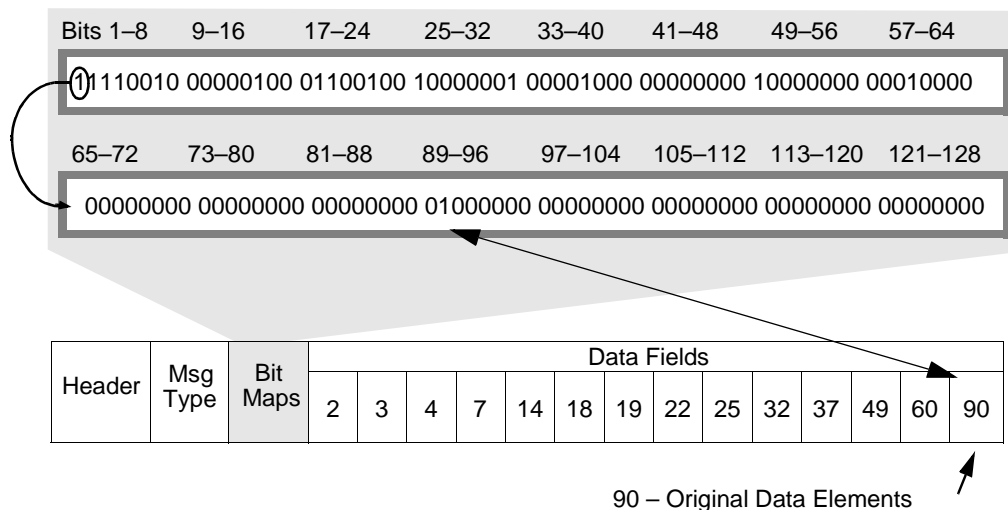
The first bit of the First, or Primary, Bit Map indicates the presence or absence of a second map called the Second Bit Map.

Like the primary map, the secondary map is a control field consisting of 64 bits (8 bytes). It is an extension of the primary map because it is associated with fields 66 through 128. Data field 65 does not exist. This position (like that of field 1 in the primary map) is used to indicate the presence of another bit map. Because no third bit map is currently defined, the first bit of the secondary bit map must always be 0.

The Second Bit Map is included only when the message contains information in any field from 66 through 128. When present, the secondary map immediately follows the primary one and precedes the data fields.

[Figure 2–8](#) illustrates the location and function of the secondary bit map. In this example, the message includes field 90 in addition to those shown in [Figure 2–8](#). The first bit of the first map is 1, meaning that another map follows. In the second map, the bit in position 90 is 1, meaning that field 90 is present.

Figure 2–8: Secondary Bit Map Example



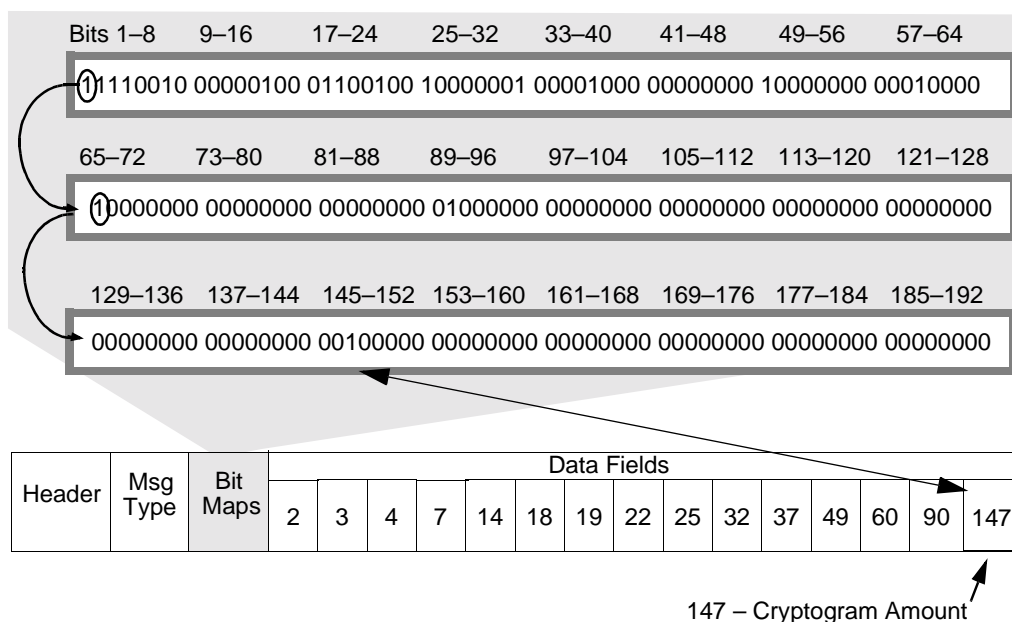
Third Bit Map

The third bit map is for Visa Smart Debit/Visa Smart Credit (VSDC) processing and includes fields 130–149 and field 192. This new data is referred to as the audit trail and includes cryptograms and the fields required to generate the cryptograms.

The presence of the third bit map is defined in the first bit of the second bit map (bit 65). A value of 1 in bit 65 indicates the presence of the third bit map. The third bit map is aligned at the beginning of the message, directly following the current two bit maps. The data elements follow the bit maps.

[Figure 2–9](#) illustrates the location and function of the third bit map. In this example, the message includes field 147 in addition to those shown in [Figure 2–8](#). The first bit of the first map is 1, meaning that another map follows. In the second map, the bit in position 90 is 1, meaning that field 90 is present. In the third map, the bit in position 147, meaning that field 147 is present.

Figure 2-9: Third Bit Map Example



Field Bit Maps

Bit maps can also be used to describe the content of a field within the message. Bit map fields include header field 13 and data fields 62.0 and 63.0. In addition, several bit map fields are defined for Visa Smart Debit/Visa Smart Credit.

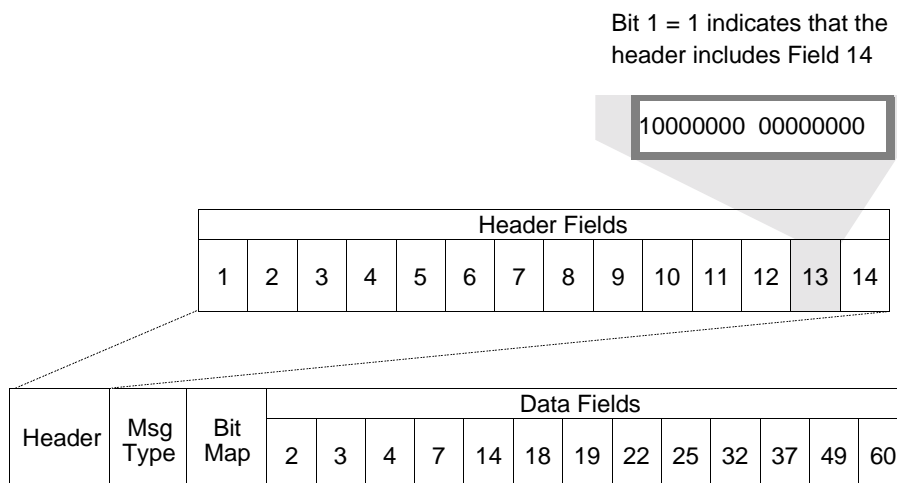
Header Field 13

Field 13 of the Message Header is defined as a bit map consisting of 16 bits (two bytes). This bit map indicates how many optional header fields follow the map. Currently, only one optional field (Header Field 14—Bit Map, Reject Data Group) has been established.

[Figure 2-10](#) illustrates the location and function of the bit map.

This bit map and the field after it are system-generated. Users may not insert this information in message headers; only VisaNet can create reject messages.

Figure 2–10: Header Field 13 Bit Map

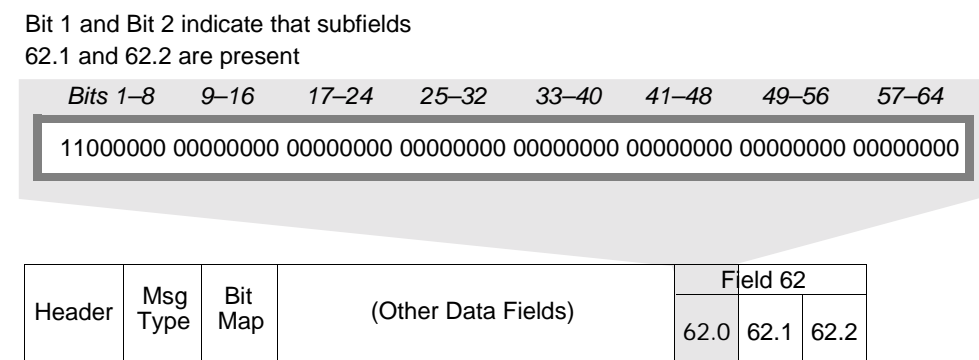


Data Field 62.0

Field 62—Custom Payment Service Fields Bit Map of the message text is a variable length field consisting of two or more fixed-length subfields for a 13-byte total length. Each subfield has its own number and its presence or absence is indicated through a bit map in field 62.0, which contains 64 bits and is eight bytes in length.

[Figure 2–11](#) illustrates the bit map location and function. This field is required in every Custom Payment Service (CPS) message. For details, see the description in Chapter 4 of this manual.

Figure 2–11: Field 62 Bit Map Example



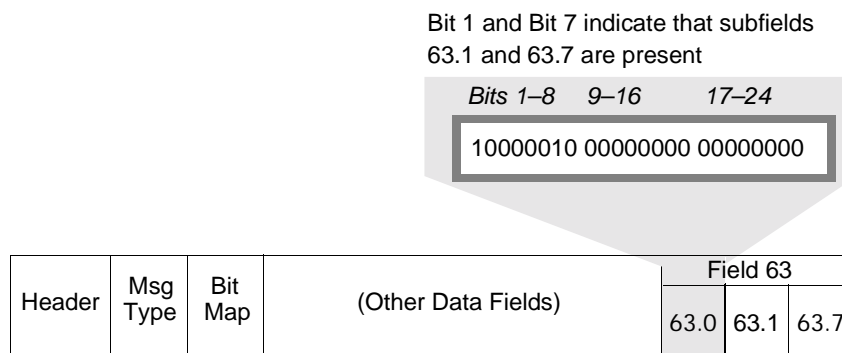
Data Field 63.0

Field 63—SMS Private-Use Fields of the message text is a variable length field consisting of two or more fixed-length subfields. Each subfield has its own number (63.1, 63.2, 63.3, and so forth) and its presence or absence is indicated through a bit map in field 63.0.

The field 63.0 bit map is 24 bits, or three bytes, in length.

[Figure 2–12](#) illustrates the location and function of the bit map. This field is required in every SMS message. For details, see the description in Chapter 4.

Figure 2–12: Field 63 Bit Map Example



Data Field 130, 131, 134, 138, 143

The following VSDC fields are bit string fields. *Bit map* is a concept under which each field in a message is assigned a position indicator in a control field, the “bit map.” The control field is a bit string; each bit is associated with a field. If a bit is on, that field is present; if a bit is off, the corresponding field is absent.

Data Field 130

Field 130—Terminal Capability Profile is a fixed-length Visa Smart Debit/ Visa Smart Credit (VSDC) field consisting of 3 bytes. Each byte contains several subfields. For details, see the “Field 130” description in [Chapter 4](#).

Data Field 131

Field 131—Terminal Verification Results is a fixed-length VSDC field consisting of 5 bytes. Each byte contains several subfields. For details, see the “Field 131” description in [Chapter 4](#).

Data Field 134.3

Field 134.3—Card Verification Results (CVR) is a variable-length VSDC bit map subfield with a maximum of 4 bytes. Each byte contains several subfields. For details, see the “Field 134.3” description in [Chapter 4](#).

Data Field 138

Field 138—Application Interchange Profile is a fixed-length VSDC field consisting of 2 bytes. Each byte contains several subfields. For details, see the “Field 138” description in [Chapter 4](#).

Data Field 143

Field 143—Issuer Script Results is a variable-length VSDC field with a maximum of 21 bytes. The length subfield specifies the number of bytes present in this field, and each byte contains one or more subfields. For details, see the “Field 143” description in [Chapter 4](#).

Field Attributes

3

The following tables provide VisaNet and ISO data field summary information. They are followed by the individual field descriptions.

- [Table 3–1: Data Elements—Alphabetical Order](#), lists current VisaNet data elements alphabetically by name. Data subfield names are included for all fields except field 127.
- [Table 3–2: Alphabetical List of Field 127 Subfields](#), lists the subfields of Field 127—a Visa-defined private-use field for file maintenance messages—in alphabetical order by subfield name.
- [Table 3–3: Field Attributes](#), lists the attributes of all fields used by Visa. Fields defined by ISO 8583 do not include subfields; attributes are defined at the field level.
- [Table 3–4: Unused Message Fields](#), lists fields defined by ISO 8583 but not yet used by Visa.

Alphabetical Listing of Data Elements

Use the Field Number column in [Table 3–1](#) to find the field descriptions. The online field descriptions are in ascending field number order by usage number within the field.

Data elements are identified by number as follows:

- Primary data fields have whole-number field numbers.
- Subfields and field parts have decimal-point field numbers.
- Field usage variations have “Usage *n*” after the field number, where *n* is the usage number that appears in the field description.

Table 3–1: Data Elements—Alphabetical Order (1 of 13)

Field/Data Name	Field Number
Account Identification 1	102
Account Identification 2	103
Account Number (Format 1 File response)	48, Usage 1a (n/a)
Account Number Length	48, Usage 1a (n/a)
Account Type	54
Account Type (From)	3
Account Type (To)	3
Acquirer-Supplied Merchandise or Transaction Description	48, Usage 12 (n/a)
Acquirer Totals	48, Usage 6
Acquiring Institution Country Code	19
Acquiring Institution Identification Code	32
Additional Amounts	54
Additional Data—Private	48
Additional Fraud Information	125, Usage 7
Additional POS Information	60
Additional Response Data	44
Additional Trace Data	115
Address Verification Cardholder Address	123 (n/a)
Address Verification Data	123 (n/a)

Table 3–1: Data Elements—Alphabetical Order (2 of 13)

Field/Data Name	Field Number
Address Verification ZIP Code	123 (n/a)
Address Verification Result Code	44.2 (n/a)
Amount	54
Amount, Cardholder Billing	6
Amount, Net Settlement	97
Amount, Settlement	5
Amount, Sign	54
Amount, Transaction	4
Amount, Transaction Fee	28
Amount Type	54
Application Interchange Profile	138
Application Transaction Counter	137
ARPC Response Code	139.2
ATM Location	43
Authorization Characteristics Indicator (Bit Map Format)	62.1
Authorization Identification Response	38
Authorization Response Cryptogram	139.1
BASE II Totals	48, Usage 6
Biller Address	126.3 (n/a)
Biller Telephone Number	126.4 (n/a)
Billing Indicator	48, Usage 15 (n/a)

Table 3–1: Data Elements—Alphabetical Order (3 of 13)

Field/Data Name	Field Number
Billing/Reporting/Other Data for Visa Use	48, Usage 15 (n/a)
Bit Map for Field 62	62.0
Bit Map for Field 63	63.0
Bit Map for Field 126	126.0 (n/a)
Card Acceptor Identification Code	42
Card Acceptor Name/Location	43
Card Acceptor Province/State Code	59
Card Acceptor Terminal Identification	41
Card Acceptor (U.S.) County Code	59
Card Acceptor (U.S.) ZIP Code	59
Card Authentication Results Code	44.8
Card Capture Notice (Plus only)	48, Usage 13
Card Sequence Number	23
Card Verification Results	134.3
Cardholder ID Method Indicator	60.9
Chargebacks and Representments (Visa only)	48, Usage 7a, (7b n/a)
Chargeback Reduction/BASE II Flags	63.6
Chargeback Reference Number	48, Usage 7a, (7b n/a)
Chargeback Rights Indicator	62.16 (n/a)
Check Acceptance Error Reason	48, Usage 3 (n/a)
City Name	43

Table 3–1: Data Elements—Alphabetical Order (4 of 13)

Field/Data Name	Field Number
Conversion Rate, Cardholder Billing	10
Conversion Rate, Settlement	9
Correction Advice	48, Usage 20 (n/a)
Country Code	43
CPS Fields Bit Map	62.0
Credits, Amount	86
Credits, Number	74
Credits, Reversal Amount	87
Credits, Reversal Number	75
CRIS Alert, Part 1	48, Usage 29
CRIS Alert, Part 2	125, Usage 1
Cryptogram	136
Cryptogram Amount	147
Cryptogram Cashback Amount	149
Cryptogram Currency Code	148
Cryptogram Transaction Type	144
Cryptogram Version	134.2
Currency Code	54
Currency Code, Cardholder Billing	51
Currency Code, Settlement	50
Currency Code, Transaction	49

Table 3–1: Data Elements—Alphabetical Order (5 of 13)

Field/Data Name	Field Number
Custom Payment Service Fields Bit Map	62
Customer Address	126.2 (n/a)
Customer Name	126.1 (n/a)
CVV/iCVV Results Code	44.5
Date, Action	73
Date, Auto Rental Check-Out, Lodging Check-In	62.8 (n/a)
Date, Conversion	16
Date, Expiration	14
Date, Local Transaction	13
Date, Settlement	15
Debits, Amount	88
Debits, Number	76
Debits, Reversal Amount	89
Debits, Reversal Number	77
Decimal Positions Indicator	63.13
Departure Date	48, Usage 4 (n/a)
Derivation Key Index	134.1
Double-Length DES Key	105
Duration	62.5 (n/a)
Error codes in 0312 Responses, Format 1	48, Usage 1a (n/a)
Error codes in 0312 Responses, Format 2	48, Usage 1b

Table 3–1: Data Elements—Alphabetical Order (6 of 13)

Field/Data Name	Field Number
Error Reason Text in Check Acceptance Responses	48, Usage 3 (n/a)
Excluded Transaction Identifier Reason Code	62.18 (n/a)
Explanatory Text	48, Usage 5
Extra Charges	62.10 (n/a)
Fax Number	48, Usage 8a, 8b (n/a)
Fee Collection Reason Text	48, Usage 5
Field 63 Bit Map	63.0
Field Identifier	48, Usage 2, 5, 6, 7, 9, 10, (3, 4, 8, 12 n/a)
File Name	101
File Security Code	92
File Update Code	91
Forwarding Institution Country Code	21
Forwarding Institution Identification Code	33
Fraud Data	63.9
FRS-Supplied Error and Warning Data	48, Usage 31
Funds Disbursement Reason Text	48, Usage 5
Funds Transfer Totals (0620)	48, Usage 6a
Gateway Merchant Data	63.10 (n/a)
Issuer Control Number	48, Usage 8a, 8b (n/a)
Issuer Currency Conversion Data	63.14

Table 3–1: Data Elements—Alphabetical Order (7 of 13)

Field/Data Name	Field Number
Issuer Discretionary Data	135
Issuer Script	142
Issuer Script Results	143
Issuer Totals	48, Usage 6
Leg Information (for airline transactions)	48, Usage 4 (n/a)
Local Date	48, Usage 10
Local Date/Time of Interlink Preauthorization Requests	48, Usage 11 (n/a)
Local Date/Time (Interlink)	48, Usage 11 (n/a)
Market-Specific Data Identifier	62.4 (n/a)
Merchant Group Indicator	60.5 (n/a)
Merchant's Type	18
Message Authentication Code	64 or 128 (n/a)
Message Authentication Code	192
Message Reason Code	63.3
Message Security Code	96
Message Text	48, Usage 7a, (7b n/a)
Multiple Clearing Sequence Count	62.12 (n/a)
Multiple Clearing Sequence Number	62.11
National Point-of-Service Geographic Data	59
Net Funds Transfer Amount	48, Usage 6
Network Identification Code	63.1

Table 3–1: Data Elements—Alphabetical Order (8 of 13)

Field/Data Name	Field Number
Network Management Information Code	70
Network Participation Flags	63.7 (n/a)
No Show Indicator	62.9 (n/a)
Original Acquirer ID	90
Original Data Elements	90
Original Forwarding Institution ID	90
Original Message Type	90
Original Message Type Identifier	120 (n/a)
Original Response Code	44.11
Original Trace Number	90; 125, Usage 3
Original Transmission Date and Time	90; 125, Usage 3
Origination City/Airport Code	48, Usage 4 (n/a)
Other Amount, Cardholder Billing	61.2 (n/a)
Other Amount, Replacement Billing	61.3 (n/a)
Other Amount, Transaction	61.1
Other Amounts	61
PACM Diversion Level	44.6 (n/a)
PACM Diversion Reason Code	44.7 (n/a)
PAN and Date Entry Mode	22.1
PAN Extended	34 (n/a)
PAN Extended, Country Code	20

Table 3–1: Data Elements—Alphabetical Order (9 of 13)

Field/Data Name	Field Number
Passenger Name	48, Usage 4 (n/a)
Payee	98 (n/a)
Payment Service Fields	62 (n/a)
Personal Identification Number (PIN) Data	52
PIN Block Format Code	53.3
PIN Encryption Algorithm ID	53.2
PIN Entry Capability	22.2
Plus Card Capture Notice	48, (Plus) Usage 13
Plus Additional Response Data (for contact name)	44
Plus Proprietary Member Center ID	63.5
Point of Service Condition Code	25
Point of Service Entry Mode Code	22
Point of Service PIN Capture Code	26
Prestigious Property Indicator	62.6 (n/a)
Primary Account Number (PAN)	2
Primary Account Number (PAN), Extended	34 (n/a)
Processing Code	3
Purchase Identifier	62.7 (n/a)
Receiving Institution Country Code	68
Receiving Institution Identification Code	100
Reimbursement Attribute	63.11

Table 3–1: Data Elements—Alphabetical Order (10 of 13)

Field/Data Name	Field Number
Replacement Amounts	95 (n/a)
Requested Payment Service (Financial)	62.15 (n/a)
Restricted Ticket Indicator	62.13 (n/a)
Response Code	39
Response Source/Reason Code	44.1
Retrieval Reference Number	37
Return Reason Code (for Copy Requests)	48, Usage 8b (n/a)
Return Reason Code (for Chargeback/Representments)	48, Usage 7b (n/a)
Returned Visa card Chargebacks/Representments (CRS)	48, Usage 7b (n/a)
Returned Visa card Copy Request (CRS)	48, Usage 8b (n/a)
Security Format Code	53.1
Security Related Control Information	53
Service Confirmation/Change Notification	48, Usage 22D (n/a)
Service Request Activation	48, Usage 22A (n/a)
Service Request Change	48, Usage 22C (n/a)
Service Request Deactivation	48, Usage 22B (n/a)
Service Request Return Notification	48, Usage 22 E (n/a)
Settlement Amount, Acquirer Currency Conversion Fee Allocation	63.15
Settlement Code	66
Settlement Institution Country Code	69
Settlement Institution Identification Code	99

Table 3–1: Data Elements—Alphabetical Order (11 of 13)

Field/Data Name	Field Number
Settlement Service Data	119 (International only)
Settlement Service Data—Member-Calculated IRF	119, Usage 1 (International only)
Sharing Group Code	63.12 (n/a)
SMS Private-Use Field	63
STIP/Switch Reason Code	63.4
Submission Date and Time	48, Usage 21 (n/a)
Summary Invoice	48, Usage 23 (n/a)
Supporting Information	125
Supporting Information: Adjustments, Chargebacks, Representments	125, Usage 1 (n/a)
Supporting Information: Reporting Individual Fraud Transactions	125, Usage 3 (n/a)
System Trace Audit Number	11
Terminal Capability Profile	130
Terminal Country Code	145
Terminal Entry Capability	60.2 (n/a)
Terminal Serial Number	133
Terminal Transaction Date	146
Terminal Type	60
Terminal Verification Results	131
Text for Merchandise or Transaction Description	48, Usage 12 (n/a)
Text in Responses From BASE I Issuers	48, Usage 2 (n/a)
Text Messages	48, Usage 9a

Table 3–1: Data Elements—Alphabetical Order (12 of 13)

Field/Data Name	Field Number
Text Message for Stop Recurring Payment	48, Usage 9b (n/a)
Time, Local Transaction	12
Time (Preauth Time Limit)	63.2 (n/a)
Time Stamp (Plus only)	48, Usage 10
Total Amount Authorized	62.14 (n/a)
Track 1 Data	45 (n/a)
Track 2 Data	35
Transaction Description	104 (n/a)
Transaction Identifier (Bit Map Format)	62.2
Transactions Returned by BASE II	48, Usage 19 (n/a)
Transaction Type	3
Transmission Date and Time	7
Unformatted Text	48, Usage 2 (3 n/a)
Unformatted Text (for Adjustments, Chargebacks, Representments)	125, Usage 1 (n/a)
Unpredictable Number	132
Usage Code	48, Usage 7a (7b n/a)
Validation Code	62.3 (n/a)
VAS Billing Information	48, Usage 15 (n/a)
Visa Acquirer's Business ID	63.8
Visa Airline Transaction	48, Usage 4 (n/a)
Visa card Chargeback/Representments	48, Usage 7 (n/a)

Table 3–1: Data Elements—Alphabetical Order (13 of 13)

Field/Data Name	Field Number
Visa card Copy Request Processing	48, Usage 8a (n/a)
Visa Fee Collections/Funds Disbursements	48, Usage 5
Visa Discretionary Data	134
VSS Funds Transfer Totals (0620)	48, Usage 6b
Zone Key Index	53.4

Alphabetical Listing of Field 127 Subfields

[Table 3–2](#) lists the SMS Format 2 subfields in Field 127.

Table 3–2: Alphabetical List of Field 127 Subfields (1 of 3)

Field Name	Format 2 Field Number
Account Number	127.2 (n/a)
Action Code	127E.1
Address Verification Value	127A.2 or 127C.3 (n/a)
Algorithm Identifier	(See PIN verification data)
ATM Cash Activity Limit— “available”	127R.22 (n/a)
ATM Cash Activity Limit— “unavailable”	127R.23 (n/a)
Auto Rental Activity Limit—“available”	127R.10 (n/a)
Auto Rental Activity Limit—“unavailable”	127R.11 (n/a)
Cardholder Spending Amount Limit	127E.3
Cardholder Spending Count Limit	127E.4
Cash Adjustment Amount	127I.2 (n/a)
Cash Daily Spending Limit— “available”	127R.4 (n/a)
Cash Daily Spending Limit— “unavailable”	127R.5 (n/a)
Cash Monthly Open-to-Use	127F.3 (n/a)
Cash Verification Amount	127F.5 (n/a)
Country Code (Exception File)	127.EF7 (n/a)
Country Code (PIN Verification File)	127.PVF6 (n/a)
File Update Code	—
Format 2 File Maintenance	127

Table 3–2: Alphabetical List of Field 127 Subfields (2 of 3)

Field Name	Format 2 Field Number
Lodging Activity Limit—"available"	127R.8 (n/a)
Lodging Activity Limit—"unavailable"	127R.9 (n/a)
Mail/Telephone Activity Limit—"available"	127R.14 (n/a)
Mail/Telephone Activity Limit—"unavailable"	127R.15 (n/a)
Merchant Data 1	127M.2 (n/a)
Merchant Data 2	127M.3 (n/a)
Merchant Data 2	127M.4 (n/a)
Merchant Record Type	127M.1 (n/a)
Non-Cash Adjustment Amount	127I.1 (n/a)
Non-Cash Daily Spending Limit—"available"	127R.2 (n/a)
Non-Cash Daily Spending Limit—"unavailable"	127R.3 (n/a)
Non-Cash Monthly Open-to-Use	127F.2 (n/a)
Non-Cash Verification Amount (for adjustment)	127I.3 (n/a)
Non-Cash Verification Amount	127F.4 (n/a)
PIN Verification Data	127P.1 or 127C.1 (n/a)
PIN Verification Data	127C.1
Postal Code (Address Verification)	127A.1 or 127C.2 (n/a)
Purge Date	—
Refresh Day	127F.1 (n/a)
Region Coding	127E.2
Restaurant Activity Limit—"available"	127R.12 (n/a)

Table 3–2: Alphabetical List of Field 127 Subfields (3 of 3)

Field Name	Format 2 Field Number
Restaurant Activity Limit—"unavailable"	127R.13 (n/a)
Risk Level	127R.1 (n/a)
Risky Purchase Activity Limit—"available"	127R.16 (n/a)
Risky Purchase Activity Limit—"unavailable"	127R.17 (n/a)
Security Data	(See PIN verification data)
Telecode	127S.1 (n/a)
Total Cash Activity Limit—"available"	127R.20 (n/a)
Total Cash Activity Limit—"unavailable"	127R.21 (n/a)
Total Purchase Activity Limit—"available"	127R.18 (n/a)
Total Purchase Activity Limit—"unavailable"	127R.19 (n/a)
Travel Activity Limit—"available"	127R.6 (n/a)
Travel Activity Limit—"unavailable"	127R.7 (n/a)
Verification Amount (for adjustment)	127I.4 (n/a)

Field Attributes at a Glance

For the tables in this section, the three columns under the Type, Length, and Attributes headings provide the following information:

Field type	<p>A <i>V</i> can indicate a variable-length BCD field where the length subfield specifies the number of real digits that follow. The lead zero, required when the first half byte of a 4-bit BCD field is not used, is not included in the length count.</p> <p>A <i>V</i> also can indicate variable-length EBCDIC, AN or ANS field where the length subfield specifies the number of bytes that follow.</p> <p><i>F</i> indicates a fixed-length field.</p>
Field length	<p>The number of bytes for this field. The maximum number of bytes allowed for <i>V</i> fields, including the length subfield. For <i>F</i> fields, this is the fixed length of the field.</p>
Attributes	<p>For <i>V</i> fields, the first byte is always a binary value specifying the length of data. This length subfield is shown here as “1 <i>B</i>.” The remainder of the specification gives the format of the actual data and the maximum number of positions (digits, characters, bits, and so on) allowed.</p> <p>For “<i>F</i>” fields, this is the format and number of positions required.</p> <p>For all fields, the format can be:</p> <p>AN (alphanumeric, EBCDIC) ANS (alphanumeric/special characters, EBCDIC) B (binary value) BCD (numeric, 4-bit BCD = unsigned packed) Bit string N (numeric, 1 byte per character)</p>

Special characters are characters such as commas, slashes, and dashes.

[Table 3–3](#) lists the attributes of all fields used by Visa. Fields defined by ISO 8583 do not include subfields; attributes are defined at the field level. (Visa does not use all ISO-assigned fields. Those fields that Visa does not use appear in [Table 3–3](#) and are also listed separately in [Table 3–4](#).)

Table 3–3: Field Attributes (1 of 15)

Field Number	Field Name	Type	Length	Attributes
n/a	Message Type Identifier	F	2	4 BCD
n/a	Primary Bit Map	F	8	64-bit string
n/a	Second Bit Map	F	8	64-bit string
n/a	Third Bit Map	F	8	64-bit string
2	PAN (Primary Account Number)	V	≤11	1 B + up to 19 BCD ¹
3	Processing Code	F	3	6 BCD
4	Amount, Transaction	F	6	12 BCD
5	Amount, Settlement	F	6	12 BCD
6	Amount, Cardholder Billing	F	6	12 BCD
7	Transmission Date and Time	F	5	10 BCD
8	Amount, Cardholder Billing Fee	F	4	8 BCD (unused)
9	Conversion Rate, Settlement	F	4	8 BCD
10	Conversion Rate, Cardholder Billing	F	4	8 BCD
11	Systems Trace Audit Number	F	3	6 BCD
12	Time, Local Transaction	F	3	6 BCD
13	Date, Local Transaction	F	2	4 BCD
14	Date, Expiration	F	2	4 BCD
15	Date, Settlement	F	2	4 BCD
16	Date, Conversion	F	2	4 BCD

Table 3–3: Field Attributes (2 of 15)

Field Number	Field Name	Type	Length	Attributes
17	Date, Capture	F	2	4 BCD (unused)
18	Merchant's Type	F	2	4 BCD
19	Acquiring Institution Country Code	F	2	3 BCD ¹
20	PAN Extended, Country Code	F	2	3 BCD ¹
21	Forwarding Institution Country Code	F	2	3 BCD ¹
22	POS Entry Mode Code	F	2	4 BCD
23	Card Sequence Number	F	2	3 BCD
24	Network International Identifier	F	2	3 BCD ¹ (unused)
25	POS Condition Code	F	1	2 BCD
26	POS PIN Capture Code	F	1	2 BCD
27	Authorization Identification Response Length	F	1	1 BCD ¹ (unused)
28	Amount, Transaction Fee	F	9	9 AN
29	Amount, Settlement Fee	F	9	9 AN (unused)
30	Amount, Transaction Processing Fee	F	9	9 AN (unused)
31	Amount, Settlement Processing Fee	F	9	9 AN (unused)
32	Acquiring Institution Identification Code	V	≤7	1 B + up to 11 BCD ¹
33	Forwarding Institution Identification Code	V	≤7	1 B + up to 11 BCD ¹
34	PAN, Extended	V	≤15	1 B + up to 28 BCD ¹ (unused)
35	Track 2 Data	V	≤20	1 B + up to 37 BCD ¹ and hex 'D'

Table 3–3: Field Attributes (3 of 15)

Field Number	Field Name	Type	Length	Attributes
36	Track 3 Data	V	≤53	1 B + up to 104 BCD (unused)
37	Retrieval Reference Number	F	12	12 AN ²
38	Authorization Identification Response	F	6	6 AN
39	Response Code	F	2	2 AN
40	Service Restriction Code	F	3	3 AN (n/a)
41	Card Acceptor Terminal Identification	F	8	8 ANS
42	Card Acceptor Identification Code	F	15	15 ANS
43	Card Acceptor Name/Location	F	40	40 ANS
44	Additional Response Data	V	≤26	1 B + up to 25 ANS ³
44.1	Response Source/Reason Code	F	1	1 AN
44.2	Address Verification Result Code	F	1	1 AN (n/a)
44.3	Telecode Verification Result Code	F	1	1 ANS (n/a)
44.4	Reserved for Visa use (ARS)	F	1	1 ANS (n/a)
44.5	CVV/iCVV Denial Reason Code	F	1	1 ANS
44.6	PACM Diversion Level	F	2	2 ANS (n/a)
44.7	PACM Diversion Reason Code	F	1	1 ANS (n/a)
44.8	Card Authentication Results Code	F	1	1 ANS
44.11	Original Response Code	F	2	2 AN
45	Track 1 Data	V	≤77	1 B + up to 76 ANS (n/a)
46	Additional Data—ISO	V	≤256	1 B + up to 255 ANS (unused)

Table 3–3: Field Attributes (4 of 15)

Field Number	Field Name	Type	Length	Attributes
47	Additional Data—National	V	≤256	1 B + up to 255 ANS (unused)
48	Additional Data—Private	V	≤256	1 B + up to 255 ANS ⁴
49	Currency Code, Transaction	F	2	3 BCD ¹
50	Currency Code, Settlement	F	2	3 BCD ¹
51	Currency Code, Cardholder Billing	F	2	3 BCD ¹
52	Personal Identification Number (PIN) Data	F	8	64-bit string
53	Security Related Control Information	F	8	16 BCD
54	Additional Amounts	V	≤121	1 B + up to 120 ANS
56	Reserved ISO	V	≤256	1 B + up to 255 ANS (unused)
57	Reserved National	V	≤256	1 B + up to 255 ANS (unused)
58	Reserved National	V	≤256	1 B + up to 255 ANS (unused)
59	National POS Geographic Data	V	≤15	1 B + up to 14 ANS
60	Additional POS Information	V	≤4	1 B + 2 BCD or 1 B + 6 BCD
60.1	Terminal Type	F	1	1 N (n/a)
60.2	Terminal Entry Capability	F	1	1N (n/a)
60.3	Chip Condition Code	F	1	1N, 4 bit BCD
60.4	Special Condition Indicator	F	1	1 N (unused)
60.5	Merchant Group Indicator	F	2	2N
60.6	Chip Transaction Indicator	F	1	1N

Table 3–3: Field Attributes (5 of 15)

Field Number	Field Name	Type	Length	Attributes
60.7	Chip Card Authentication Reliability Indicator	F	1	1N
60.8	Electronic Commerce	F	2	2N
60.9	Cardholder ID Method Indicator	F	1	1N
61	Other Amounts	V	≤19	1 B + 12, 24, 36 BCD (n/a)
61.1	Other Amount, Transaction	F	6	12 BCD
61.2	Other Amount, Cardholder Billing	F	6	12 BCD (n/a)
61.3	Other Amount, Replacement Billing	F	6	12 BCD (n/a)
62	Payment Service Fields	V	≤32	1 B + up to 59 bytes
62.0	Field 62 Bit Map	F	8	64 bit string
62.1	Authorization Characteristics Indicator	F	1	1 AN
62.2	Transaction Identifier	F	8	15 BCD
62.3	Validation Code	F	4	4 AN (n/a)
62.4	Market-Specific Data Identifier	F	1	1 AN (n/a)
62.5	Duration	F	1	2 BCD (n/a)
62.6	Prestigious Property Indicator	F	1	1 AN (n/a)
62.7	Purchase Identifier	F	26	26 AN (n/a)
62.8	Auto Rental Check-Out Date, Lodging Check-In Date	F	3	6 BCD (n/a)
62.9	No Show Indicator	F	1	1 A (n/a)
62.10	Extra Charges	F	3	6 BCD (n/a)

Table 3–3: Field Attributes (6 of 15)

Field Number	Field Name	Type	Length	Attributes
62.11	Multiple Clearing Sequence Number	F	1	2 BCD
62.12	Multiple Clearing Sequence Count	F	1	2 BCD (n/a)
62.13	Restricted Ticket Indicator	F	1	1 AN (n/a)
62.14	Total Amount Authorized	F	6	12 BCD (n/a)
62.15	Requested Payment Service	F	1	1 AN (n/a)
62.16	Chargeback Rights Indicator	F	2	2 AN (n/a)
62.17	MasterCard Interchange Compliance Information	F	15	15 EBCDIC (n/a)
62.18	Excluded Transaction Identifier Reason Code	F	1	1 AN (n/a)
63	SMS Private-Use Fields	V	≤256	1 B + up to 255 bytes
63.0	Bit Map	F	3	24-bit string
63.1	Network Identification Code	F	2	4 BCD
63.2	Time (Preauth Time Limit)	F	2	4 BCD (n/a)
63.3	Message Reason Code	F	2	4 BCD
63.4	STIP/VisaNet Reason Code	F	2	4 BCD
63.5	Plus PMC (Proprietary Member Center) Identification	F	3	6 BCD
63.6	Chargeback Reduction/BASE II Flags	F	7	7 ANS
63.7	Network Participation Flags	F	8	64-bit string (n/a)
63.8	Visa Acquirer's Business ID	F	4	8 BCD
63.9	Fraud Data	F	14	14 ANS

Table 3–3: Field Attributes (7 of 15)

Field Number	Field Name	Type	Length	Attributes
63.10	Gateway Merchant Data	F	13	13 ANS (n/a)
63.11	Reimbursement Attribute	F	1	1 ANS
63.12	Sharing Group Code	F	30	30 ANS (n/a)
63.13	Decimal Positions Indicator	F	3	64 BCD
63.14	Issuer Currency Conversion Data	F	36	36 ANS
63.15	Settlement Amount, Acquirer Currency Conversion Fee Allocation	F	8	8 ANS
63.16	Visa Image Exchange Workstation (VIEW) Station BIN Address	F	3	6 BCD (n/a)
63.17	Additional Data Indicator	F	1	4 BCD (n/a)
63.18	Merchant Volume Indicator	F	1	4 BCD (n/a)
64	Message Authentication Code	F	8	64-bit string (n/a)
66	Settlement Code	F	1	1 BCD ¹
67	Extended Payment Code	F	1	2 BCD (unused)
68	Receiving Institution Country Code	F	2	3 BCD ¹
69	Settlement Institution Country Code	F	2	3 BCD ¹
70	Network Management Information Code	F	2	3 BCD ¹
71	Message Number	F	2	4 BCD (unused)
72	Message Number Last	F	2	4 BCD (unused)
73	Date, Action	F	3	6 BCD
74	Credits, Number	F	5	10 BCD

Table 3–3: Field Attributes (8 of 15)

Field Number	Field Name	Type	Length	Attributes
75	Credits, Reversal Number	F	5	10 BCD
76	Debits, Number	F	5	10 BCD
77	Debits, Reversal Number	F	5	10 BCD
78	Transfer, Number	F	5	10 BCD (unused)
79	Transfer, Reversal Number	F	5	10 BCD (unused)
80	Inquiries, Number	F	5	10 BCD (unused)
81	Authorizations, Number	F	5	10 BCD (unused)
82	Credits, Processing Fee Amount	F	6	12 BCD (unused)
83	Credits, Transaction Fee Amount	F	6	12 BCD (unused)
84	Debits, Processing Fee Amount	F	6	12 BCD (unused)
85	Debits, Transaction Fee Amount	F	6	12 BCD (unused)
86	Credits, Amount	F	8	16 BCD
87	Credits, Reversal Amount	F	8	16 BCD
88	Debits, Amount	F	8	16 BCD
89	Debits, Reversal Amount	F	8	16 BCD
90	Original Data Elements	F	21	42 BCD
91	File Update Code	F	1	1 AN
92	File Security Code	F	2	2 AN
93	Response Indicator	F	5	5 AN (n/a)
94	Service Indicator	F	7	7 AN (unused)

Table 3–3: Field Attributes (9 of 15)

Field Number	Field Name	Type	Length	Attributes
95	Replacement Amounts	F	42	42 AN (n/a)
96	Message Security Code	F	8	8 B
97	Amount, Net Settlement	F	17	17 AN
98	Payee	F	25	25 ANS (n/a)
99	Settlement Institution Identification Code	V	≤7	1 B + up to 11 BCD ¹
100	Receiving Institution Identification Code	V	≤7	1 B + up to 11 BCD ¹
101	File Name	V	≤18	1 B + up to 17 ANS
102	Account Identification 1	V	≤29	1 B + up to 28 ANS
103	Account Identification 2	V	≤29	1 B + up to 28 ANS
104	Transaction Description	V	≤101	1 B + up to 100 ANS (n/a)
105	Double-Length DES Key (Triple DES)	F	16	1 B + up to 64 ANS
106	Reserved ISO	V	≤256	1 B + up to 255 ANS (unused)
107	Reserved ISO	V	≤256	1 B + up to 255 ANS (unused)
108	Reserved ISO	V	≤256	1 B + up to 255 ANS (unused)
109	Reserved ISO	V	≤256	1 B + up to 255 ANS (unused)
110	Reserved ISO	V	≤256	1 B + up to 255 ANS (unused)
111	Reserved ISO	V	≤256	1 B + up to 255 ANS (unused)
112	Reserved National	V	≤256	1 B + up to 255 ANS (unused)
113	Reserved National	V	≤256	1 B + up to 255 ANS (unused)
114	Reserved National	V	≤256	1 B + up to 255 ANS (unused)

Table 3–3: Field Attributes (10 of 15)

Field Number	Field Name	Type	Length	Attributes
115	Additional Trace Data 1	V	≤25	1 B + up to 24 ANS
116	Reserved National	V	≤256	1 B + up to 255 ANS (unused)
117	Reserved National	V	≤256	1 B + up to 255 ANS (unused)
118	Intra-Country Data	V	≤256	1 B + 3 BCD ¹ + up to 253 ANS (n/a)
119	Settlement Service Data	V	≤256	1 B + up to 255 ANS (International only)
120	Original Message Type Identifier	V	3	1 B + 4 BCD (n/a)
121	Issuing Institution Identification Code	V	≤12	1 B + 3 to 11 AN (n/a)
122	Remaining Open-to-Use	V	14	1 B + 13 AN (n/a)
123	Address Verification Data	V	≤30	1 B + up to 29 ANS (n/a)
124	Freeform Text—Japan	V	≤136	1 B + up to 135 ANS (n/a)
125	Supporting Information	V	≤256	1 B + up to 255 ANS
126	Visa ePay Service Fields	V	≤256	1 B + up to 255 ANS (n/a)
126.0	Field 126 Bit Map	V	8	64 Bit String (n/a)
126.1	Customer Name	V	25	25 AN (n/a)
126.2	Customer Address	V	57	57 AN (n/a)
126.3	Biller Address	V	57	57 AN (n/a)
126.4	Biller Telephone Number	V	18	18 AN (n/a)
126.5	Process-by Date	V	6	6 N (n/a)
126.6	Cardholder Certificate Serial Number (VSEC)	F	17	1 B + 16 bytes (n/a)

Table 3–3: Field Attributes (11 of 15)

Field Number	Field Name	Type	Length	Attributes
126.7	Merchant Certificate Serial Number (VSEC)	F	17	1 B + 16 bytes (n/a)
126.8	Transaction ID (VSEC)	F	20	20 BCD (n/a)
126.9	TransStain (VSEC)	F	20	20 BCD (n/a)
126.10	CVV2 Authorization Request Data	F	6	6 ANS (n/a)
127	Format 2 File Maintenance	V	≤256	1 B + up to 255 bytes
127.1	File Update Code	F	1	1 AN (n/a)
127.2	Account Number	V	13	1 B + up to 23 BCD ¹ (n/a)
127.3	Purge Date	F	2	4 BCD (n/a)
127A.1	Postal Code	F	9	9 ANS (n/a)
127A.2	Address Verification Data	F	5	5 ANS (n/a)
127C.1	PIN Verification Data	F	7	7 AN
127C.2	Postal Code	F	9	9 ANS (n/a)
127C.3	Address Verification Data	F	5	5 ANS (n/a)
127E.1	Action Code	F	2	2 ANS
127E.2	Region Coding	F	9	9 ANS
127E.3	Cardholder Spending Amount Limit	F	6	6 ANS
127E.4	Cardholder Spending Count Limit	F	2	2 ANS
127.EF4	Action Code	F	2	2 ANS (n/a)
127.EF5	Cardholder Spending Amount Limit	F	3	6 BCD (n/a)

Table 3–3: Field Attributes (12 of 15)

Field Number	Field Name	Type	Length	Attributes
127.EF6	Cardholder Spending Count Limit	F	1	2 BCD (n/a)
127.EF7	Country Code	F	2	3 BCD ¹ (n/a)
127F.1	Refresh Day	F	2	2 AN (n/a)
127F.2	Non-Cash Monthly Open-to-Use	F	9	9 AN (n/a)
127F.3	Cash Monthly Open-to-Use	F	9	9 AN (n/a)
127F.4	Non-Cash Verification Amount	F	9	9 AN (n/a)
127F.5	Cash Verification Amount	F	9	9 AN (n/a)
127I.1	Non-Cash Adjustment	F	9	9 AN (n/a)
127I.2	Cash Adjustment	F	9	9 AN (n/a)
127I.3	Non-Cash Verification Amount	F	9	9 AN (n/a)
127I.4	Cash Verification Amount	F	9	9 AN (n/a)
127M.1	Merchant Record Type	F	1	1 AN (n/a)
127M.2	Merchant Data 1	F	4, 15	4 ANS or 15 ANS (n/a)
127M.3	Merchant Data 2	F	1, 9	1 AN or 9 ANS (n/a)
127M.4	Merchant Data 2	F	16	16 ANS (n/a)
127P.1	PIN Verification Data	F	7	7 ANS (n/a)
127R.1	Risk Level	F	1	1 ANS (n/a)
127R.2	Non-Cash Daily Spending Limit ⁵	F	5	5 ANS (n/a)
127R.3	Non-Cash Daily Spending Limit	F	5	5 ANS (n/a)
127R.4	Cash Daily Spending Limit	F	5	5 ANS (n/a)

Table 3–3: Field Attributes (13 of 15)

Field Number	Field Name	Type	Length	Attributes
127R.5	Cash Daily Spending Limit	F	5	5 ANS (n/a)
127R.6	Travel Activity Limit	F	5	5 ANS (n/a)
127R.7	Travel Activity Limit	F	5	5 ANS (n/a)
127R.8	Lodging Activity Limit	F	5	5 ANS (n/a)
127R.9	Lodging Activity Limit	F	5	5 ANS (n/a)
127R.10	Auto Rental Activity Limit	F	5	5 ANS (n/a)
127R.11	Auto Rental Activity Limit	F	5	5 ANS (n/a)
127R.12	Restaurant Activity Limit	F	5	5 ANS (n/a)
127R.13	Restaurant Activity Limit	F	5	5 ANS (n/a)
127R.14	Mail/Phone Activity Limit	F	5	5 ANS (n/a)
127R.15	Mail/Phone Activity Limit	F	5	5 ANS (n/a)
127R.16	Risky Purchase Activity Limit	F	5	5 ANS (n/a)
127R.17	Risky Purchase Activity Limit	F	5	5 ANS (n/a)
127R.18	Total Purchase Activity Limit	F	5	5 ANS (n/a)
127R.19	Total Purchase Activity Limit	F	5	5 ANS (n/a)
127R.20	Total Cash Activity Limit	F	5	5 ANS (n/a)
127R.21	Total Cash Activity Limit	F	5	5 ANS (n/a)
127R.22	ATM Cash Activity Limit	F	5	5 ANS (n/a)
127R.23	ATM Cash Activity Limit	F	5	5 ANS (n/a)
127S.1	Telecode Verification Value	F	4	4 N (n/a)

Table 3–3: Field Attributes (14 of 15)

Field Number	Field Name	Type	Length	Attributes
127.PVF4	Algorithm Identifier	F	1	2 BCD (n/a)
127.PVF5	Security Data	F	3	6 BCD (n/a)
127.PVF6	Country Code	F	2	3 BCD ¹ (n/a)
127.PVV4	Algorithm Identifier	F	1	2 BCD (n/a)
127.PVV5	Security Data	F	10	20 BCD (n/a)
128	Message Authentication Code	F	8	64-bit string (n/a)
130	Terminal Capability Profile	F	3	24-bit string
131	Terminal Verification Results (TVR)	F	5	40-bit string
132	Unpredictable Number	F	4	8 hexadecimal digits
133	Terminal Serial Number	F	8	8 ANS
134	Visa Discretionary Data	V	≤16	1 byte binary + up to 15 bytes
134.1	Derivation Key Index	F	1	2 hexadecimal digits
134.2	Cryptogram Version	F	1	2 hexadecimal digits
134.3	Card Verification Results (CVR)	V	≤4	1 byte binary + up to 24-bit string
135	Issuer Discretionary Data	V	≤16	1 byte binary + up to 30 hexadecimal digits
136	Cryptogram	F	8	16 hexadecimal digits
137	Application Transaction Counter	F	2	4 hexadecimal digits
138	Application Interchange Profile	F	2	16-bit string
139.1	Authorization Response Cryptogram (ARPC)	F	8	16 hexadecimal digits

Table 3–3: Field Attributes (15 of 15)

Field Number	Field Name	Type	Length	Attributes
139.2	ARPC Response Code	F	2	2 bytes, AN
142	Issuer Script	V	≤256	1 byte + up to 510 hexadecimal digits
143	Issuer Script Results	V	≤21	1 byte + up to 40 hexadecimal digits
144	Cryptogram Transaction Type	F	1	2N, 4-bit BCD (unsigned, unpacked)
145	Terminal Country Code	F	2	3N, 4-bit BCD
146	Terminal Transaction Date	F	3	6N, 4-bit BCD
147	Cryptogram Amount	F	6	12N, 4-bit BCD (unsigned, unpacked)
148	Cryptogram Currency Code	F	2	3N, 4-bit BCD
149	Cryptogram Cashback Amount	F	6	12N, 4-bit BCD (n/a)
192	Message Authentication Code (MAC)	F	8	64-bit string

¹ Plus a leading zero to fill the unused first half-byte.

² Actual contents limited to numerics.

³ Currently, only eight positions are defined.

⁴ Format varies with message type and card program.

⁵ The first limit is for use while the issuer center is available; the second is for “unavailable” periods.

[Table 3–4](#) shows the ISO fields not used by Visa.

Table 3–4: Unused Message Fields (1 of 2)

Field Number	Field Name	Type	Length	Attributes
8	Amount, Cardholder Billing Fee	F	4	8 BCD
17	Date, Capture	F	2	4 BCD
24	Network International Identifier	F	2	3 BCD ¹
27	Authorization Identification Response Length	F	1	1 BCD ¹
29	Amount, Settlement Fee	F	9	9 AN
30	Amount, Transaction Processing Fee	F	9	9 AN
31	Amount, Settlement Processing Fee	F	9	9 AN
36	Track 3 Data	V	≤53	1 B + up to 104 BCD
46	Additional Data—ISO	V	≤256	1 B + up to 255 ANS
47	Additional Data—National	V	≤256	1 B + up to 255 ANS
55	Reserved ISO	V	≤256	1 B + up to 255 ANS
56	Reserved ISO	V	≤256	1 B + up to 255 ANS
57	Reserved National	V	≤256	1 B + up to 255 ANS
58	Reserved National	V	≤256	1 B + up to 255 ANS
67	Extended Payment Code	F	1	2 BCD
71	Message Number	F	2	4 BCD
72	Message Number, Last	F	2	4 BCD
78	Transfer, Number	F	5	10 BCD
79	Transfer, Reversal Number	F	5	10 BCD

Table 3–4: Unused Message Fields (2 of 2)

Field Number	Field Name	Type	Length	Attributes
80	Inquiries, Number	F	5	10 BCD
81	Authorizations, Number	F	5	10 BCD
82	Credits, Processing Fee Amount	F	6	12 BCD
83	Credits, Transaction Fee Amount	F	6	12 BCD
84	Debits, Processing Fee Amount	F	6	12 BCD
85	Debits, Transaction Fee Amount	F	6	12 BCD
94	Service Indicator	F	7	7 AN
105	Reserved ISO	V	≤256	1 B + up to 255 ANS
106	Reserved ISO	V	≤256	1 B + up to 255 ANS
107	Reserved ISO	V	≤256	1 B + up to 255 ANS
108	Reserved ISO	V	≤256	1 B + up to 255 ANS
109	Reserved ISO	V	≤256	1 B + up to 255 ANS
110	Reserved ISO	V	≤256	1 B + up to 255 ANS
111	Reserved ISO	V	≤256	1 B + up to 255 ANS
112	Reserved National	V	≤256	1 B + up to 255 ANS
113	Reserved National	V	≤256	1 B + up to 255 ANS
114	Reserved National	V	≤256	1 B + up to 255 ANS
116	Reserved National	V	≤256	1 B + up to 255 ANS
117	Reserved National	V	≤256	1 B + up to 255 ANS

¹ Plus a leading zero to fill the unused first half-byte.

Data Field Descriptions

4

Acronyms Used in Data Field Descriptions

This chapter contains the data field descriptions for V.I.P. online messages. The field descriptions in this chapter use the acronyms shown in Table 4-1.

Table 4–1: Acronyms Used in Data Field Descriptions (1 of 3)

Acronym	Definition
AAC	Application Authentication Cryptogram
ACI	Authorization Characteristics Indicator
ARPC	Authorization Response Cryptogram
ARQC	Authorization Request Cryptogram
ATS	Account Tracking Service
Auto-CDB	Automated Cardholder Database Service
AWK	Acquirer Working Key
BCR	BIN Control Record
BCD	Binary-Coded Decimal Notation
CPS	Custom Payment Service

Table 4-1: Acronyms Used in Data Field Descriptions (2 of 3)

Acronym	Definition
CRIS	Cardholder Risk Identification Service
CVV	Card Verification Value
EIRF	Electronic Interchange Reimbursement Fee
ICS	Interchange Control System
iCVV	Integrated Chip Card (ICC) CVV
IWK	Issuer Working Key
MAC	Message Authentication Code
MCC	Merchant Category Code
NRI	[Card] Not Received as Issued
PACM	Positive Authorization Capacity Management
PAN	Primary Account Number
PCR	Processing Center Record
PIN	Personal Identification Number
PVKI	PIN Verification Key Index
PVT	Personalization Validation Tool
PVV	PIN Verification Value
RIS	Risk Identification Service
SET	Secure Electronic Transaction
SI	Suppress Inquiries
SMS	Single Message Service
STIP	Stand-In Processing

Table 4-1: Acronyms Used in Data Field Descriptions (3 of 3)

Acronym	Definition
TC	Transaction Certificate
VAP	VisaNet Access Point
VAS	VisaNet Authentication Service
VIC	VisaNet Interchange Center
VISC	Visa International Service Center
VSDC	Visa Smart Debit/Visa Smart Credit
VSEC	Visa Secure Electronic Commerce
VSIL	Visa Information Security Line
VSS	VisaNet Settlement Service
VTSC	Visa Travel Service Center

Field 2—Primary Account Number

Attributes

variable length
1 byte, binary +
up to 19 N, 4-bit BCD (unsigned packed); maximum 11 bytes

Description

A number identifying the cardholder account or relationship; that is, a card account number of up to 19 numeric digits encoded on Track 2 of the magnetic stripe. The length specifies the number of digits in the account number, which is right-justified. If the account number has an odd number of digits, a leading zero is required to pad the first unused half-byte of data. Because this zero is filler and not part of the account number, it is *not* counted for the length subfield.

Visa cards issued or reissued on or after 1 January 1995 must contain a 16-digit account number.

Usage

This field is used in any message related to a cardholder transaction and in 0302/0312 File Maintenance messages. Account numbers for the following card programs belong in this field:

Visa card (13 or 16 digits)
Plus card (11–19 digits)

Fee Collections/Funds Disbursements (Visa only): The field is used in 0220 fee collection and 0422 funds disbursement messages directly related to a single cardholder transaction; otherwise, it should not be present.

Auto-CDB (Visa only): This field is present in an 0322 advice and must be returned in the 0332 response.

Visa Smart Debit/Visa Smart Credit (VSDC): This field is required in 0620 authentication failure or issuer script advices and their 0630 responses.

STIP and Switch Advices: This field is present in the following advices and their responses if it was in the request:

STIP-generated 0220 or 0420 advice
Switch-generated 0420 advice

CRIS Advices: Field 48 contains the value in the account number from the original transaction causing the CRIS alert.

Fraud Reporting:

- Member-generated including NRI/PS604 and ICS—The field must contain the account number from the original transaction. Must be numeric.
- Visa-generated—The field contains the account number from the original fraud transaction.

Comments

The account number may be a cardholder identification number related to one or more of the cardholder's accounts. If this field is not the account to be used for transaction posting, the issuer can optionally send the correct account number in field 102 or 103 of the response.

Field Edits

The length subfield value must be numeric and cannot exceed 19 digits.

NOTE: *The number must be within a card number range supported by V.I.P.; otherwise, the request is denied with a response code of 15.*

If the account number is placed in this field in the original request, this field and its original value are required in all subsequent messages for that cardholder transaction. This field is present in a request or advice and must be returned unchanged in the response.

For messages related to a single cardholder transaction or in a format 2 0302 request, if this field is present, fields 102 and 103 are ignored. The account number must be in this field if it is not in field 102 or 103.

Visa: Only during STIP does V.I.P. check 13- and 16-digit account numbers for correct length based on issuer-supplied parameters.

Reject Codes

0001 = Invalid length

0002 = Invalid value

0251 = Field missing

0600 = Consistency error; account number does not match that already in transaction set

STIP Edits

If a request is processed by STIP, the following additional edits apply:

The card number check digit is verified at issuer option.

The card length must be valid for the card program.

File Edits

When this field is present in a format 2 0302 request, VisaNet applies the following additional edits:

Length must be 13 or 16 digits for a Visa card, or 11 through 19 digits for a Plus card, and must be valid for the issuer BIN.

The account number must fall within the range of numbers used by the issuer and under the control of the issuer. (An issuer may only update records for its own cardholders, not those of any other member processing center unless alternate parameters have been invoked.)

For an add, the account number may not already be in the file. For a change or delete, the account number must already be present in the file.

For STIP processing, the modulus-10 check is optional for Plus card issuers.

Error Codes

0558 = Length not used by issuer

0564 = Invalid length

0565 = No record on file (change, delete, or inquiry)

0566 = Record already on file, cannot add

0570 = Invalid check digit

0571 = Account number not in range for the member processing center

Field 3—Processing Code

Attributes

fixed length
6 N, 4-bit BCD (unsigned packed); 3 bytes

Description

Coding that identifies (1) the cardholder transaction type and (2) the cardholder account types, if any, affected by the transaction. This is a fixed-length field for three data elements, as follows. The codes are shown in the “Valid Values” section, [Table 4-2](#).

Positions: 1–2	3–4	5–6
transaction type	account type “from”	account type “to”

Positions 1–2, Transaction Type: A two-digit code identifying the cardholder transaction type or the member processing center function being processed.

Positions 3–4, Account Type (From): A two-digit code identifying the account type affected by this transaction. (For domestic account transfers, the account *from* which an account transfer is made.)

Positions 5–6, Account Type (To): Not applicable. (For domestic account transfers, a two-digit code identifying the account type *to* which an account transfer is made.)

Usage

This field is used in magnetic stripe and chip-based:

- cash disbursements
- adjustments (misdispense or back office)
- balance inquiries
- reversals
- chargebacks
- chargeback reversals
- representments
- fee collections/funds disbursements (Visa only)
- account transfers (domestic only)

For responses, the account type codes in field 54 of the response must match the *from account* codes in this field.

Visa Smart Debit/Visa Smart Credit (VSDC): This field is required in 0620 authentication failure or issuer script advices and their 0630 responses.

Visa Cash Load: This field is used in Visa Cash Load requests. It is returned unchanged in responses. Visa Cash Unlinked Load requires 60 in positions 1–2, any valid account type in positions 3–4, and 60 or 67 in positions 5–6.

If the Cash Load values are included in the ATM request, field 43 must contain the ATM location. Positions 1–3 of field 43 must not contain SV:. Visa forwards the codes only to issuers activated to receive them. If acquirers submit 60 or 67 in positions 5–6, V.I.P. changes them to 00 if the issuer is not activated; field 43 is passed unchanged.

STIP and Switch Advices: This field is present in the following advices if present in the request:

STIP-generated 0220 or 0420 advice
Switch-generated 0420 advice

Advices From BASE II Endpoints: This field is present in 0220 and 0422 advices.

Field Edits

This field is required in all 02xx and 04xx messages. Only the codes in the [“Valid Values”](#) section are valid.

Rules for positions 1–2:

The code in any response or advice response must match that in the request or advice. The code in an 0220 adjustment must be either 02 or 22.

The code in a reversal request or advice must match that in the original request being reversed.

The code in a chargeback reversal must be an adjustment code to reverse the chargeback value: 22 for a cash transaction.

NOTE: Any ATM transaction submitted with processing code 20 will be rejected if field 18 = 6011.

Rules for positions 3–4:

The *from account* code in the response to all ATM transactions must match that in the request or advice unless the code in the request or advice was 00 (no account selected).

NOTE: The *from account* code for account transfers may not be 00.

Rules for positions 5–6:

The *to account* code in the response to all domestic ATM account transfer transactions must match that in the request or advice.

Reject Codes

0008 = Invalid value
 0274 = Field missing
 0517 = Field missing
 0528 = Invalid *from account* code
 0529 = First two digits of reply not same as request
 0610 = First two digits not compatible with field 18

Valid Values

Table 4–2: Field 3 Processing Codes (1 of 2)

Code	Definition
Positions 1–2: Transaction Type	
01	Cash Disbursement
02	Adjustment—Debit
19	Fee Collection—Debit (Visa only)
22	Adjustment—Credit
29	Funds Disbursement—Credit (Visa only)
30	Balance Inquiry
40	Cardholder Account Transfer
60	Electronic Purse; adding value to reloadable Visa Cash card
Positions 3–4: Account Type (from)	
00	Not Applicable or Not Specified
10	Savings Account
20	Checking Account
30	Credit Card Account
40	Universal Account

Table 4-2: Field 3 Processing Codes (2 of 2)

Code	Definition
Positions 5-6¹: Account Type (to)	
00	Not Applicable
10	Savings Account
20	Checking Account
30	Credit Card account
40	Universal Account
60	Electronic Purse; adding value to reloadable Visa Cash card
67	Purchasing disposable Visa Cash card

¹ Positions 5-6 are applicable to domestic account transfers only.

Field 4—Amount, Transaction

Attributes

fixed length
12 N, 4-bit BCD (unsigned packed); 6 bytes

Description

The amount of ATM funds requested by the cardholder, expressed in the local currency (specified by the currency code in field 49), excluding any transaction fees. No decimal point appears in this field; the decimal place is assumed, based on the currency. For currency requirements for multicurrency participants, see [Table 4–3](#).

The Currency Precision Service is optionally available to multicurrency participants. This service uses Field 63.13—Decimal Positions Indicator.

Table 4–3: Currency Type per Message Type

Message Type	Message Direction	Field 4 Contents
Cash Disbursement, Cash Disbursement Adjustment (Misdispense), Backoffice Adjustment, Representment (0200 or 0220)	Acquirer to issuer	Transaction Currency. For adjustments, the acquirer may adjust the full or partial transaction amount. For representments, the acquirer may represent a partial transaction amount regardless of the amount contained in the chargeback.
Reversal Request/Advice (0400/0420)	Acquirer to issuer	Transaction Currency. For reversals, amount must match that in the original request. Partial reversals are not allowed.
Chargeback, Chargeback Reversal, Issuer-generated Fee Collection/Funds Disbursement (0422)	Issuer to acquirer	Issuer can use either Cardholder Billing Currency or Settlement Amount Currency. For chargebacks, the issuer may charge back the full or partial transaction amount. For chargeback reversals, the amount must match that in the original chargeback. For fee collections/funds disbursements (Visa only), this is the fee amount to be collected/disbursed.
Acquirer-generated Fee Collection/Funds Disbursement (0220)	Acquirer to issuer	Transaction Currency. For fee collections/funds disbursements (Visa only), this is the fee amount to be collected/disbursed.

Usage

This field is used in most messages related to a cardholder transaction.

NOTE: *When this field is present in a message, the transaction currency code must be present in field 49.*

This is a fixed-length field; lead-zero fill is always required.

For participating multicurrency issuers, this field reflects the acquirer currency submitted by the acquirer. For nonparticipating multicurrency issuers, this field will contain a U.S. dollar amount.

For ATM transactions, the currency dispensed as reflected in the message, and not necessarily the actual currency amount physically dispensed from the ATM machine. The amount in this field must include the acquirer assessed surcharge fee. Misdispense or back office adjustments may have partial amounts.

This field is not used in balance inquiries. Balances are returned in Field 54—Additional Amounts.

CRIS Advices: The amount is in field 48.

Visa Smart Debit/Visa Smart Credit (VSDC): This field is required in 0620 authentication failure or issuer script advices.

STIP and Switch Advices: This field is present in the following advices if it was in the original request. It is not used in advice responses.

STIP-generated 0220 or 0420 advice

Switch-generated 0420 advice

Advices From BASE II Endpoints: This field is present in 0220 and 0420 advices.

Fraud Reporting:

- Member-generated—The field is required for fraud advices. Must contain a numeric entry and cannot be 0 (zero).

This should be the billing amount, in the issuer's billing currency from the original transaction or the amount in U.S. dollars. Only when the fraud is reported by the acquirer (Fraud Type = 9) may it be the purchase amount in the currency of the merchant's country. Additional Fraud Reporting System edits exist with respect to transactions exceeding US\$50,000 and those below US\$.95.

ICS and NRI/PS604 only—The field must not be included if the amount is zeros.

- **Visa-generated**—The field contains the transaction amount from the original fraud transaction. The field may be present if reported in the original fraud transaction. The field is not present if the original fraud transaction was ICS or NRI/PS604.

Field Edits

The value in this field must be numeric, right-justified with leading zeros, and cannot exceed US \$99,999.99. If a currency has three decimal places, the last digit of this field must be zero.

Required in all messages related to cardholder transaction except STIP advice response messages (0230, 0430, and 0432) and balance inquiries.

Reject Codes

0009 = Invalid value

0275 = Field missing

0518 = Field present in a balance inquiry response

0613 = Invalid value in U.S. chargeback

Field 5—Amount, Settlement

Attributes

fixed length
12 N, 4-bit BCD (unsigned packed); 6 bytes

Description

This is a multicurrency-only field. It contains the transaction amount (field 4) converted to settlement currency. The value placed in this field does not include the currency conversion fee or the optional issuer fee. The conversion rate is in field 10. No decimal point appears in this field; the decimal place is implied based on the currency.

The Currency Precision Service is optionally available to multicurrency participants. This service uses Field 63.13—Decimal Positions Indicator.

Usage

Multicurrency Participants: This field is present along with field 4 in any incoming message to a member processing center only for financial transactions that qualify for settlement. (Flags in field 9 of the message header identify messages that qualify for settlement. See [Chapter 2, Message Structure and Header Field Specifications](#).)

Request originators and response providers do not provide this field. It is added to the request and the response by VisaNet before the message is delivered to the recipient. If it is present, the following fields are also present:

Field 9—Conversion Rate, Settlement
Field 16—Date, Conversion
Field 50—Currency Code, Settlement

The currency of the amount in this field is identified by the code in Field 50—Currency Code, Settlement.

The number of decimal places assumed for this field depends on the currency. The locations of the implied decimal place (and the currency codes) for each currency are listed in Appendix E, Country and Currency Codes.

The value in this field may not exceed US \$99,999.99 for normal settled transactions.

STIP and Switch Advices: This field is present in the following advices if it was in the request. It is not used in advice responses.

STIP-generated 0220 or 0420 advice
Switch-generated 0420 advice

Advices From BASE II Endpoints: This field is present in advices with field 4 if the recipient of the advice is participating in online multicurrency processing and the transaction qualifies for settlement.

Non-Multicurrency Participants: Not applicable.

Comments

The value in this field is the one added to reconciliation totals in settled transactions.

Field Edits

None.

Reject Codes

None.

Field 6—Amount, Cardholder Billing

Attributes

fixed length
12 N, 4-bit BCD (unsigned packed); 6 bytes

Description

This is a multicurrency-only field. It contains the transaction amount (field 4), converted to the currency used to bill the cardholder's account. The conversion rate is in field 10. The value in this field includes the currency conversion fee and the optional issuer fee.

No decimal point appears in this field; the decimal place is implied based on the currency.

If it is present, the following fields are also required:

Field 10—Conversion Rate, Cardholder Billing

Field 51—Currency Code, Cardholder Billing

The Currency Precision Service is optionally available to multicurrency participants. This service uses Field 63.13—Decimal Positions Indicator.

Usage

CRIS Advices: The field 6 amount from the original transaction is in field 48.

Multicurrency Participants: Acquirers do not provide this field. It is added by VisaNet and delivered to the issuer if the issuer is a multicurrency participant. Multicurrency issuers should not return this field in a response.

The currency of the amount in this field is identified by the code in Field 51—Currency Code, Cardholder Billing.

The number of decimal places assumed for this field depends on the currency. The locations of the implied decimal place (and the currency codes) for each currency are listed in Appendix E, Country and Currency Codes.

This field is not used in chargebacks; the chargeback amount is placed in field 4 even though it is expressed in the cardholder billing currency.

Visa Smart Debit/Visa Smart Credit (VSDC): VisaNet always adds this field to 0620 authentication failure or issuer script advices.

STIP and Switch Advices: This field is present in the following advices if it was in the request:

STIP-generated 0220 or 0420 advice
Switch-generated 0420 advice

Advices From BASE II Endpoints: Except for chargebacks, the Switch provides this amount if the recipient of the advice is participating in multicurrency processing and the transaction qualifies for settlement. Flags in field 9 of the message header identify messages that qualify for settlement. See [Chapter 2. Message Structure and Header Field Specifications](#).

Non-Multicurrency Participants: Not applicable.

Field Edits

If the Currency Precision Service is used, the amount here must agree with the decimal positions in field 63.13.

Reject Codes

0133 = Invalid value. This field's amount is shown in field 63.13 as three decimals but ends in a number other than zero.

Field 7—Transmission Date and Time

Attributes

fixed length
10 N, 4-bit BCD (unsigned packed); 5 bytes
format: mmddhhmmss

Description

The date and time in GMT (Greenwich mean time)¹ that the request or advice entered the VisaNet Communications Network.

Usage

ISO specifies that transmission date and time is a key data element used to match a response to its request or advice. This field indicates when a transaction entered the network. The sender of a transaction enters a new (GMT) date and time with each request. The receiving member saves the field and returns it in the response message.

This field is used in every message generated by acquirers and issuers and is present in every message generated by VisaNet. The value in any response, including those for STIP/Switch advices, *must* match the request or advice.

Dynamic Key Exchange: This field value is assigned by the 0800 message originator and must be returned unchanged in the 0810 response.

Auto-CDB (Visa only): This field is present in an 0322 advice and must be returned in the 0332 response.

Visa Smart Debit/Visa Smart Credit (VSDC): This field is required in 0620 authentication failure or issuer script advices and their 0630 responses.

CRIS Advices: This is the date and time when the CRIS alert was added to the Advice file.

STIP and Switch Advices: This field contains the date and time from the original message.

Advices from BASE II endpoints: This field is always present. The value in the response must match that in the advice.

Fraud Reporting:

- **Member-generated**—This field is mandatory in a 9620 advice and must contain the current date and time in GMT.

¹ Information about GMT and its relation to local time is in Appendix D.

- Visa-generated—This field contains the current date and time in GMT and must be retained and returned in the 9630 response.

Comments

The value from this field is also used in Field 90—Original Data Elements.

Field Edits

Field 7 is required in all messages. Value must be a valid date and time format:

MM must be 01–12

DD must be 01–31

hh must be 00–23

mm must be 00–59

ss must be 00–59

The DD (day) value cannot be greater than the maximum number of days for the month identified in MM (month).

January = 31	April = 30	July = 31	October = 31
February = 28 (leap year = 29)	May = 31	August = 31	November = 30
March = 31	June = 30	September = 30	December = 31

Reject Codes

0010 = Invalid value

0276 = Field missing

Field 9—Conversion Rate, Settlement

Attributes

fixed length

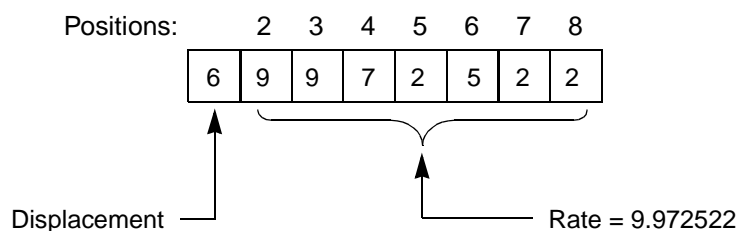
8 N, 4-bit BCD (unsigned packed); 4 bytes

Description

This is a multicurrency-only field. It contains the rate used by Visa to convert the transaction amount (field 4) to the settlement amount (field 5).

NOTE: *The value in field 9, which is a computed value and not a preestablished rate, is obtained by dividing the value in field 5 by the value in field 4 and thus may be different for different amounts in field 4.*

The left-most digit denotes the number of positions the decimal separator shall be moved from the right (allowable values are 0 to 9). Positions 2–8 of the field are the actual rate. For example: 69972522 = 9.972522, as illustrated below.



Usage

Multicurrency Participants: This field is present whenever the transaction amount (field 4) and settlement amount (field 5) are present. It is not provided by the message originator but is added by VisaNet and delivered to the recipient.

STIP and Switch Advices: This field is present in the following advices if it was in the request. It is not used in advice responses.

STIP-generated 0220 or 0420 advice

Switch-generated 0420 advice

Advices From BASE II Endpoints: This field is present if the advice recipient is participating in online multicurrency processing and the transaction qualifies for settlement. Flags in field 9 of the message header identify messages that qualify for settlement. See [Chapter 2, Message Structure and Header Field Specifications](#).

Non-Multicurrency Participants: Not applicable.

Field Edits

None.

Reject Codes

None.

Field 10—Conversion Rate, Cardholder Billing

Attributes

fixed length

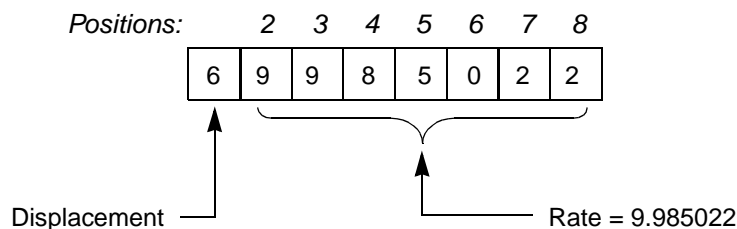
8 N, 4-bit BCD (unsigned packed); 4 bytes

Description

This is a multicurrency-only field. It contains the rate used by Visa to convert the transaction amount (field 4) to the cardholder billing amount (field 6).

The value here is the conversion rate plus the Visa conversion fee, plus (or minus) any optional issuer fee. The optional issuer fee, which is expressed as a percentage, may be positive or negative; that is, the field 4 amount multiplied by this rate equals the field 6 amount.

The left-most digit denotes the number of positions the decimal separator shall be moved from the right (allowable values are 0 to 9). Positions 2–8 of the field are the actual rate. For example: 69985022 = 9.985022, as illustrated below.



Usage

Multicurrency Participants: This field is present in a message if the cardholder billing amount (field 6) is present. It is not provided by the acquirer. It is added by VisaNet and delivered to the issuer if the issuer is a multicurrency participant. The multicurrency issuer does not return this field in a response.

Visa Smart Debit/Visa Smart Credit (VSDC): This field is added to 0620 authentication failure or issuer script advices.

CRIS Advices: The field 10 rate from the transaction causing the alert is in field 48.

STIP and Switch Advices: This field is included in the following advices.

STIP-generated 0220 or 0420 advice

Switch-generated 0420 advice

Advices From BASE II Endpoints: This field is present in an 0220 advice if the recipient is a multicurrency participant.

Non-Multicurrency Participants and Balance Inquiries: Not applicable

Field Edits

None.

Reject Codes

None.

Field 11—System Trace Audit Number

Attributes

fixed length

6 N, 4-bit BCD (unsigned packed); 3 bytes

Description

A number assigned by the message initiator that uniquely identifies a cardholder transaction and all the message types (also known as system transactions) that comprise it, per individual program rules. See Chapter 1, Message Matching, for more information on tracing elements.

In 02xx and 04xx messages, a single, unique number that appears in all the system transaction messages linked to a single cardholder transaction.

In 03xx, 05xx, 06xx, and 08xx messages, a number used to match a reply to the request or advice.

Usage

The trace number is a key data element, used to match a response to its request or to match a message to others for a given cardholder transaction set. The value assigned to the original request should appear in all subsequent messages for that cardholder transaction set, except for cash disbursement and misdisburse or back office adjustments. A *new* value must be used for adjustments.

This field is used in every SMS message that is generated by acquirers and issuers and is present in every message generated by VisaNet, including STIP and Switch advices.

Dynamic Key Exchange: This field is required in 0800/0810 Dynamic Key Exchange messages to request and deliver new working keys for PIN encryption and to acknowledge their receipt. The trace number is assigned by the 0800 message originator, which can be a participating acquirer or issuer, or SMS. It must be returned unchanged in the 0810 response. If a new request has to be re-sent, its trace number is from the original message.

Visa Smart Debit/Visa Smart Credit (VSDC): This field is required in 0620 authentication failure or issuer script advices and their 0630 responses.

CRIS Advices: Visa assigns this number.

Fraud Reporting:

- Member-generated—The field must contain the System Trace Audit Number from the original transaction. If there is no original transaction, the field must be generated.

- Visa-generated—A new value is generated by SMS for each transaction. The field does not match the value in the original fraud transaction. The field must not be used to match this transaction with the original fraud transaction.

Advices From BASE II Endpoints: This field is present. The values in this field for messages originating from BASE II endpoints might not fully reflect the values of the original financials. See “Message Matching to Dual-Message Members” in [Chapter 1. Message Matching](#).

Field Edits

This field must be present with a nonzero value in all messages. The value in a response must match that in the request or advice.

Values in reversals (including account transfer reversals) must match those in the original requests.

Reject Codes

0011 = Invalid value

0277 = Field missing

Field 12—Time, Local Transaction

Attributes

fixed length
6 N, 4-bit BCD (unsigned packed); 3 bytes
format: hhmmss

Description

The time at which the transaction takes place, expressed in the local time of the card acceptor location. The time is in hhmmss format, where hh = hours, mm = minutes, and ss = seconds.

Usage

This field is used in 0200 requests, 0400/0420 reversals, and 0220 advices only. It is not used in chargebacks, chargeback reversals, or representments. It is not used in responses or advice responses.

The value in subsequent messages is that from the original request or advice, but the value in any misdisbursement or back office adjustment is the time the adjustment was made. The value of this field does not change if there is any delay in conveying the transaction to the issuer.

SMS does not ensure that the value in the subsequent messages matches the original request or advice.

STIP and Switch Advices: This field is present in the following advices:

- STIP-generated 0220 or 0420 advice
- Switch-generated 0420 advice

Advices From BASE II Endpoints: This field contains zeros when present.

Field Edits

Required in 0200 requests, and in related 0400/0420 reversals and 0220 advices *except representments*.

Value must be a valid time, as follows:

- hh must be 00–23
- mm must be 00–59
- ss must be 00–59

Reject Codes

0090 = Invalid value

0278 = Field missing

Field 13—Date, Local Transaction

Attributes

fixed length
4 N, 4-bit BCD (unsigned packed); 2 bytes
format: mmdd

Description

The month and day on which the transaction occurs at the card acceptor location. The date is in mmdd format, where mm = month and dd = day

mm = 01 through 12

dd = 01 through 31

Usage

This field is used in outgoing messages from an SMS member processing center for all requests and advices related to a cardholder transaction. It is not used in responses.

The value in subsequent requests and advices is that from the original. In a misdispense or back office adjustment and its subsequent requests/advices, the value is from the date of the adjustment. The value of this field does not change if there is any delay in conveying the transaction to the issuer.

SMS does not ensure that the value in the subsequent messages matches the original request or advice.

STIP and Switch Advices: This field is present in the following advices:

STIP-generated 0220 and 0420 advice
Switch-generated 0420 advice

Advices From BASE II Endpoints: Field is present.

Fraud Reporting:

- Member-generated—If entered, the field must match date in the original transaction.
- ICS and NRI/PS604 only—The field is not required but if present, the date must match that from the original transaction.
- Visa-generated—If present, the field contains the date and time from the original fraud transaction. The field is not present if the original fraud transaction was ICS or NRI/PS604.

Field Edits

Required in 02xx requests and advices for card transactions, in related 04xx reversal requests and advices, in 04xx chargeback and chargeback reversal advices.

Value must be a valid date, as follows:

mm must be 01–12

dd must be 01–31

Reject Codes

0091 = Invalid value

0279 = Field missing

Field 14—Date, Expiration

Attributes

fixed length
4 N, 4-bit BCD (unsigned packed); 2 bytes
format: yymm

Description

The year and month after which the card expires. The date is in yymm numeric format, where yy = year (00–99) and mm = month (01–12). The card expiration date is contained in the card's magnetic stripe (field 35).

Usage

When present, this field is used in requests and advices related to an acquirer-initiated cardholder transaction. This field is not required because the expiration date is in the magnetic stripe. It is not used in responses. It is present in reversals and misdisperse advices if it was in the original request.

Issuers must use the value 4912 in Field 35—Track 2 Data to designate a non-expiring card.

STIP and Switch Advices: This field is present in the following advices if it was in the request:

STIP-generated 0220 or 0420 advice
Switch-generated 0420 advice

Fraud Reporting:

- Member-generated—The field must contain the card expiration date of the issued card, if available. If the card expiration date is not available, enter 4912 or omit field.
- Visa-generated—The field contains the expiration date from the original fraud transaction.

Field Edits

If this field is present, it must contain a valid numeric date in the yymm format.

In financial requests, the date can be the current date for both CVV/iCVV and non-CVV transactions.

Comments

Determining Century: Visa determines expiration date century based on where the year (yy) falls with respect to 1949 and 1950.

- If yy equals a year between 1950 and 1999, the century is considered to be the Twentieth, or the 1900s through 1999.
- If yy equals a year between 1900 and 1949, the century is considered to be the Twenty-First, or year 2000 and beyond.

STIP applies the following processing rules to Field 14—Expiration Date:

- Cards with expiration dates in the range of current year/current month to 4912 (YYMM) are considered “not expired.”
- Cards with expiration dates in the range of 5001 (YYMM) through current year/prior month are considered “expired.”

Reject Codes

0014 = Invalid value

0280 = Field missing

STIP Edits

STIP responds to the acquirer with a field 39 response code 54 if the date is greater than 4912 and less than the current date.

Field 15—Date, Settlement

Attributes

fixed length
4 N, 4-bit BCD (unsigned packed); 2 bytes
format: mmdd

Description

The month and day for which this message becomes part of a transaction's SMS settlement between the acquirer and issuer. The date is in mmdd format, where mm = month and dd = day.

Usage

The value is assigned by VisaNet and should *not* be entered by the originator of a request or advice. The originator of a response must return this date unchanged in the response or advice response.

VisaNet inserts a settlement date in every 02xx, 04xx, 05xx, and 06xx message, whether or not that message has impact on settlement totals. (Flags in field 9 of the message header identify messages eligible for settlement. See [Chapter 2. Message Structure and Header Field Specifications.](#))

In an 0302/0312 format 2 file update and inquiry, VisaNet always returns a value in the 0312 response.

This field is always present in 0322 Auto-CDB file advices. The same value is returned in 0332 responses.

Visa Smart Debit/Visa Smart Credit (VSDC): V.I.P. always adds this field to 0620 authentication failure or issuer script advices. The field appears in 0630 responses.

STIP and Switch Advices: This field is present and contains the date the advice was created, not the date the advice is retrieved from the Advice File.

Advices From BASE II Endpoints: This field is present, even in a text message advice. It contains the date from the BASE II record.

Fraud Reporting: This field is inserted by SMS in the Visa-generated 9620 message and in the 9630 response to member-generated 9620 message.

Comments

VisaNet ignores any data received in this field of a request or advice. If this is the first message of a new cardholder transaction, VisaNet sets this field to the current settlement date before sending the message to its destination. (During the settlement-cutoff transition period, VisaNet sets this field to the settlement date of the original transaction if a message is an advice or reversal of a prior transaction.)

Before sending a response or advice response to the acquirer, VisaNet sets this field to the value in the request or advice.

Field Edits

Value must be a valid date, as follows:

mm must be 01–12

dd must be 01–31

Reject Codes

0038 = Invalid value

Field 16—Date, Conversion

Attributes

fixed length
4 N, 4-bit BCD (unsigned packed); 2 bytes
format: mmdd

Description

The effective date of the conversion rate used to convert the transaction amount (Field 4—Amount, Transaction) to the settlement amount (Field 5—Amount, Settlement). The date is in mmdd format, where mm = month and dd = day.

Usage

Multicurrency Participants: This field is included in a cardholder transaction message only when the settlement amount (Field 5—Amount, Settlement) is present. It is not provided by the request or advice originator, and is not returned by the response provider. It is added by VisaNet and delivered to the message recipient.

STIP and Switch Advices: This field is present in the following advices for participants. It is not used in their responses.

STIP-generated 0220 or 0420 advice
Switch-generated 0420 advice

Advices From BASE II Endpoints: This field is present if the advice recipient participates in online multicurrency processing and the transaction qualifies for settlement. Flags in field 9 of the message header identify messages that qualify for settlement. See [Chapter 2. Message Structure and Header Field Specifications](#).

Non-Multicurrency Participants: Not applicable.

Field Edits

None.

Reject Codes

None.

Field 18—Merchant's Type

Attributes

fixed length

4 N, 4-bit BCD (unsigned packed); 2 bytes

Description

A code describing the merchant's type of business product or service. The merchant category code must be 6011 for all ATM transactions.

Usage

This field is used in all requests and advices related to a cardholder transaction. The value in a reversal must match the request. This field is not used in any responses.

Visa Smart Debit/Visa Smart Credit (VSDC): This field is required in 0620 authentication failure or issuer script advices.

STIP and Switch Advices: This field is present in the following advices if it was in the request. It is not used in advice responses.

STIP-generated 0220 and 0420 advice

Switch-generated 0420 advice

Advices From BASE II Endpoints: This field is present except in fee collections/funds disbursements (Visa only).

CRIS Advices: The field 18 merchant type from the transaction causing the alert is in field 48.

Fraud Reporting:

- Member-generated—The field must contain a valid merchant category code (MCC). If the Reimbursement Attribute is 1 or 2, the field must contain 6011. The field must match MCC in the original transaction. For ICS and NRI/PS604, this field may be omitted.
- Visa-generated—The field contains the merchant type from the original fraud transaction. The field may be present if reported in the original fraud transaction.

Field Edits

Value must be 6011 for ATM transactions. It is required in the following requests and advices for cardholder transactions:

0200, 0220

0400/0420, 0422

0600, 0620

If the first two digits of Field 3—Processing Code = 01, this code must be 6011.
If this field is 6011, field 3 cannot be 20.

Reject Codes

0017 = Invalid value

0283 = Field missing

0610 = Code 6011 not compatible with first two digits of Field 3

Field 19—Acquiring Institution Country Code

Attributes

fixed length
3 N, 4-bit BCD (unsigned packed); 2 bytes

Description

This code identifies the country of the acquiring institution for the ATM. Values for this field are the numeric codes in Appendix E, Country and Currency Codes.

A leading zero is required to pad the first unused half-byte of this field. This zero is filler and is not part of the country code.

Usage

This field is required in all messages related to a cardholder transaction. The value in the original must be used in any subsequent message, including responses.

This field, the acquiring institution country code, and the country of the ATM location in Field 43—Card Acceptor Name/Location are required, even if the country codes are the same.

Visa Smart Debit/Visa Smart Credit (VSDC): This field is required in 0620 authentication failure or issuer script advices and their 0630 responses.

STIP and Switch Advices: This field is present in the following advices if it was in the request:

- STIP-generated 0220 or 0420 advice
- Switch-generated 0420 advice

Advices From BASE II Endpoints: This field is present except in fee collections/funds disbursements (Visa only).

Field Edits

This field is required in all messages related to a cardholder transaction if the country code does not equal 840 (U.S.). The value in this field must be one of the 3-digit numeric codes listed in Appendix E, Country and Currency Codes. When a valid value is not present, SMS inserts the value 840.

Reject Codes

0033 = Invalid value
0306 = Field missing

Field 20—PAN Extended, Country Code

Attributes

fixed length
3 N, 4-bit BCD (unsigned packed); 2 bytes

Description

A code that identifies the country of the card issuer institution.

Values for this field are the numeric codes in Appendix E, Country and Currency Codes. A leading zero is required to pad the first unused half-byte of this field. The zero is a filler, not part of the country code.

Usage

This field is used to determine whether regional or international rules apply for processing the transaction. VisaNet always adds this field to 0210 ATM cash disbursement responses and 0430 reversal responses. It is also added to 0230 misdispense or back office adjustment responses, 0422 chargebacks, chargeback reversal advices, and 0230 representment responses, if it is not provided by the acquirer in the request.

The value in the original, if any, must be used in any subsequent message.

Auto-CDB (Visa only): If this field is present in an 0322 advice, it must be returned in the 0332 response.

STIP and Switch Advices: This field is present in the following advices if it was in the message being processed:

STIP-generated 0220 or 0420 advice
Switch-generated 0400/0420 advice

Advices From BASE II Endpoints: This field is present.

Field Edits

The value must be one of the 3-digit numeric codes listed in Appendix E, Country and Currency Codes.

Reject Codes

0035 = Invalid value
0314 = Field missing

Field 21—Forwarding Institution Country Code

Attributes

fixed length
3 N, 4-bit BCD (unsigned packed); 2 bytes

Description

A code that identifies the country.

Values for this field are the numeric codes in Appendix E, Country and Currency Codes. A leading zero is required to pad the first unused half-byte of this field. This zero is a filler, not part of the country code.

Usage

This field is used in messages related to a cardholder transaction that requires Field 33—Forwarding Institution Identification Code.

STIP and Switch Advices: This field is present in the following advices if it was in the request. It is not used in advice responses.

STIP-generated 0220 or 0420 advice
Switch-generated 0420 advice

Advices From BASE II Endpoints: Not applicable.

Field Edits

Code must be one of the 3-digit numeric codes listed in Appendix E, Country and Currency Codes.

Reject Codes

0118 = Invalid value
0452 = Field missing

Field 22—Point-of-Service Entry Mode Code

Attributes

fixed length
4 N, 4-bit BCD (unsigned packed); 2 bytes

Description

A series of codes that identify the actual method used to capture the account number and expiration date when a terminal is used, and the PIN capture capability of the terminal. This is a fixed-length field with three subfields, as follows. The codes for each are in [Table 4-4](#).

Positions:
1– 2

3

4

PAN/date entry mode	PIN entry capability	fill
---------------------	----------------------	------

Positions 1–2, PAN and Date Entry Mode: A two-digit code that identifies the actual method used to enter the cardholder account number and card expiration date. The entire magnetic stripe must be included in a financial request.

Position 3, PIN Entry Capability: A one-digit code that identifies the capability of the terminal to capture PINs.

Position 4, Fill (Unused): This one-digit subfield is zero-filled. (This is an exception to the general rule of using a leading zero to pad a field.)

Usage

This field is mandatory in 0200 originals, reversals, and all misdisburse and back office adjustment messages. It is not used in 0220 representments or 0422 chargeback and chargeback reversal messages. It is not returned in responses or advice responses.

In positions 1-2, a code of 01 (key-entered) can be used for 0220 backroom adjustment advices. However, Visa recommends that Visa Electron use 00 for these advices. Issuers can opt to STIP-decline key-entered transactions, which will affect the disposition of 0220 adjustments.

A reversal contains this field's original value (but does not include field 35 content).

For balance inquiries, the POS Entry Mode Code must be 0210 or 9010.

CVV and iCVV (Alternate CVV): Field 22 must contain 90 for the CVV from the physical magnetic stripe to be validated. Validation of the CVV from the physical magnetic stripe will not occur if field 22 = 02, because the value 02 indicates the track data in field 35 or field 45 may be unreliable.

Field 22 must contain 05 for the CVV or iCVV from the chip to be validated. Validation of the CVV or iCVV residing in the chip's magnetic stripe image will not occur if field 22 = 95, because the value 95 indicates the track data in field 35 or field 45 may be unreliable.

Acquirers must be certified to send code 05 or 90 and issuers must be certified to receive them. If issuers are not certified, V.I.P. changes the values to 95 and 02, respectively.

CRIS Advices: The first two positions of this code from the transaction causing the alert is in field 48.

Visa Smart Debit/Visa Smart Credit (VSDC): In addition to the standard usage of this field, this field is required in the following messages:

0200 cash disbursements, balance inquiries, and account transfers

0220 misdispense and back office adjustments

0420 reversal advices

0620 chip-based informational advices

It is optional in the following messages:

9620 fraud advices

Data field requirements for advices from BASE II endpoints are identical to those for STIP advices.

Code 05 indicates a chip card was read at the terminal and the data transmitted from the chip is considered reliable. Code 95 indicates the chip card was read at the terminal but the data may not be reliable.

STIP and Switch Advices: This field is always present in the following advices if it was present in the request:

STIP-generated 0220 or 0420 advice

Switch-generated 0420 advice

Advices From BASE II Endpoints: This field is included if it was present in the BASE II record, except for fee collection/funds disbursement advices (Visa only).

Fraud Reporting:

- Member-generated—For POS Entry Mode (in positions 1-2, PAN/date entry mode) and PIN Entry Capability (in position 3), the field must match the entry in the original transaction.

AP, EU, and U.S. only: The field is required. If the POS Entry Mode is not available from the original transaction, enter 00 in positions 1-2. If the PIN Entry Capability is not available from the original transaction, enter 0 in position 3.

- Visa-generated—The field contains the POS entry mode from the original fraud transaction. The field may be present if reported in the original fraud transaction.

NOTE: *Field 22, position 3 is not returned if field 60, position 1, was not reported in the original 9620 fraud transaction.*

Comments

The coding in this field is related to Position 2 of Field 60—Additional POS Information, which describes the capability of the terminal used.

Field Edits

Required in all 02xx and 04xx requests and advices except those for chargebacks, chargeback reversals, representments, and fee collection/fund disbursements (Visa only).

The value in this field affects other fields in an SMS message.

For Visa, if positions 1–2 = 02, field 35 must be present.

For Plus, if positions 1–2 = 02, field 35 must be present; contents are unaltered and can be processed by CVV.

For Visa and Plus, if positions 1–2 = 90, field 35 must be present. Contents are unaltered and can be processed by CVV.

CVV: If positions 1–2 are 90, field 35 must be present. Code 90 must not be used if:

The full, unaltered magnetic stripe data is not present.

The acquirer is not certified to use code 90.

Reject Codes

0019 = Invalid value (acquirer not certified to use code 90)

0142 = This field = 90 but magnetic stripe not present

0285 = Field missing

0596 = Consistency error; message is for a cardholder function type different from the other records in the transaction set, or a primary request followed an adjustment

NOTE: Reject codes that apply to magnetic stripe CVV presence also apply to the chip image's iCVV. For instance, If an acquirer sends field 22 = 90 but field 35 or 45 is missing, the system rejects the message with reject code 0142. Reject code 0142 also applies if an acquirer sends field 22 = 05 but field 35 or 45 are not present.

Valid Values

Table 4-4: Field 22 POS Entry Mode Codes (1 of 2)

Code	Definition
Positions 1-2: PAN and Date Entry Mode	
00	Unknown or not applicable
01	Manual (key entry)
02	Magnetic stripe read (for Plus, this code also means that the exact Track 2 content is included and CVV checking is possible)
05	Integrated circuit card read; track data reliable
90	Magnetic stripe read and exact content of Track 2 included (CVV check is possible)
95	Integrated circuit card; track data may be unreliable
Position 3: PIN Entry Capability	
0	Unknown
1	Terminal can accept PINs
Position 4: Fill	

Table 4–4: Field 22 POS Entry Mode Codes (2 of 2)

Code	Definition
Positions 1–2: PAN and Date Entry Mode	
0	Unused

Field 23—Card Sequence Number

Attributes

fixed length

3 N, 4-bit BCD (unsigned packed); 2 bytes

Description

Field 23 contains a sequence number that distinguishes between separate cards having the same primary account number.

This field is right-justified and zero-filled on the left when it contains less than three digits.

NOTE: *This field is used only in Visa Smart Debit/Visa Smart Credit transactions, including VSDC fraud transactions.*

Usage

Visa Smart Debit/Visa Smart Credit (VSDC): This field is required in the following messages if it was present in the chip card:

0200/0210 cash disbursements, balance inquiries, account transfers and their responses

It is required in the following messages if present in the original:

- 0220/0230 misdisburse or back office adjustments and responses
- 0420/0430 reversal advices and responses
- 0620/0630 chip-based informational advices and responses
- 9620/9630 fraud advices and responses

It is optional in the following messages:

- 0422/0432 chargebacks, chargeback reversals, and their responses
- 0220/0230 representments and their responses

Data field requirements for advices from BASE II endpoints are identical to those for STIP advices.

Issuers and acquirers must retain this field for dispute processing.

STIP and Switch Advices: This field is present in the following advices if it was present in the request:

STIP-generated 0220 advice and 0230 response

Switch-generated 0420 advice

Advices From BASE II Endpoints: This field is present.

Field Edits

If this field is present, the value must be numeric.

Reject Codes

Reject codes are:

0092 = Invalid value

Field 25—Point-of-Service Condition Code

Attributes

fixed length
2 N, 4-bit BCD (unsigned packed); 1 byte

Description

A code identifying transaction conditions at the point of service, thus, in many cases, identifying a type of original or subsequent transaction. The values for this field are listed in [Table 4-5](#).

Usage

This field is used in all messages related to a cardholder transaction. For balance inquiries, the code must be 00. In several message types that may follow an original transaction, the POS condition code identifies the type of processing performed:

In a representment, the code must be 13.

In a chargeback, this code must be 17.

In a chargeback reversal, this code must be 54.

STIP and Switch Advices: This field is present in the following advices:

STIP-generated 0220 or 0420 advice

Switch-generated 0420 advice

Field Edits

Required in all 02xx and 04xx messages except fee collections/funds disbursements (Visa only). The value in a response must match that in the request.

Reject Codes

0018 = Invalid value

0284 = Field missing

0596 = Consistency error; message is for a different cardholder function type than the other records in the transaction set, or a primary request followed an adjustment

0597 = Consistency error; second financial request for same cardholder function (card number, reference number, and type of request are the same; trace number is different)

0598 = Consistency error; message is a primary request or its reversal but an adjustment has already been processed for this transaction set

0647 = Consistency error; the POS Condition Code in response does not match the value in the request

Valid Values**Table 4–5: Field 25 POS Condition Codes**

Code	Definition	Edits Associated With Code
00	Normal transaction of this type	n/a
02	Unattended customer-operated terminal (for example, Automated Dispensing Machine)	PIN Data (Field 52) required.
13	Representment of item	Message Type must be 0220 or 0230.
17	Chargeback (or advice)	Message Type must be 0422 or 0432.
54	Chargeback reversal	Message Type must be 0422 or 0432.

Field 26—Point-of-Service PIN Capture Code

Attributes

fixed length
2 N, 4-bit BCD (unsigned packed); 1 byte

Description

A value indicating the maximum number of PIN characters that can be accepted by the point-of-service device.

Usage

This field is used in requests and advices with PINs, only if Field 52—PIN Data is present in cash disbursements, balance inquiries, and account transfers, and the point-of-service device cannot accept the standard maximum PIN length of 12 (as defined in ISO/TC68/SC2/WG6, draft proposal 9546/1). It is not used in responses or advice responses, or misdispense and back office adjustments.

STIP Advices: This field is present in STIP-generated 0220 advice if it was in the request.

Advices From BASE II Endpoints: Not applicable.

Comments

When the PIN is verified by VisaNet as part of the PIN Verification Service, this field is forwarded to the issuer, and its value is *not* zeroed out by VisaNet. (See also the processing for fields 52 and 53.)

Field Edits

If this field is present, the value must be between 04 and 12.

Reject Codes

0036 = Invalid value

Field 28—Amount, Transaction Fee

Attributes

fixed length
1 AN, EBCDIC +
8 ANS, EBCDIC
total: 9 bytes

Description

An acquirer-assessed ATM transaction surcharge fee in the transaction amount currency for information only (the fee amount is included in field 4).

The 1 AN prefix is “D” for debit or “C” for credit.

Currency

The currency used to express this fee is the same as that used in Field 4—Amount, Transaction. The currency code in Field 49—Currency Code, Transaction applies.

The number of decimal places assumed for this field depends on the currency.¹ If that currency is defined with three decimal places, the last digit of this field must be zero.

Usage

The field is used in 0200 cash disbursements, account transfers, and balance inquiries. When present in the original request, it must also be present in subsequent 0220 misdispense or back office adjustment requests and advices, 0400/0420 reversal requests and advices, 0422 chargebacks (if present in the original requests), and 0220 representments. It is not used in responses or advice responses. It is not used in fee collections/funds disbursement transactions.

U.S. acquirers must use this field when surcharging an ATM transaction. It does not apply for acquirers in other regions. It is optional for Visa issuers, and mandatory for Plus issuers.

For reversals, the value should be the same as that in the original, because it is the amount in field 4 that will be reversed.

¹ Currency codes and the locations of the implied decimal place for each currency are listed in Appendix E, Country and Currency Codes.

STIP and Switch Advices: This field is present in the following advices if it was in the request:

STIP-generated 0220 or 0420 advice

Switch-generated 0400/0420 advice

Advices From BASE II Endpoints: Not applicable.

Comments

Field 28 is for informational rather than settlement purposes—the amount in field 28 must be added to or subtracted from the amount in field 4 in the request to determine the amount dispensed.

A *D* designates that the surcharge is a debit to the cardholder's account. For example, a cardholder requests \$20 and the acquirer imposes a surcharge of \$1. Field 4 would contain \$21, and field 28 would contain a *D* in byte 1 and \$1 in the amount portion of the field. The cardholder receives \$20 from the ATM but the cardholder's account is debited for \$21.

A *C* is used in the request when the surcharge is a credit to the cardholder, such as if the acquirer is paying the cardholder as an incentive to use the ATM. For example, a cardholder requests \$20 and the acquirer surcharge is a \$1 credit. Field 4 would contain \$19, and field 28 would contain a *C* in byte 1 and \$1 in the amount portion of the field. The cardholder receives \$20 but the cardholder's account is debited for \$19.

Reversals must contain the same value as their originals.

Field Edits

The prefix must be *D* to designate that the surcharge is a debit to a cardholder's account or *C* to designate that the surcharge is a credit to a cardholder's account. The eight digits for the fee amount must be numeric; all zeros is valid.

Reject Codes

0134 = Invalid value

0623 = Field present in a message type for which it is not allowed

Field 32—Acquiring Institution Identification Code

Attributes

variable length
1 byte, binary +
up to 11 N, 4-bit BCD (unsigned packed); maximum 7 bytes

Description

This code identifies the financial institution acting as the acquirer of this cardholder transaction. The acquirer is the member or system user that installed the ATM.

The ID can be a Visa BIN, a Plus PMC, or another code that identifies the financial institution. Visa BINs are usually six digits, but the code may be up to 11 digits long. Codes other than Visa BINs can be supported; for example, a routing and transit number that complies with the ISO 7812 standard, but this must be prearranged with Visa.

When a member processing center operates for multiple acquirers, this is the code for the individual member or system user, not a code for the processing center.

The value specifies the number of digits in the ID code. If the ID code contains an odd number of digits, a leading zero is required to pad the first unused half-byte of data. Because this zero is filler, not part of the ID, it is *not* counted for the length subfield.

Usage

This acquirer BIN field is a key data element, used to match a message with others in a given transaction set. The value in the original request must be the same in the response and all other messages in that set, including any chargeback, chargeback reversals, representments, misdisbursements or back office adjustments.

The BIN in this field is assumed to be the one associated with the Acquirer Working Key (AWK) used to encrypt the PIN, unless the message also contains Field 33—Forwarding Institution Identification Code.

If the AWK is associated with a member processing center rather than the acquirer identified by this field, the processing center's ID must be placed in Field 33 (Forwarding Institution Identification Code), which is then assumed to identify the AWK.

Auto-CDB (Visa only): This field is present in an 0322 advice and must be returned in the 0332 response. The value is 400004.

CRIS Advices: Field 48 of the CRIS alert contains the original value of field 32 from the transaction being reported.

STIP and Switch Advices: This field is present in the following advices if it was in the request:

STIP-generated 0220 or 0420 advice
Switch-generated 0420 advice

Advices From BASE II Endpoints: This field is included if it was present in the BASE II record.

Fraud Reporting:

- Member-generated—The field is required for fraud reporting and must match the value in the original transaction. For ICS and NRI/PS604, the field is not required.
- Visa-generated—The field contains the value from the original fraud transaction. The field may be present if reported in the original fraud transaction.

Comments

This field is one element of both the transaction key and the transaction set key.

Field Edits

Required in all 02xx and 04xx messages, and in all 06xx messages except text and funds transfer totals messages.

This field must contain a 6-digit Visa BIN or an ID code. If the value is other than a Visa BIN, it must be prearranged with Visa.

Reject Codes

0020 = Invalid length

0021 = Invalid value¹

0287 = Field missing

¹ The source station ID (in Header Field 6) must be certified for PIN processing. Violation of this requirement results in reject code 0021.

Field 33—Forwarding Institution Identification Code

Attributes

variable length
1 byte, binary +
up to 11 N, 4-bit BCD (unsigned packed); maximum 7 bytes

Description

For ATM transactions without a PIN, (for example, reversals, adjustments, and so forth) this is a code that identifies the institution that forwards a request to VisaNet, that is, to the message originator. The ID code can be a Visa BIN, a prearranged institution ID, or a Plus PMC ID. The length value specifies the number of digits in the ID code. If the ID code contains an odd number of digits, a leading zero is required to pad the first unused half-byte of data. Because this zero is filler, not part of the ID, it is *not* counted for the length subfield.

If present in the following message types, this field contains the ID of the institution that originates the request or advice:

0422 chargeback
0422 issuer-generated fee collection/funds disbursement (Visa only)
0600/0620 text message

In PIN transactions (cash disbursements, balance inquiries, domestic account transfers), this field contains the ID of the member processing center, but only when it is needed to identify the institution associated with the Acquirer Working Key (AWK) used to encrypt the PIN; that is, this field is required only when the value in field 32 does not point to the AWK. For example, if the acquirer supports several financial institutions but uses only one AWK for outgoing PINs, the ID of the acquirer is placed in this field. This field is then used to determine the AWK when the message reaches VisaNet.

Usage

This field is required if the ID in field 32 cannot be used to identify the AWK used for PIN encryption. When this field is present in an original request, it is also present in related advices and required in any subsequent reversals and reversal advices.

This field is required in an 0600/0620 text message except those for CRIS. It is optional in an 0422 chargeback. It is required in a representment if it was present in the chargeback.

Fee Collections/Funds Disbursements (Visa only): This field is required in an 0422 issuer-generated fee collection/funds disbursement advice and must be returned unchanged in the 0432 response. It is not used in 0220 acquirer-generated fee collection funds disbursement advices.

Dynamic Key Exchange: This field is required in 0800/0810 Dynamic Key Exchange messages to request and deliver new working keys for PIN encryption and to acknowledge their receipt. This field contains the identification code of the BIN to which the new working key applies. The value in the 0800 request must be returned unchanged in the 0810 response.

CRIS Advices: This field contains a Visa-assigned BIN identifying CRIS as the message originator.

Fraud Reporting:

- Member-generated—This field must contain the BIN of the issuer or acquirer submitting the fraud transaction. For ICS and NRI/PS604, the field must contain the BIN of the issuer submitting the fraud transactions.
- Visa-generated—The field always contains 400050.

STIP and Switch Advices: This field is present in the following advices if it was in the request. It is not used in advice responses.

STIP-generated 0220 or 0420 advice

Switch-generated 0420 advice

Advices From BASE II Endpoints: This field may be present in administrative messages.

Field Edits

The value in the length subfield must not exceed 11. If this field is present, the value must be a Visa BIN, prearranged institution ID, or a Plus PMC ID. **Reject Codes**

0033 = Field missing

0056 = Invalid length

0057 = Invalid value

0455 = Field missing

0333 = Field missing (Fraud Reporting)

Field 35—Track 2 Data

Attributes

variable length
1 byte, binary +
up to 37 N, 4-bit BCD (unsigned packed); maximum 20 bytes

Description

The information encoded on Track 2 of the magnetic stripe, including field separators but excluding beginning and ending sentinels and LRC characters.

NOTE: *The Track 2 delimiter/separator character (^) must be encoded as X'D' (binary 1101).*

The length is the total number of hexadecimal digits (not bytes). If this field's Track 2 data equals an odd number of digits, a single leading zero is required in the first half-byte of data for padding. Note that the length indicated above includes the field delimiter but not any leading zero.

Usage

This field is used in original financial requests. It is not used in responses or advice responses, adjustments, reversals, or exception items.

Reversals include the original field 22 value but not the field 35 contents.

Track 2 is required in its entirety. If an ATM acquirer submits both Track 2 (Field 35) and Track 1 (Field 45), VisaNet ignores Track 1 and passes it as received to the issuer.

Visa Smart Debit/Visa Smart Credit (VSDC): If field 22 is 05, indicating a chip-based request, this field is assumed to contain the track data from the chip image, not the magnetic stripe.

STIP and Switch Advices: This field is present in the following advices if it was in the request. It is not used in advice responses.

STIP-generated 0220 advice

Advices From BASE II Endpoints: Not applicable.

Comments

See the *Card Technology Standards Manual* for information about Track 2 card location and content.

Field Edits

Required in 0200 requests and their 0220 STIP advices.

The length value must not exceed 37.

If field 22 = 90 or 05, and field 35 is present rather than field 45, field 35 must contain the complete unaltered Track 2 data from the magnetic stripe or chip. If neither field 35 or field 45 is present when field 22 = 90 or 05, or if the acquirer is not certified for code 90 or 05, the request will be rejected with reject code 0142. If the track data is present and meets system requirements but the issuer is not a CVV or iCVV participant or is not certified for code 90 or 05 in field 22, code 90 or 05 is changed to code 02 or 95, respectively. Track 2 Data, *except for X'D' delimiters*, must be numeric.

The account number in this field must agree with the account number in Field 2.

Reject Codes

0024 = Invalid length

0027 = Bad track data

0142 = Mag stripe data missing or acquirer not certified when field 22 = 90

0291 = Field missing

0521 = Track 2 account number is missing or does not agree with field 2

Field 37—Retrieval Reference Number

Attributes

fixed length
12 AN [actual content limited to numerics], EBCDIC; 12 bytes
normal format: yddnnnnnnnnnn

Description

A number that is used with other data elements as a key to identify and track all messages related to a given cardholder transaction; that is, to a given transaction set. These sets are:

- Cash disbursement
- Balance inquiry
- Account transfer (domestic only)

This is a two-part field. The first four digits are normally a yddd date (Julian date format). The date is defined to be the same day as the date in Field 7—Transmission Date/Time of the original request. The last eight digits are a *numeric* transaction identification number.

Usage

The retrieval reference number is a key data element for matching a message to others within a given transaction set. The retrieval reference number also contains key matching data for messages between single-message acquirers and dual-message issuers. The reference number must be the same in all messages for the set. For example, a new retrieval number is assigned when a financial transaction is processed. The same number appears in all related messages: cash disbursement, response, advice, reversal, misdispense and back office adjustments, chargeback, chargeback reversal, or representment.

This field is mandatory in all 02xx, 03xx, 04xx, and 06xx messages. It is not used in 05xx or 08xx messages.

Auto-CDB (Visa only): This field is present in an 0322 advice and must be returned in the 0332 response.

Visa Smart Debit/Visa Smart Credit (VSDC): This field is required in 0620 authentication failure or issuer script advices and their 0630 responses.

STIP and Switch Advices: This field is present in the following advices:

- STIP-generated 0220 or 0420 advice
- Switch generated 0420 advice

Advices From BASE II Endpoints: This field is present.

CRIS Advices: V.I.P. generates this value for the 0620 advice to the issuer. This field is present in both CRIS formats.

Fraud Reporting:

- Member-generated—The field is required for fraud reporting and must match the value in the original transaction. For ICS and NRI/PS604, if there is no original transaction, the field must be generated.
- Visa-generated—The field contains the Retrieval Reference Number from the original fraud transaction. The field may be present if reported in the original fraud transaction.

Comments

The values in this field for messages originating from BASE II endpoints might not fully reflect the values of the original financials. See “Message Matching to Dual-Message Members” in [Chapter 1. Message Matching](#).

For single-message originals, the value for this field should be based on the content of fields 7 and 11 in the original request or advice. Positions 1 through 12 should contain the following types of data to facilitate key data matching for messages between single-message acquirers and dual-message issuers:

Positions 1–4 = the yddd equivalent of the field 15 date

Positions 5–6 = 00

Positions 7–12 = the value from field 11

NOTE: For DRB generated advice, SMS may default first 4 digits in yddd (Julian date format) from settlement date and last six digits from System Trace Number (Field 11) if field 37 is not provided from Offline.

Field Edits

The value must be numeric. If present in the request, it must be in the response and the values must match.

The first four digits must be a valid yddd date in the Julian date format, where the first digit = 0–9 and the next three digits = 001–366.

NOTE: The value in field 37 cannot be used again for 48 hours or the transaction may be rejected with reject code 600.

Reject Codes

0094 = Invalid value in first four digits

0095 = Invalid value

0310 = Field missing

Field 38—Authorization Identification Response

Attributes

fixed length
6 AN, EBCDIC; 6 bytes

Description

The authorization code provided by the issuer when a transaction is approved, or a no-reason-to-decline code is provided for successful verifications.

NOTE: *A STIP authorization code is derived from the retrieval reference number, account number, date, and time, and the algorithm can generate 99,999 unique combinations. It is therefore possible to receive identical authorization numbers for different transactions.*

Usage

The issuer must provide six positions for this field, even when less than six positions are meaningful. For reversals, the value should be that from the original request.

This field is used in (1) approval responses for original financial requests, (2) any subsequent reversal requests or advices, and (3) chargebacks and chargeback reversals. It is not used in reversal responses, representments, or adjustments.

STIP and Switch Advices: When STIP or the Switch generates an 0220 or 0420 advice, this field is included if it was in an 0210 approval response or the 0400 request. STIP includes this field in an 0220 advice only if it approves the transaction.

Advices From BASE II Endpoints: This field is included if it was present in the BASE II record, except for funds transfer advices and fee collection advices (Visa only).

Fraud Reporting:

- **Member-generated**—If entered, the field must match the authorization code in the original transaction.
- **Visa-generated**—The field contains the authorization code from the original fraud transaction. The field may be present if reported in the original fraud transaction.

Field Edits

Acceptable characters are A–Z in uppercase, 0–9, and spaces. The field *should not* contain all zeros or all spaces; however, acquirers must be able to receive all zeros or all blanks. No special characters are allowed.

An 0210 approval from the Plus Switch may not contain field 38.

For Visa only, this field is required in an 0210 approval responses when field 39 is 00, and it is required in an 0400/0420 reversal or an 0422 chargeback or chargeback reversal if it was present in the 0210 response.

Reject Codes

0293 = Field missing

Field 39—Response Code

Attributes

fixed length
2 AN, EBCDIC; 2 bytes

Description

A code that defines the response to a request or the message disposition.

Code 00 indicates *approval* (a positive authorization decision) and *acceptance* (acknowledgment of receipt of a transaction or a message).

Usage

This field is used in all responses except those for reconciliation and most network management functions.

SMS member processing centers must approve (00) most advices.

Plus Switch: Plus transaction messages routed to the Plus Switch are subject to that switch's field and consistency editing in addition to the edits enforced by VisaNet.

VisaNet returns response code 12 (invalid transaction) in field 39 whenever the Plus Switch rejects an adjustment, reversal, chargeback, representment, or administrative message. Examples of error conditions that result in response code 12 are:

- A reversal occurred with a Plus settlement date that is not the current Plus processing date.

- The reversal request time stamp did not match the original request.

- A duplicate reversal was sent (and was not already detected by VisaNet).

- A text message routed to an invalid Plus member processing center.

- The adjustment request occurred outside the allowable time frame.

- A transaction sequence error occurred (that is, checking consistency so that a representment does not occur without a prior chargeback, and so on).

CVV or iCVV: If Visa performs CVV or iCVV checking and detects an invalid CVV or iCVV, the authorization request forwarded to the issuer contains this field with code 82 if the issuer elects to receive CVV or iCVV results using field 39. When the CVV or iCVV is invalid, the issuer should use the pickup code 04 or the decline code 05.

Dynamic Key Exchange: This field is present in 0810 responses to request for new working keys. VisaNet uses response code 00 (request acknowledged, will comply) when it accepts the member's request for a key change. The member must use this response code in the 0810 response to indicate that the key has been accepted and is ready for use.

VisaNet uses code 06 (request acknowledged, unable to comply) when it cannot accept a key change request. This occurs if the identifying institution is not listed at Visa as a Dynamic Key Exchange participant, or if the request was received while a key change was in progress, or if the value in Field 53—Security Related Control Information in the request is incorrect. The member must use code 06 when it cannot accept the new key.

If VisaNet encounters PIN block errors during normal message processing, it returns a response code of 81 in the 0210 response message and initiates an automatic acquirer key change. If the issuer encounters a PIN block error during verification, it returns a response code of 81 in the 0210 response. VisaNet then initiates an automatic working issuer key change.

STIP and Switch Advices: This field is present in the following advices:

STIP-generated 0220 or 0420 advice
Switch-generated 0420 advice

Advices From BASE II Endpoints: This field is not present in any BASE II advice. It must be 00 in the advice response.

CRIS Advices: The field 39 response code from the transaction causing the alert appears in field 48.

Fraud Reporting:

- Member-generated—The field contains the code provided by SMS to acknowledge the receipt of the 9620 message. The value is always 00 (two zeros).
- Visa-generated—The field contains a code provided by the member to acknowledge receipt of 9620 messages. It must always be 00.

Field Edits

Required in all responses and advice responses *except 0510, 0530, and 0810 messages.*

This code must be 00 in an 0410, 0430, 0432, 0610, or 0630 response. However, a member processing center may receive code 12 in certain advice responses from the Plus Switch and may receive code 79 in 0410 or 0430 responses from VisaNet.

In addition, codes 76 and 94 can be used as described in [Table 4-6](#) and [Table 4-7](#).

Table 4-6: SMS Processing Rules for Response Codes 76 and 94 in Field 39

Condition	SMS Processing Rule
SMS is unable to match the reversal request to a previously submitted original message.	SMS will return the transaction with Response Code 76—Unsolicited Reversal.
A transaction is submitted that contains values in the tracing data fields that duplicate the values in a previously submitted transaction.	SMS will return the transaction with Response Code 94—Duplicate Transmission.
A response is received by VisaNet that contains the value 76 or 94.	SMS will return the response with Reject Code 0087—Invalid Value. Only SMS can use the new response codes.

Table 4–7: SMS Messages That Can Include Response Codes 76 and 94

Type of Member	Response Code (Field 39)	Message Type
Acquirer	76	0410—Reversal of Financial Response 0430—Reversal of Financial Advice Response
	94	0210—Financial Response 0230—Financial Advice Response 0230—Fee Collection/Funds Disbursement Response 0430—Reversal of Financial Advice Response
Issuer	94	0420—Reversal of Financial Advice 0432—Chargeback Response 0432—Chargeback Reversal Response

NOTE: Responses containing code 94 in this field may also include field 44.11, which contains the response code from the original transaction.

Field 39 codes must be one of those listed in [Table 4–8](#), subject to the restrictions in the table footnotes.

Reject Codes

0087 = Invalid value

0294 = Field missing

0590 = Invalid value (not 00 or 55 when it should be)

[Table 4–8](#) lists the valid ATM response codes and their definitions. The right side of the table indicates which entities can use which codes for which response type. A “✓” means that the code is valid for that category; refer to the list below for the definition of that response category.

Ctr All	✓	Valid for use by issuer or acquirer participant subject to the restrictions noted. Most are for cardholder transactions.
STIP Cdhr	✓	Used in responses generated by STIP when acting for the issuer.
SwchCdhr	✓	Used when VisaNet detects an error in a cardholder-transaction message or when VisaNet generates a response or cardholder transaction status advice.
File Updt	✓	Used in file update responses.
File Inq	✓	Used in file inquiry responses.
Swch Othr	✓	Used by VisaNet for noncardholder requests received from member processing centers.

Exception File codes are listed separately. See the description of Field 127E.1—Action Code for the SMS Exception File, Format 2.

Table 4–8: Field 39 SMS Visa ATM and Plus Response Codes (1 of 4)

Code	Definition	Response Category					
		Ctrl All	STIP Cdhr	Swch Cdhr	File Updt	File Inq	Swch Othr
00 ¹	Approved and completed successfully	✓	✓				
	Accepted and processed	✓			✓	✓	✓
03	Invalid merchant	✓					
04	Pick up card (no fraud)	✓	✓				
05	Do not honor	✓	✓				
06 ²	Error				✓	✓	✓
07	Pick up card, special condition (fraud account)	✓	✓				
11	Approved (V.I.P.)		3				
124	Invalid transaction	✓		✓			
14	Invalid account number (no such number): Does not modulus-10 check Not a valid length for issuer Not in positive PIN Verification File Separator in wrong position	✓	5	5		✓	
15	No such issuer (first 8 digits of account number do not relate to an issuer BIN)			✓		✓	
19	Re-enter transaction	✓					
25	Unable to locate record in file					✓	

Table 4–8: Field 39 SMS Visa ATM and Plus Response Codes (2 of 4)

Code	Definition	Response Category					
		Ctr All	STIP Cdhr	Swch Cdhr	File Updt	File Inq	Swch Othr
28	File temporarily not available for update or inquiry				✓	✓	
39	No credit account	✓					
41	Lost card, pick up (fraud account)	✓	✓				
43	Stolen card, pick up (fraud account)	✓	✓				
51	Not sufficient funds	✓					
52	No checking account	✓					
53	No savings account	✓					
54	Expired card or expiration date is missing	✓	✓				
55	Incorrect PIN or PIN missing	✓	✓	✓			
57	Transaction not permitted to cardholder Used by VisaNet when function requested is not valid for card type	✓		✓			
61	Exceeds approval amount limit (used by STIP when activity amount limit is exceeded)	✓	✓				
62	Restricted card (card invalid in this region or country)	✓		6			
63	Security violation (source is not correct issuer)					✓	

Table 4–8: Field 39 SMS Visa ATM and Plus Response Codes (3 of 4)

Code	Definition	Response Category					
		Ctr All	STIP Cdhr	Swch Cdhr	File Updt	File Inq	Swch Othr
65	Exceeds withdrawal frequency limit (used by STIP when activity count limit is exceeded)	✓	✓				
75	Allowable number of PIN entry tries exceeded	✓	✓				
76	Unsolicited Reversal (a reversal with no original transaction in history)			✓			
79	Already reversed (by VisaNet)			✓			
80	No financial impact (used in reversal responses to declined originals)	✓					
81	Cryptographic error in PIN (used for cryptographic error condition found by security module during PIN decryption)	✓		✓			
82	Incorrect CVV ⁷		✓	✓			
86	Cannot verify PIN; for example, no PVV	✓	✓				
89 ⁸	Ineligible to receive financial position information (GIV)						✓
91	Destination unavailable or time out when no stand-in			✓			✓
92	Financial institution or intermediate network facility cannot be found for routing (receiving institution ID is invalid).			✓			✓
93	Transaction cannot be completed—violation of law	✓					

Table 4–8: Field 39 SMS Visa ATM and Plus Response Codes (4 of 4)

Code	Definition	Response Category					
		Ctr All	STIP Cdhr	Swch Cdhr	File Updt	File Inq	Swch Othr
94	Duplicate Transmission			✓			
96	System malfunction	✓	✓	✓		✓	✓

¹ 00 is the only valid response from an issuer station for a reversal or advice except in certain responses from the Plus Switch. Visa PVS uses 00 to inform issuer that the PIN is correct.

² In 0312 responses containing code 06, Field 48—Additional Data—Private, identifies the error reason. For 0810 Dynamic Key Exchange responses, VisaNet uses this code to mean it cannot accept a member's key change request.

³ Not returned in response; converted to 00 instead. For security reasons, this code should not be used by the issuer. If code 11 is received by VisaNet, it is changed to 00 before the response is returned to the acquirer.

⁴ Plus Switch reversals: the Plus Switch allows 24 hours after its end-of-day settlement cutoff, after which the Plus Switch issues the denial response code 12.

⁵ Check digits are verified only at issuer request.

⁶ Reserved for future use.

⁷ This code is valid only in advices.

⁸ Used in 0810 response to request the current Gross Interchange Value.

Field 41—Card Acceptor Terminal Identification

Attributes

fixed length
8 ANS, EBCDIC; 8 bytes

Description

This field contains a code that identifies the automated teller machine (ATM). The code must be unique to a specific terminal within the acquirer's network.

An identification code of less than eight positions must be left-justified and the remainder of the field space-filled.

Usage

This field is used for all messages related to a cardholder transaction except fee collections/funds disbursements (Visa only). If present in requests, this field must be preserved and returned in responses.

NOTE: *This field required in Plus 0620 card capture messages.*

CRIS Advices: The field 41 ID from the transaction causing the alert is in field 48.

STIP and Switch Advices: The field is present in the following advices if it was in the request. It must contain the original financial transaction value, and it must be returned unchanged in responses.

STIP-generated 0220 and 0420 advice
Switch-generated 0420 advice

Advices From BASE II Endpoints: This field is present if it was in the BASE II record except in funds transfer and fee collection (Visa only) advices.

Fraud Reporting:

- Member-generated—If entered, the field must match the value in the original transaction. Asia-Pacific and U.S. only: the field is required. For ICS and NRI/PS604, the field is not present.
- Visa-generated—The field contains the value from the original fraud transaction. The field may be present if reported in the original fraud transaction.

Field Edits

This field is required in any message related to a cardholder transaction (02xx, 04xx) and must contain a nonzero value.

Reject Codes

0170 = Invalid value

0289 = Field missing

Field 42—Card Acceptor Identification Code

Attributes

fixed length
15 ANS, EBCDIC; 15 bytes

Description

This field contains the name of the institution operating the automated teller machine (ATM). If the ID code is less than 15 positions, it must be left-justified and space-filled.

Usage

This field is used in all messages related to a cardholder transaction except fee collections/funds disbursements (Visa only). The value must be returned unchanged in the response.

NOTE: *This field is required in Plus 0620 card capture messages.*

CRIS Advices: The field 42 code from the transaction causing the alert is in field 48.

STIP and Switch Advices: This field is present in the following advices if it was in the request. It must be returned unchanged in their responses.

STIP-generated 0220 or 0420 advice
Switch-generated 0420 advice

Advices From BASE II Endpoints: This field is present if it was in the BASE II record except in funds transfer and fee collection (Visa only) advices.

Fraud Reporting:

- Member-generated—If entered, the field must match the value in the original transaction. Asia-Pacific and U.S. only: the field is required. For ICS or NRI/PS604, the field is not present.
- Visa-generated—The field contains the value from the original fraud transaction. The field may be present if reported in the original fraud transaction.

Field Edits

This field is required in any messages related to a cardholder transaction (02xx, 04xx) and must contain a nonzero value.

Reject Codes

0096 = Invalid value

0311 = Field missing

Field 43—Card Acceptor Name/Location

Attributes

fixed length
40 ANS, EBCDIC; 40 bytes

Description

The location of the automated teller machine (ATM). This field identifies the ATM location, while field 19 identifies the location of the acquirer.

Positions:

1–25

26–38

39–40

ATM Location	City Name	Country Code
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Positions 1–25, ATM Location: The ATM location expressed as an ATM branch number, street address, or equivalent (for example, “1 Camden Passage” or “4th and Main”). (Field 42 identifies the institution operating the ATM.)

Positions 26–38, City Name: The ATM location name of the city where the ATM is located, branch number, or street address.

Positions 39–40, Country Code: The two-character alpha code for the country where the ATM is located. See Appendix E, Country and Currency Codes. Country codes must be upper case.

Usage

This field is used in all messages related to a cardholder transaction except fee collections/funds disbursements (Visa only). The value from the original must be used in any subsequent transaction. It is not used in responses or advice responses.

Visa Cash Load: This field cannot contain SV: in positions 1–3, and Field 3, Processing Code, must contain either 60 or 67 in positions 5–6.

CRIS Advices: The field 43 value from the transaction causing the alert is in field 48.

Fraud Reporting:

- Member-generated—The field must match the value in the original transaction. For ICS and NRI/PS604, the field is not present.

- Visa-generated—The field contains the Card Acceptor Name/Location from the original fraud transaction. The field may be present if reported in the original fraud transaction.

STIP and Switch Advices: This field is present in the following advices if it was in the request.

STIP-generated 0220 or 0420 advice

Advices From BASE II Endpoints: This field is included except in funds transfer and fee collection (Visa only) advices.

NOTE: *This field is required in all 0200 and 0400 originals and their 0220 and 0422 advices. The card acceptor name and city name subfield must not contain all zeros or spaces. The country code subfield must be a valid country code.*

Field 43 and field 19 are required in 02xx and 04xx messages even if the ATM location and acquirer are in the same country.

Field Edits

This field is required in all messages related to a cardholder transaction, (02xx, 04xx). It is not used in responses. It is not used in fee collection or funds disbursement transactions.

This field must not contain all zeros or spaces or any slashes. The country code must be a valid ISO alpha country code. See Appendix E, Country and Currency Codes.

For exception transactions requesting National Net Settlement, both the acquirer and the issuer country must be the same as the country code specified in this field.

Reject Codes

0169 = Invalid value

0312 = Field missing

0624 = National Net requested but transaction does not qualify for the service

0625 = National Bilateral requested but transaction does not qualify for the service

Field 44—Additional Response Data

Attributes

variable length
1 byte, binary +
up to 25 ANS, EBCDIC; maximum 26 bytes

Description

This field has two different applications: Visa and Plus.

Visa: Miscellaneous data needed in a response. Visa uses this field for special codes as follows:

- 44.1 Response Source/Reason Code
- 44.2 Not applicable
- 44.3 Not applicable
- 44.4 Reserved
- 44.5 CVV/iCVV Results Code (responses and requests; both Visa and Plus)
- 44.6 Not applicable
- 44.7 Not applicable
- 44.8 Card Authentication Results Code
- 44.9 Not Applicable
- 44.10 Not Applicable
- 44.11 Original Response Code
- 44.12 Not Applicable
- 44.13 Not Applicable

The length subfield specifies the number of *bytes* present in this field. The field format is illustrated in the figure below. Each subfield is described in the detailed discussions that follow this general field writeup.

Positions:

1 2 3 4

Field 44.1

Field 44.2

Field 44.3

Field 44.4

Length	Response source/ Reason code	Not applicable	Not applicable	Reserved
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5

6-7

8

9

10

Field 44.5

Field 44.6

Field 44.7

Field 44.8

Field 44.9

CVV/iCVV results code	Not applicable	Not applicable	Card Authentication Results Code	Not applicable
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11

12-13

14

15

Field 44.10

Field 44.11

Field 44.12

Field 44.13

Not applicable	Original Response Code	Not applicable	Not applicable	
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Length: The number of bytes following the length subfield.

Field 44 content depends on message usage. Unused subfields between response source (44.1) and the first value-filled subfield are either space-filled or null-filled (binary zeros) and passed with the message; all unused subfields following the last value-filled subfield, including all trailing spaces, are omitted.

Plus: This field is used for CVV processing in financial requests and responses. Otherwise, it is used for processing exception items only. It contains a contact name and fax number. If an issuer connected to the Plus Switch does not return a contact name in this field, VisaNet inserts the issuer's Proprietary Member Center (PMC) ID, using the following format:

Positions:		
1–4		5–7
length	identifier: PMC 0	PMC ID

Length: Number of bytes following the length subfield: 7.

Positions 1–4, Data Identifier: Four-position entry routing identifier: PMC 0.

Positions 5–7, PMC: The three-digit numeric PMC ID code for the issuer.

ATM Transaction Standardization Option (Plus): This field does not apply to Plus transactions.

If issuers and acquirers use the “Field 63.5” option instead of the ATM Transaction Standardization Option, they will still use field 44 for the Plus contact information.

If both field 44 and field 63.5 options are chosen, field 44 does not apply.

Usage

Visa: An issuer includes this field in an 0210 response only when it needs to supply fields 44.1 and 44.5. Otherwise, it is omitted. The individual subfield descriptions explain when VisaNet adds this field to requests and responses.

This field is not required for chargebacks, representments, adjustments.

STIP and Switch Advices: Usage varies by subfield. See writeups for fields 44.1 and 44.5.

Advices From BASE II Endpoints: Field 44 is present if the response source was in the BASE II record, except for funds transfer and fee collection (Visa only) advices.

Plus: An issuer includes this field in an 0210 response only when it needs to supply field 44.5.

This field is required in all 0422 chargebacks, all 0220 representments, 0220 adjustments with reason code 2004, and adjustment reversals with message reason code 2006 or 2008.

STIP and Switch Advices: This field is present if it was being processed in the message.

Field Edits

Visa: The value in the length subfield must not exceed 25.

Plus: Field length and data identifier must be valid.

Reject Codes

0071 = Invalid length

0127 = Invalid value

0379 = Field missing

Field 44.1—Response Source/Reason Code

Attributes

fixed length
1 ANS, EBCDIC; 1 byte

Description

I A Visa-defined advice and response reason code, or authorization source code that identifies the entity responding to a request. If the response is from STIP, it explains why STIP responded for the issuer. The codes for this subfield are listed in [Table 4–9](#).

Usage

VisaNet or STIP inserts this subfield and its code in 0210, 0410, and 0430 responses from SMS issuers.

CRIS Advices: The value in the field 44.1 STIP code from the transaction causing the alert is in field 48.

STIP and Switch Advices: This subfield is present in the following advices:

STIP-generated 0220 or 0420 advice
Switch-generated 0420 advice

Comment

An acquirer that only processes SMS messages should plan to accept any value in this subfield, not just those defined for SMS processing. Responses come from both BASE I and SMS issuers.

Field Edits

None.

Reject Codes

None.

Valid Values**Table 4–9: Field 44.1 Response Source/Reason Codes**

Code	Definition	Processing
0	Advice of Exception File change initiated by the Auto-CDB	BASE I
1	Response provided by STIP: request timed out by VisaNet (Assured Transaction Response)	SMS and BASE I
2	Response provided by STIP, or in a response to a verification request	SMS and BASE I
3	STIP response: issuer is in Suppress Inquiries (SI) mode	BASE I
4	Response provided by STIP: issuer not available for processing (for reasons other than SI mode) ¹	SMS and BASE I
5	Response provided by issuer	SMS and BASE I
6 ²	Response provided by STIP on behalf of third-party processor (issuer request for STIP)	BASE I
7 ²	Reversal advice provided by VisaNet to identify a potential duplicate transaction	SMS and BASE I
8 ²	Reversal advice provided by VisaNet to identify a probable duplicate authorization (including returned reference number)	SMS and BASE I

¹ Code 4 is the default code when the others listed here do not apply.

² Values 6 and 7 only appear on issuer advices, never in responses to acquirers.

Field 44.5—CVV/iCVV Results Code

Attributes

fixed length
1 ANS, EBCDIC; 1 byte

Description

Field 44.5 contains a Visa-defined code indicating Card Verification Value (CVV) or Integrated Chip Card CVV (iCVV) verification results. The codes are listed in [Table 4–10](#).

Usage

Requests: This subfield is used in 0200 financial requests and in 0220 advices to inform the issuer of the results of CVV processing when the issuer has opted for VisaNet to conduct the CVV test on the issuer's behalf. The code is passed to issuers that have elected and been certified to receive the CVV verification results in this field.

Visa Smart Debit/Visa Smart Credit (VSDC): This subfield is present in the following messages to the issuer to communicate CVV or iCVV results when V.I.P. has validated the CVV or iCVV on the issuer's behalf if the issuer elects to receive them in this subfield:

- 0200 cash disbursements
- 0200 balance inquiries
- 0200 account transfers

This subfield is used in 0210 request responses to communicate CVV or iCVV result to V.I.P. when either V.I.P. or the issuer has performed the CVV or iCVV check. This subfield is passed to acquirers that have elected to receive CVV or iCVV results and who are certified to receive them.

STIP and Switch Advices: Field 44.5 is available to issuers that have elected to receive CVV results in this subfield.

CRIS Advices: The field 44.5 code from the transaction causing the alert is in field 48.

Responses: At the issuer's option, this subfield is used in 0210 responses by the issuer, regardless of whether VisaNet or the issuer performed the CVV check to communicate the verification results to VisaNet and the acquirer. This code is passed to acquirers that have elected and been certified to receive the CVV verification results.

When VisaNet conducts the CVV test as part of STIP on the issuer's behalf when the issuer is not available, VisaNet inserts the results of its CVV verification.

Field Edits

None.

Reject Codes

None.

Valid Values**Table 4–10: Field 44.5 CVV/iCVV Results Codes**

Code	Definition
(Blank) or not present	Transaction was not CVV tested. Some situation or problem prevents the verification of the CVV or iCVV value. For example: <ul style="list-style-type: none">• Issuer is not participating in the CVV service.• Card does not contain a CVV (that is, the expiration date precedes the beginning of CVV-encoded cards).• The magnetic stripe has an encoding error.• Some system or cryptographic error has occurred.
1	Transaction was checked for CVV or iCVV and failed verification.
2	Transaction passed CVV or iCVV verification.

Field 44.8—Card Authentication Results Code

Attributes

Fixed length
1 ANS, EBCDIC; 1 byte

Description

This field is used for U.S. only.

Field 44.8 is a Visa Smart Debit/Visa Smart Credit field containing a Visa-defined code indicating card authentication results.

Usage

For VSDC transactions, this subfield is used in the following messages to the issuer to communicate Card Authentication results when V.I.P. has performed Card Authentication on the issuer's behalf:

- 0200 cash disbursements
- 0200 balance inquiries
- 0200 account transfers

This subfield is used in 0210 responses to communicate Card Authentication results to V.I.P. when the issuer has performed Card Authentication. This subfield is passed to acquirers that have elected to receive Card Authentication results and that are certified to receive them.

If this code does not apply but subsequent subfields do, this subfield is space-filled. If no other subfields are involved, all trailing spaces are truncated.

STIP and Switch Advices: When Visa STIP conducts the card authentication test on behalf of the issuer, Visa includes the results of card authentication in this subfield if the issuer has elected to receive it.

Advices From BASE II Endpoints: Not applicable.

Field Edits

There are no field edits for field 44.8.

Reject Codes

There are no reject codes for field 44.8.

Valid Values

[Table 4-11](#) provides valid values for field 44.8.

Table 4-11: Field 44.8 Card Authentication Results Code

Code	Definition
(Blank) or not present	Card authentication was not performed, or some other situation or problem prevented the verification of card authentication. For example, issuer is not participating in the Card Authentication service or system, or cryptographic error occurred.
1	The ARQC was checked but failed verification.
2	The ARQC was checked and passed verification.

Field 44.11—Original Response Code

Attributes

fixed length
2 AN, EBCDIC; 2 bytes

Description

When SMS encounters a duplicate transaction, this field contains the field 39 response code from the original transaction.

Usage

Acquirers and issuers that choose to receive the Original Response Code must be prepared to receive field 44.11 in responses returned with a field 39 response code of 94 (duplicate transaction). The VIC inserts this field in responses.

Acquirers can receive field 44.11 in the following responses:

- 0210 financial response
- 0230 financial advice response
- 0230 fee collection/funds disbursement response (Visa ATM only, not Plus)
- 0410 reversal of financial response
- 0430 reversal of financial advice response

Issuers can receive field 44.11 in the following responses:

- 0432 chargeback response or chargeback reversal response
- 0432 fee collection/funds disbursement response (Visa ATM only, not Plus)
- 0420 reversal of financial advice

Field Edits

There are no field edits for field 44.11.

Reject Codes

There are no reject codes for field 44.11.

Valid Values

Refer to the list of valid values in the “Field 39” description.

Field 48—Additional Data—Private

Attributes

variable length
1 byte, binary +
up to 255 bytes, variable by usage; maximum 256 bytes

Description

This is a VisaNet private-use field for miscellaneous information. Visa has defined multiple uses and field formats for different types of transactions and messages. These are listed below and detailed on the following pages.

Usage 1a: Not applicable

Usage 1b: Error Codes in 0312 Responses, Format 2

Usage 2: Not applicable

Usage 3: Not applicable

Usage 4: Not applicable

Usage 5: Fee Collection/Funds Disbursement (Visa only)

Usage 6a: Funds Transfer Totals (0620); U.S. only

Usage 6b: VSS Funds Transfer Totals (0620)

Usage 7a: Chargebacks and Representments (Visa only)

Usage 7b: Not applicable

Usage 8a: Not applicable

Usage 8b: Not applicable

Usage 9a: Text Messages

Usage 9b: Not applicable

Usage 10: Time Stamp (Plus only)

Usage 11: Not applicable

Usage 12: Not applicable

Usage 13: Card Capture Notice (Plus only)

Usage 14: Dynamic Key Exchange Working Key Check

Usage 15: Not applicable

Usage 16 through Usage 18: Reserved for future use by Visa

Usage 19: Not applicable

Usage 20: Not applicable

Usage 21: Not applicable

Usage 22a: Not applicable

Usage 22b: Not applicable

Usage 22c: Not applicable

Usage 22d: Not applicable

Usage 22e: Not applicable

Usage 23: Not applicable

Usage 24: Not applicable

Usage 25: Not applicable

Usage 26: Not applicable

Usage 27: Not applicable

Usage 28: Not applicable

Usage 29: CRIS Alert, Part 1

Usage 30: Not applicable

Usage 31: FRS-Supplied Error and Warning Data

NOTE: *Regardless of use, the length subfield always specifies the number of bytes that follow the length subfield.*

Field 48—Usage 1b: Error Codes in 0312 Responses, Format 2

Attributes

variable length
1 byte, binary +
4 N, 4-bit BCD (unsigned packed); maximum 3 bytes

Description

When the response code in an 0312 response is 06, this field describes the first error found by VisaNet in a Format 2 Exception or PIN Verification File update message. The field has one subfield following the length subfield and is defined as follows.

Positions:
1–4

length	error code
--------	------------

Length: Number of bytes following the length subfield.

Positions 1–4, Error Code: A 4-digit code for the specific error found in the 0302 request message. Possible error codes are in Appendix B, File Maintenance Error Codes, of this guide.

Field Edits

None.

Reject Codes

None.

Field 48—Usage 5: Fee Collections/Funds Disbursements (Visa only)

Attributes

variable length
1 byte, binary +
up to 255 ANS, EBCDIC; maximum 256 bytes

Description

In an 0220 or 0422 advice of fee collection or funds disbursement, this field explains the reason for the message. In this case, the field has one subfield following the length subfield, as follows. Note that there is no field identifier.

Positions:
1–255

length	explanatory text
--------	------------------

Length: Number of bytes following the length subfield.

Positions 1–x, Text: This is unformatted text that explains the purpose of the message and expands on the reason code.

Usage

This field usage applies only to acquirer and issuer fee collection and funds disbursement advices.

Advices From BASE II Endpoints: This field is present.

Field Edits

Required in 0220 and 0422 messages when positions 1 and 2 of field 3 = 19 or 29. The value in the length subfield must not exceed 255.

Reject Codes

0061 = Field missing
0063 = Invalid length

Field 48—Usage 6a: Funds Transfer Totals (0620)

VisaNet Settlement Service (VSS) participants should refer to “Usage 6b”.

Attributes

variable length
1 byte, binary +
169 AN, EBCDIC; maximum 170 bytes

Description

This field is used for U.S. only.

In an 0620 Funds Transfer Totals message, this field contains the settlement totals for the day. As shown below, a series of subfields after the length subfield are defined for acquirer, issuer, and the net funds transfer total. Note there is no field identifier.

Positions:

1–58

59–116

117–156

157–169

length	acquirer totals	issuer totals	totals from BASE II	net funds transfer amount
--------	-----------------	---------------	---------------------	---------------------------

Length: Number of bytes following the length subfield.

Positions 1–169, Funds Transfer Totals: The 17 totals included in this reporting are formatted as shown in the “Valid Values” section. Each subfield has a sign (C for credit or D for debit) followed by a right-justified and zero-filled amount of 8 or 12 digits. All amounts are expressed in U.S. dollars and cents, with two implied decimal places in each amount.

NOTE: *VisaNet Settlement Services (VSS) participants should refer to “Usage 6b”.*

Usage

This field 48 usage applies only to Funds Transfer Totals messages.

Field Edits

None.

Reject Codes

None.

Valid Values

[Table 4-12](#) shows the funds transfer totals field format for Visa.

Table 4-12: Field 48 Usage 6 Funds Transfer Totals

Positions	Length (S = sign)	Content	
1–9	S + 8 digits	Gross Interchange Value Count	Acquirer Totals
10–22	S + 12 digits	Gross Interchange Value	
23–31	S + 8 digits	Total Interchange Fees Count	
32–40	S + 8 digits	Total Interchange Fees	
41–49	S + 8 digits	Total Processing Charges Count	
50–58	S + 8 digits	Total Processing Charges	
59–67	S + 8 digits	Gross Interchange Value Count	Issuer Totals
68–80	S + 12 digits	Gross Interchange Value	
81–89	S + 8 digits	Total Interchange Fees Count	
90–98	S + 8 digits	Total Interchange Fees	
99–107	S + 8 digits	Total Processing Charges Count	
108–116	S + 8 digits	Total Processing Charges	
117–125	S + 8 digits	Gross Interchange Value Count	BASE II Totals
126–138	S + 12 digits	Gross Interchange Value	
139–147	S + 8 digits	Total Interchange Fees Count	
148–156	S + 8 digits	Total Interchange Fees	
157–169	S + 12 digits	Net Funds Transfer Amount	

NOTE: The values in positions 117 through 156 are for transactions which contain code 9101 in field 63.4.

Field 48—Usage 6b: VSS Funds Transfer Totals (0620)

Attributes

variable length
1 byte, binary +
143 AN, EBCDIC; maximum 144 bytes

Description

In an 0620 Funds Transfer Totals message, this field contains the settlement totals for the day. A series of subfields after the length subfield are defined for acquirer, issuer, and other totals, plus the net funds transfer total, VSS funds transfer SRE, and settlement service identifier. Note that there is no field identifier. [Table 4-13](#) defines the codes for this field.

Positions:

1–39

40–78

79–117

118–130

131–140

141–143

length	acquirer totals	issuer totals	other totals	net funds transfer amount	funds transfer SRE	settlement service identifier
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Length Subfield: Number of bytes following the length subfield.

Positions 1–143: Funds Transfer Totals: The totals included in this reporting are formatted as shown in [Table 4-13](#). Each amount subfield has a sign (“C” for credit or “D” for debit) followed by a right-justified and zero-filled amount of 8 or 12 digits. All amounts are expressed in settlement currency. Decimal places are assumed based on the currency.

Usage

The usage described here applies to funds transfer totals messages for VSS.

Field Edits

There are no field edits for field 48, usage 6b.

Reject Codes

There are no reject codes for field 48, usage 6b.

Valid VSS values for field 48 are provided in [Table 4-13](#).

Table 4-13: Format of VSS Funds Transfer Totals

Positions	Length (S = sign)	Content
Acquirer Totals		
1-8	8 digits	Acquirer Gross Interchange Value Count
9-21	S + 12 digits	Acquirer Gross Interchange Value
22-30	S + 8 digits	Acquirer Reimbursement Fees Amount
31-39	S + 8 digits	Acquirer Visa Charges Amount
Issuer Totals		
40-47	8 digits	Issuer Gross Interchange Value Count
48-60	S + 12 digits	Issuer Gross Interchange Value
61-69	S + 8 digits	Issuer Reimbursement Fees Amount
70-78	S + 8 digits	Issuer Visa Charges Amount
Other Totals		
79-86	8 digits	Other Gross Interchange Value
87-99	S + 12 digits	Other Gross Interchange Value
100-108	S + 8 digits	Other Reimbursement Fees Amount
109-117	S + 8 digits	Other Visa Charges Amount
Net Funds Transfer		
118-130	S + 12 digits	Net Funds Transfer Amount
131-140	10 digits	Funds Transfer SRE
141-143	3 digits	Settlement Service Identifier (see Appendix C, VSS Codes)

Field 48—Usage 7a: Chargebacks and Representments (Visa only)

Attributes

variable length
1 byte, binary +
up to 255 ANS, EBCDIC; 4 bytes total
maximum: 256 bytes

Description

This field contains descriptors for the processing of chargebacks and representments. Five subfields follow the length subfield:

Positions:

1

2

3

4–9

10–x

length	identifier: V	usage code	documentation indicator	chargeback reference	message text
--------	---------------	------------	----------------------------	-------------------------	--------------

Length: Number of bytes following the length subfield.

Position 1, Field Identifier: This is a 1-character code: V Subfield is required.

Position 2, Usage Code: A 1-digit code that distinguishes between a chargeback¹ and a representment. Subfield is required. The codes are:

- 1 = chargeback
- 2 = representment

NOTE: Only one chargeback and one representment is allowed.

Position 3, Documentation Indicator: This is a 1-position code identifying the status of mailed documentation. Subfield is required. The values are listed in [Table 4-14](#).

¹ The usage code and documentation indicator in a chargeback reversal is that from the chargeback being reversed.

Table 4–14: Field 48 Usage 7a Documentation Indicator

Code	Definition
Space	Not applicable
0	No documentation provided
1	Mailed documentation to follow
2	Invalid acquirer's reference number used in prior chargeback record; no supporting documentation was required or received
3	Invalid acquirer's reference number used in prior chargeback record, and supporting documentation was received
4	No supporting documentation received for prior chargeback

Positions 4–9, Chargeback Reference Number: This 6-digit number is optional; it is assigned by issuers to chargebacks for control purposes. If present, the acquirer must include it in all subsequent representments (validation requests or advices) for the disputed transaction (plus corresponding chargebacks from the issuer), as well as on any mailed documentation. If this subfield is not applicable, it must be zero-filled.

Positions 10–x, Message Text: This subfield is required and must be completed in accordance with *Visa International* and *Visa U.S.A. Operating Regulations* (see “Chargeback and Presentment Procedures” for message text usage). It is a variable length field (up to 50 characters) of unformatted text describing a chargeback or representment. This text in a chargeback reversal must be the text from this subfield of the chargeback.

Usage

This field 48 usage applies only to Visa chargebacks, chargeback reversals, and representments.

The exact value of the message text subfield is specified in the *Visa U.S.A. and Visa International Operating Regulations*.

Advices From BASE II Endpoints: This field is present in chargebacks, chargeback reversals, and representments.

Field Edits

If field 63.1 is 0002 (VisaNet), this field is required in 0422 chargebacks and chargeback reversals, and in 0220 representments.

The value in the length subfield must be from 10 through 59.

Position 1, Field Identifier: This value must be V.

Position 2, Usage Code: This code must be 1 or 2. Code 3 will cause a reject.

Position 3, Documentation Indicator: This subfield must contain space, 0, 1, 2, 3, or 4.

Positions 4–9, Chargeback Reference Number: This subfield must be numeric.

Positions 10–59, Message Text: This subfield is required in all chargebacks, chargeback reversals, and representments.

Reject Codes

0061 = Invalid value or field missing

0143 = ATM chargeback usage code not 1

Field 48—Usage 9a: Text Messages

Attributes

variable length
1 byte, binary +
up to 255 ANS, EBCDIC; maximum 256 bytes

Description

In an 0600 or 0620 administrative message, this field is used for unformatted general information. Two subfields are defined after the length subfield.

Positions:		
1		
2–255		
length	identifier: #	unformatted text

Length: Number of bytes following the length subfield.

Position 1, Field Identifier: This is a 1-position code: #. It identifies the type of information in this field.

Positions 2–x, Text: This subfield contains the information the sender wants to convey to the recipient, which may be a member or VisaNet.

Usage

This field usage applies only to 0600 and 0620 administrative messages. It is not used for cardholder transactions.

CRIS Alerts (Visa only): The positions and values used in CRIS alert messages are listed in [Table 4–15](#).

Table 4–15: Field 48 Usage 9a CRIS Alert Values

Position	Description	Value
2	Field Identifier	R = risk alert C = CVV alert
3	Mathematical model version designator—this position is alphanumeric with an initial value of 1, to identify the model used to generate the alert	1, 0–Z permitted
4	Major product designator—this position is alphanumeric with a possible value of 0–Z to identify the model product type	0 = default 1 = credit 2 = debit 3–Z = reserved for future use
5	Minor product designator—this position is alphanumeric with a possible value of 0–Z to identify the minor product/model designator	0 = default 1 = fraud application model 2–Z = reserved for future use
6–10	CRIS Transaction Risk Score	numeric value 00000–00999

Switch advices: This field is present in a Switch-generated 0620 advice if it was in the request.

Advices From BASE II Endpoints: This field is present in text message advices.

Field Edits

Required in an 0600 or 0620 message if field 70 is 883. The value in the length subfield must not exceed 255. The field identifier must be the # character.

Reject Codes

0061 = Invalid value or field missing

0063 = Invalid length

Field 48—Usage 10: Time Stamp (Plus only)

Attributes

variable length
1 byte, binary +
14 ANS, EBCDIC; maximum 15 bytes

Description

This field is used for the tracing information required in messages for Plus transactions processed through the Plus Switch. This field applies only to Plus and ATM Gateway transactions. For this use, the field has three subfields after the length subfield.

Positions:			
1	2–10	11–14	
length	identifier: P	time and tracing number	local date

Length: Number of bytes following the length subfield.

Position 1, Field Identifier: This is a 1-character code: P. It identifies the type of field information.

Positions 2–10, Time and Transaction Tracing Number: This is a 9-digit value assigned by Plus in hhmmssnnn format.

Positions 11–14, Local Date: This is the 4-digit date set by the Plus Switch, in mmdd format.

Usage

This field usage applies to cash disbursement, balance inquiry, misdispense or back office adjustments, chargeback, and account transfer messages related to certain Plus transactions. The field is added to 0210 responses coming from issuers connected to the Plus Switch. Issuers attached to VisaNet do not have to return this field in a response. If present in a response destined for a VisaNet attached acquirer, the field will be dropped by V.I.P. before the message is forwarded to the acquirer.

For acquirers that require this field in an 0210 response, the acquirer must save it for possible use in the subsequent messages listed below. When this field is present in one of these requests or advices, it must be returned in the reply.

0220 adjustments and 0230 responses
0400/0420 reversals and 0410/0430 responses
0220 representments and 0230 responses

This field is also present in 0422 chargebacks and chargeback reversals coming from a Plus issuer connected to the Plus Switch and is required in their 0432 responses.

STIP and Switch Advices: This field is present in the following advices if it was in the request:

STIP 0220, 0420, and 0620 advice
Switch-generated 0420 advice

Field Edits

When field 48 is present and field 63.1 = 0004, the value in the length subfield must be 14, and the field identifier must be P.

Reject Codes

0061 = Invalid value
0063 = Invalid length

Field 48—Usage 13: Card Capture Notice (Plus only)

Attributes

fixed length
1 byte, binary +
up to 101 ANS, EBCDIC; maximum 102 bytes

Description

In an 0620 administrative message used as a card capture notice, this field contains information about the card and its capture. Twelve subfields including those for spaces are defined after the length subfield, as shown below. The space subfields are required.

Positions:

1	2–8	9	10–15	16	17–35
length	identifier: #	CAPT xx	space	capture date	space
36	37–40	41	42–81	82	83–101
space	card expiration date	space	institution name	space	cardholder name

Length: Number of bytes following the length subfield. Note that positions 9, 16, 36, 41, and 82 are space-filled.

Position 1, Field Identifier: A 1-position code: #. It identifies the type of information in this subfield.

Position 2–8, Capture Status: A 7-position subfield containing the constant value CAPT, followed by a space, then a 2-digit status code: 00 = card successfully captured; 01 = card not captured.

Positions 10–15, Capture Date: This 6-digit subfield contains the date the card was captured in mmddyy format.

Positions 17–35, Account Number: This 19-digit subfield contains the account number on the card, with trailing spaces if necessary.

Positions 37–40, Card Expiration Date: This 4-digit subfield is defined for the card expiration date in yymm format. If the date is not available, this subfield is space-filled.

Positions 42–81, Institution Name: This 40-position subfield contains the issuing institution name, with trailing spaces if necessary.

Positions 83–101, Cardholder Name: This 19-position subfield contains the cardholder name, with trailing spaces if necessary.

Usage

This field 48 usage applies to 0620 administrative messages used to notify Plus issuers and acquirers of a card capture result. Capture status code 00 is used when a card is successfully captured. Code 01 is used when the card is not captured.

This field 48 usage also applies to 0620 administrative messages used by the Plus acquirer connected to VisaNet to transmit the actual card capture result if the automatic VisaNet-generated default 0620 card capture message is not correct.

NOTE: *This field usage does not apply to VisaNet-attached acquirers and issuers.*

Field Edits

None.

Reject Codes

None.

Field 48—Usage 14: Dynamic Key Exchange Working Key Check Value

Attributes

fixed length
1 byte, binary +
4 ANS, EBCDIC; maximum 5 bytes

Description

VisaNet generates this field when Dynamic Key Exchange Service participants request new acquirer/issuer working keys, or when VisaNet is instructed to automatically send new ones. It contains a four-digit check value used by members to verify the receipt of a new working key. The format is as follows:

Positions:		
	1	2–5
length	field identifier: &	working key check digits

Length: The number of bytes following the length subfield: 4.

Position 1, Field Identifier: This is a one-position code: &. It identifies the type of information in this field. The ampersand (&) means that this field contains the working key digits to be checked.

Positions 2–5, Working Key Digits: The first four hexadecimal digits of the output resulting from encrypting zeros with the newly issued key in Field 96—Message Security Code.

Usage

This field is present in 0800 messages if Field 70—Network Management Information Code reflects a request for a new acquirer or issuer working key; Field 70 is either 162 (deliver a new acquirer working key) or 163 (deliver a new issuer working key). If present in the request, it is not used in the 0810 response. Field 53—Security Related Control Information indicates which key is being changed.

Members should ensure that the check digits from their security module match those in the 0800 message. For mismatches, the member should return an 06 (error) response code in field 39 of the 0810 response.

Field Edits

None.

Reject Codes

None.

Field 48—Usage 29: CRIS Alert, Part 1

Attributes

variable length
1 byte, binary +
up to 255 ANS, EBCDIC; maximum 256 bytes

Description

This CRIS alert format information appears in 0620 administrative advices. The center receiving this message routes the text to a console, printer, or storage device for follow-up. There is no field identifier.

See “Field 125, Usage 1—CRIS Alert, Part 2” for further information on CRIS alerts.

Positions:					
1	2–4	5–9	10–31	32–44	
Subfield 1: Length	Subfield 2: CRIS Alert Type Identifier	Subfield 3: CRIS Alert Type	Subfield 4: CRIS Transaction Risk Score	Subfield 5: Primary Account Number	Subfield 6: Transaction Amount
45–57	58–67	68–75	76–79	80–83	84–94
Subfield 7: Amount, Cardholder Billing	Subfield 8: Transmission Date and Time	Subfield 9: Conversion Rate, Cardholder Billing	Subfield 10: Merchant Type	Subfield 11: POS Entry Mode	Subfield 12: Acquirer BIN
95–96	97–104	105–119	120–159	160	161
Subfield 13: Response Code	Subfield 14: Card Acceptor Terminal ID	Subfield 15: Card Acceptor ID Code	Subfield 16: Card Acceptor Name/Location	Subfield 17: Response Source/Reason Code	Subfield 18: Address Verification Result Code
162	163–165	166–168	169–172	173–176	
Subfield 19: CVV Results Code	Subfield 20: Currency Code, Transaction	Subfield 21: Currency Code, Cardholder Billing	Subfield 22: Network ID	Subfield 23: STIP and Switch Reason Code	

Length Subfield: This value indicates the number of bytes following the length subfield.

Position 1, CRIS Alert Type Identifier (Subfield 2): This identifier indicates “R” for risk alert or “C” for a CVV alert.

Positions 2–4, CRIS Alert Type (Subfield 3): This subfield takes the values shown in [Table 4–16](#).

Table 4–16: Usage 29 Values for Positions 2–4

Position	Description	Values
2	Mathematical model version designator	Alphanumeric position with the following values: 0 = default 1 = initial value 2–Z reserved for future use
3	Major product designator	Alphanumeric position with the following values 0 = default 1 = credit 2 = debit 3–Z reserved for future use
4	Minor product designator	Alphanumeric position with the following values: 0 = default 1 = fraud application model 2–Z reserved for future use

Positions 5–9, CRIS Transaction Risk Score (Subfield 4): This subfield contains a numeric value between 00000–00999.

Positions 10–31, Primary Account Number (Subfield 5): This subfield contains an up to 22-position cardholder account number from field 2 of the transaction causing the alert; left-justified with trailing spaces.

Positions 32–44, Transaction Amount (Subfield 6): This value is the purchase amount from field 4 of the transaction causing the alert in acquirer currency or U.S. dollars. It may include a character decimal point. The amount is right-justified with leading zeros.

Positions 45–57, Amount, Cardholder Billing (Subfield 7): This subfield contains the transaction amount converted to cardholder billing currency from field 6 of the transaction causing the alert. The amount is right-justified with leading zeros.

Positions 58–67, Transmission Date and Time (Subfield 8): This value indicates the GMT date and time from field 7 of the transaction causing the alert.

Positions 68–75, Conversion Rate, Cardholder Billing (Subfield 9): This subfield contains an 8-position numeric value from field 10 of the transaction causing the alert.

Positions 76–79, Merchant Type (Subfield 10): This subfield provides a 4-position numeric merchant category code from field 18 of the transaction causing the alert.

Positions 80–83, POS Entry Mode (Subfield 11): This value comes from the first two positions in field 22 of the transaction causing the alert. The code specifies whether the entire magnetic stripe is included in the request. The last two positions are spaces.

Positions 84–94, Acquirer BIN (Subfield 12): This value comes from field 32 of the transaction causing the alert. It is left-justified with trailing spaces.

Positions 95–96, Response Code (Subfield 13): This code comes from field 39 of the transaction causing the alert as returned to the acquirer.

Positions 97–104, Card Acceptor Terminal ID (Subfield 14): This value comes from field 41 of the transaction causing the alert. It appears only if it was present in the original message. Otherwise, the position is space-filled.

Positions 105–119, Card Acceptor ID Code (Subfield 15): This value comes from field 42 of the transaction causing the alert.

Positions 120–159, Card Acceptor Name/Location (Subfield 16): This value comes from field 43 of the transaction causing the alert if it appears in the original message. Otherwise, the position is space-filled.

Position 160, Response Source/Reason Code (Subfield 17): This value is the code from field 44.1 of the transaction causing the alert. If no code is present, the position is space-filled.

Position 161, Address Verification Result Code (Subfield 18): This value is the code from field 44.2 of the transaction causing the alert if it is present in the original message. If no code is present, the position is space-filled.

Position 162, CVV Results Code (Subfield 19): This value is the code from field 44.5 of the transaction causing the alert if present in the original message. If no code is present, the position is space-filled.

Positions 163–165, Currency Code, Transaction (Subfield 20): This code comes from field 49 of the transaction causing the alert.

Positions 166–168, Currency Code, Cardholder Billing (Subfield 21):

This code comes from field 51 of the transaction causing the alert.

Positions 169–172, Network Identification Code (Subfield 22): For SMS transactions, this code identifies which network (and set of program rules) was used to process the transaction.

Positions 173–176, STIP and Switch Reason Code: For SMS transactions, this code identifies why SMS stand-in processing responded for the issuer or why SMS generated an advice message.

Usage

This field usage applies only to 0620 advices originated at the VIC as part of the CRIS service.

Field Edits

There are no field edits for field 48, usage 29.

Reject Codes

There are no reject codes for field 48, usage 29.

Field 48—Usage 31: FRS-Supplied Error and Warning Data

Attributes

variable length
1 byte, binary +
up to 255 ANS, EBCDIC; maximum 256 bytes

Description

This field is used in the Fraud Reporting System in Visa-generated FRS messages.

Positions:					
1	2–3	4–7	8–10	11–13	
Length	Application Identifier	Fraud Response Code	Duplicate Sequence Number	Error 1	Error 2
14–16	17–19	20–22	23–25	26–28	29–31
Error 3	Error 4	Error 5	Error 6	Error 7	Error 8
32–34	35–37	38–255			
Error 9	Error 10	Not used			

Length Subfield: This value indicates the number of bytes following the length subfield.

Position 1, Application Identifier: The field indicates usage of the field. Contains F (Fraud data).

Positions 2–3, Fraud Response Code: The field identifies the type of response contained in the transaction. Values are:

TR = Transaction rejected
TW = Transaction warning
TC = Transaction confirmed
MC = Transaction confirmed (merchant perspective)

Positions 4–7, Duplicate Sequence Number: If the warning reason indicates that the transaction would result in a partial duplicate (all fields equal except the sequence number and one other), the field contains the sequence number of the matching transaction previously added to the fraud master file.

Positions 8–10, Error 1: The field contains an error code, if applicable. Otherwise, the field contains spaces.

Positions 11–13, Error 2: The field contains an error code, if applicable. Otherwise, the field contains spaces.

Positions 14–16, Error 3: The field contains an error code, if applicable. Otherwise, the field contains spaces.

Positions 17–19, Error 4: The field contains an error code, if applicable. Otherwise, the field contains spaces.

Positions 20–22, Error 5: The field contains an error code, if applicable. Otherwise, the field contains spaces.

Positions 23–25, Error 6: The field contains an error code, if applicable. Otherwise, the field contains spaces.

Positions 26–28, Error 7: The field contains an error code, if applicable. Otherwise, the field contains spaces.

Positions 29–31, Error 8: The field contains an error code, if applicable. Otherwise, the field contains spaces.

Positions 32–34, Error 9: The field contains an error code, if applicable. Otherwise, the field contains spaces.

Positions 35–37, Error 10: The field contains an error code, if applicable. Otherwise, the field contains spaces.

Positions 38–255: Not used.

Usage

This field contains reject status codes and warning status codes from the Fraud Reporting System. Refer to the *Fraud Reporting System User's Guide* for the reject status codes and warning status codes and their explanations.

This field is used only in Visa-generated FRS messages.

Field Edits

There are no field edits for field 48, usage 31.

Reject Codes

There are no reject codes for field 48, usage 31.

Field 49—Currency Code, Transaction

Attributes

fixed length
3 N, 4-bit BCD (unsigned packed); 2 bytes

Description

This is a multicurrency-only field. It contains a 3-digit *numeric* code that identifies the transaction currency in the following amount fields:

Field 4—Amount, Transaction
Field 28—Amount, Transaction Fee
Field 119—Member Calculated IRF

VisaNet uses this code to determine the number of decimal places in the amount fields (above). See Appendix E, Country and Currency Codes, for a list of valid codes. A leading zero is required to pad the first unused half-byte of this field. The zero is filler, not part of the currency code.

Usage

This field is used in any message related to a cardholder transaction that contains one or more of the amount fields listed above, even when the amount is zero.

This field is used in 0200 balance inquiry requests, even though field 4 is not present, and even if the requestor does not participate in online multicurrency processing. This code specifies the currency in which the acquirer wants the balance amount.

For currencies with three decimal places, the last digit of the amounts in fields 4, 28, or 119 must be zero (that is, the amount must be rounded to two decimal places with a trailing zero).

Multicurrency Participants: Message originator can use any code in Appendix E, Country and Currency Codes. Note that the currency code and country code may not match.

CRIS Advices: The field 49 code comes from the transaction causing the alert in field 48.

Visa Smart Debit/Visa Smart Credit (VSDC): This field is required in 0620 issuer authentication failure or issuer script results advices.

STIP and Switch Advices: This field is present in the following advices if it was in the request. It is not used in advice responses.

STIP-generated 0220 or 0420 advice
Switch-generated 0420 advice

Advices From BASE II Endpoints: This field is present if field 4, 28, or 119 is present.

Non-multicurrency Participants: Message originator must use 840 (U.S. dollars).

Fraud Reporting:

- **Member-generated**—The field must contain a valid currency code. For issuer-reported fraud, the currency code must be the issuer's billing currency or U.S. dollars if the fraud amount represented is in U.S. dollars. For acquirer-reported fraud, the code must be the original transaction currency or U.S. dollars. For member-generated ICS and NRI/PS604 messages only, the currency code must be entered if Field 4—Amount, Transaction is present.
- **Visa-generated**—The field contains the currency code from the original fraud transaction. The field may be present if reported in the original fraud transaction.

Field Edits

This value must be one of the 3-digit numeric codes listed in Appendix E, Country and Currency Codes. This code must be 840 if the message originator does not participate in online multicurrency processing.

Required in every message and message response that contains field 4, 28, or 119.

Required in a balance inquiry request (which contains no amount field).

For National Net Settlement transactions, this field value must be valid for the country.

For Visa and Plus chargebacks, chargeback reversals, and representments, the currency code in this field must match the issuer's billing currency in the Visa systems table, otherwise SMS rejects the message.

Reject Codes

0037 = Invalid value

0315 = Field missing

Field 50—Currency Code, Settlement

Attributes

fixed length
3 N, 4-bit BCD (unsigned packed); 2 bytes

Description

This is a multicurrency-only field. It contains a 3-digit numeric code that identifies the currency used for settlement in the following amount fields:

Field 5—Amount, Settlement

Field 48, Usage 6b: VSS Funds Transfer Totals

Field 86—Credits, Amount

Field 87—Credits, Reversal Amount

Field 88—Debits, Amount

Field 89—Debits, Reversal Amount

Field 97—Amount, Net Settlement

VisaNet uses this code to determine the number of decimal places in the above amount fields. See Appendix E, Country and Currency Codes, for a list of valid settlement currency codes. A leading zero is required to pad the first unused half-byte of this field. The zero is filler, not part of the currency code.

Usage

Multicurrency Participants: This field is added by VisaNet and is required when one or more of the amount fields listed above is present. It is not returned in responses to acquirers. Note that the currency code and country code may not match.

This field is present in 0500/0520 reconciliation messages for multicurrency participants. The field must be returned in a 0520/0530 response only if the recipient is including its own reconciliation totals in fields 86–89.

STIP and Switch Advices: This field is present in the following advices if it was in the request. It is not used in advice responses.

STIP-generated 0220 or 0420 advice

Switch-generated 0420 advice

Advices From BASE II Endpoints: This field is present if the recipient of the advice is participating in online multicurrency processing and the transaction qualifies for settlement. (Flags in field 9 of the message header identify messages that qualify for settlement. See Chapter 2, Message Structure and Header Field Specifications.)

Non-Multicurrency Participants: This field is always omitted; the value is assumed to be 840.

VSS Participants: This field is always present in 0620 funds transfer totals messages.

Field Edits

This value must be one of the 3-digit numeric codes listed in Appendix E, Country and Currency Codes.

Reject Codes

0037 = Invalid value

Field 51—Currency Code, Cardholder Billing

Attributes

fixed length
3N, 4-bit BCD (unsigned packed); 2 bytes

Description

This is a multicurrency-only field. It contains a 3-digit numeric code that identifies the currency used by the issuer to bill the cardholder's account in the following amount field:

Field 6—Amount, Cardholder Billing

VisaNet uses this code to determine the number of decimal places in the above amount field. See Appendix E, Country and Currency Codes, for valid codes. A leading zero is required to pad the first unused half-byte of this field. The zero is filler, not part of the currency code.

Usage

Multicurrency Participants: If field 6 is present in a response, then this field must be present.

VisaNet adds this field in messages for issuers (see field 6).

This field is not used in chargebacks.

CRIS Advices: If the transaction being reported is a multicurrency transaction, the field 51 code from the transaction causing the alert is in field 48.

Visa Smart Debit/Visa Smart Credit (VSDC): This field is present in 0620 issuer authentication failure or issuer script results advices.

STIP and Switch Advices: This field is present in the following advices if it was in the request. It is not used in advice responses.

STIP-generated 0220 or 0420 advice

Switch-generated 0420 advice

Advices From BASE II Endpoints: VisaNet provides this code if the advice recipient participates in online multicurrency processing and the transaction qualifies for settlement. (Flags in field 9 of the message header identify messages that qualify for settlement. See Chapter 2, Message Structure and Header Field Specifications.)

Non-Multicurrency Participants: Not applicable.

CRIS alerts: This field is present in 0620 advices and contains the code for the cardholder billing amount (field 6).

This field is not used in chargebacks (including CRS).

Field Edits

None.

Reject Codes

None.

Field 52—Personal Identification Number (PIN) Data

Attributes

fixed length
64 N, bit string; 8 bytes

Description

A PIN encrypted and formatted as a block of 16 hexadecimal digits. (A PIN is a number assigned to a cardholder for unique identification at the ATM.)

In an outgoing request, the format of this field must conform to the PIN Block Format Code in Field 53—Security Related Control Information. In an incoming request or advice, the format conforms to the PIN Block Format of the issuer, as specified by Visa.

A cardholder PIN is never logged, not even in an encrypted form.

Usage

A PIN is required in an ATM cash disbursement, balance inquiry, or account transfer (domestic only) request. It is not used in any other transactions including chargebacks, chargeback reversals, representments, or adjustments.

If this field is present, Field 53—Security Related Control Information must also be present. It is not used in reversal requests or advices, or in any responses.

STIP Advices: If STIP authorizes a request with a PIN, this field is zero-filled (so the issuer knows the PIN was provided) and included in the STIP advice. Thus, this field may contain all zeros only in a request or advice incoming to the issuer.

Advices From BASE II Endpoints: Not applicable.

Field Edits

Field content is edited by the VisaNet security module during PIN translation and PIN verification. If there is an error, the request message is not rejected; instead, a response code in field 39 of the 0210 response is returned. (The most common response code is 81, which indicates an acquirer key problem.)

This field is required if field 18 is 6011 and the message is an 0200 financial transaction request, where the processing code is an 01, 30, or 40.

Reject Codes

0295 = Field missing

0592 = Field present when not allowed

Field 53—Security Related Control Information

Attributes

fixed length
16 N, 4-bit BCD (unsigned packed); 8 bytes

Description

Data needed by the issuer or the VisaNet security module to process PINs entered at an ATM. See [Table 4-17](#) for field codes. This is a fixed-length field with six subfields:

Positions: 1–2	3–4	5–6	7–8	9–10	11–16
security format code	algorithm ID	PIN block format	zone key index	Not applicable	Not applicable

Positions 1–2, Security Format Code (field 53.1): This code defines the security technique used.

Positions 3–4, PIN Encryption Algorithm Identifier (field 53.2): This code defines the encryption technique used.

Positions 5–6, PIN Block Format Code (field 53.3): This code defines the format of field 52.

Positions 7–8, Zone Key Index (field 53.4): This index indicates which key was used to encrypt the PIN. In Dynamic Key Exchange (DKE) messages, this subfield is used to indicate which key is being changed.

Positions 9–10, PIN Data Type (field 53.5): Not applicable.

Positions 11–16: Visa Reserved (field 53.6): Not applicable.

Usage

This field is required in any message containing a PIN (field 52) or in a dynamic key exchange message. Otherwise, it is not used. The acquirer must place zeros in positions 11–16. The issuer receives values set by VisaNet.

Dynamic Key Exchange: The position 7–8 subfield is used to indicate which of the two possible working keys is to be changed.

Value 01: Working Key 1 is to be changed
Value 02: Working Key 2 is to be changed

This subfield is required in all Visa-initiated or member-initiated 0800 DKE messages. The member must indicate which key is to be changed in 0800 request for key messages. VisaNet also uses this subfield in outgoing 0800 deliver new key messages to indicate which key is to be updated. This subfield is not used in 0810 responses.

STIP and Switch Advices: This field is not used in advice responses. If STIP authorizes a request with a PIN, this field is included in the STIP advice unchanged.

Advices From BASE II Endpoints: Not applicable.

Comments

Positions 5–6, PIN Block Format Code: If VisaNet validates the PIN as part of the PVS service, this field contains the original values inserted by the acquirer.

PIN pads for VisaNet transactions must use ANSI format 0 to create the PIN block prior to encryption. ANSI PIN block format 0 (zero) and Visa PIN block format 1 are identical.

Positions 7–8, Zone Key Index: If the PIN in field 52 is zeroed out before the request reaches the issuer, this code is the original for the acquirer's key.

Field Edits

This field is required if field 52 is present.

Positions 1–2 must be 02 or 20

Positions 3–4 are not edited

Positions 5–6 must be 01, 02, 03, or 04

Positions 7–8 must be 01 or 02

Positions 9–16 must be zeros in outgoing requests

Reject Codes

0088 = Invalid value

0384 = Field missing

Valid Values

Table 4–17: Security Field Codes

Code	Definition
Positions 1–2: Security Format Code	
02	Issuer Key - Plus ISO
20	Zone encryption
Positions 3–4: PIN Encryption Algorithm Identifier	
01	ANSI DES
Positions 5–6: PIN Block Format Code	
01	Format is based on the PIN, the PIN length, the selected rightmost digits of the account number, and the pad characters “0” and “F”—combined through an exclusive OR operation
02	Format is based on the PIN, the PIN length, and a user-specified numeric pad character
03	Format is based on the PIN and the “F” pad character
04	PIN Block Format
Positions 7–8: PIN Zone Key Index	
00	Reserved for Plus for future use
01	Working key 1 is to be changed/used
02	Working key 2 is to be changed/used

Field 54—Additional Amounts

Attributes

variable length
1 byte, binary +
20 ANS, EBCDIC; 21 bytes total
or 40 ANS, EBCDIC; 41 bytes total
or 60 ANS, EBCDIC; 61 bytes total
or 80 ANS, EBCDIC; 81 bytes total
maximum: 81 bytes

Description

This field contains account balance information for ATM balance inquiries or cash disbursements where a balance amount is appropriate. Balance information is for cardholder benefit. Acquirers can display balances at the terminal, or print them on the receipt, or both. The field can be used whether or not the issuer and or acquirer are multicurrency participants.

This field is used by Visa for returning account balance information. After the length subfield, there are four possible sets of the following subfields:

Positions:

1–2

3–4

5–7

8

9–20

length	account type	amount type	currency code	amount, sign	amount
--------	--------------	-------------	---------------	--------------	--------

Length: Number of bytes following the length subfield.

Positions 1–2, Account Type: A 2-digit code (field 54.1) identifying the account type affected by the balance inquiry. Valid codes are listed in [Table 4–18](#).

Positions 3–4, Amount Type: A 2-digit code (field 54.2) describing the use of the amount. Valid codes are listed in [Table 4–18](#).

Positions 5–7, Currency Code: A 3-digit code (field 54.3) that defines the currency used in Positions 9–20. See Appendix E, Country and Currency Codes, for a currency code list.

Position 8, Amount, Sign: A 1-digit code (field 54.4) that defines the value of the amount as either positive or negative.

C = Positive balance

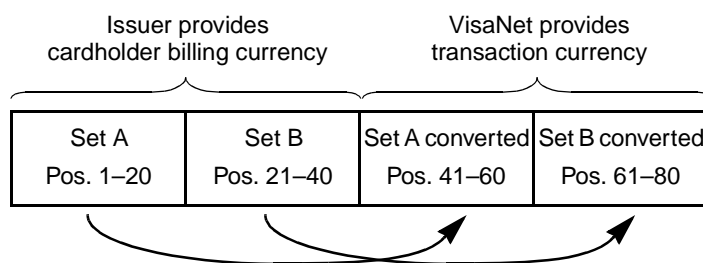
D = Negative balance

Positions 9–20, Amount: A twelve-character amount (field 54.5) that is right-justified and contains leading zeros. The amount also includes an implied decimal relative to the currency code specified in positions 5–7.

Cardholder Billing and Transaction Currency Considerations

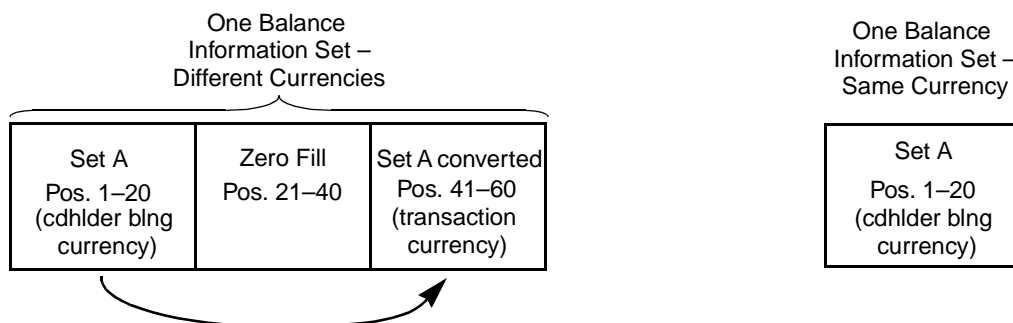
The issuer responding to a balance inquiry or cash disbursement can provide one balance (in the first set, Set A, positions 1–20), and may also provide a second balance (in the second set, Set B, positions 21–40). Balances are always in the cardholder billing currency.

VisaNet converts the amounts provided by the issuer to their appropriate transaction currency amounts before the response is forwarded to the acquirer. If the currencies are the same, only Set A is forwarded to the acquirer.



Number of Account Balances Considerations**One Balance Example:**

If the issuer provides one account balance amount, VisaNet zero-fills Set B (positions 21–40) and provides the third set of fields (positions 41–60) in the transaction currency.

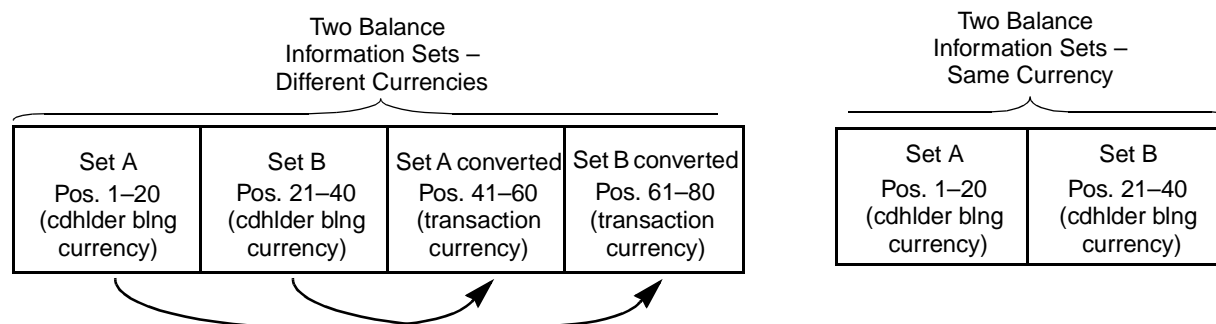


The acquirer receives the balance expressed in the issuer currency (Set A) and in the transaction currency (Set A converted).

If the cardholder billing and transaction currencies are the same, the acquirer receives only one account balance amount (only Set A).

Two Balances Example:

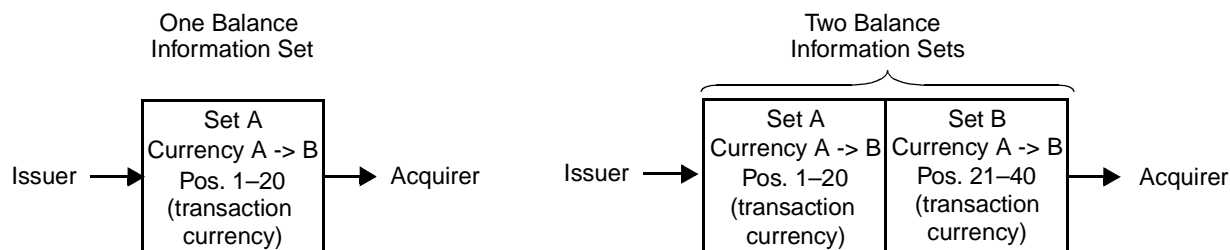
If the issuer provides two account balance amounts (positions 1–20 and 21–40), the transaction currency equivalent of the first amount goes in positions 41–60 and the second amount goes in positions 61–80.



The acquirer receives those balances expressed in the issuer-provided currency (Set A and Set B) and in the transaction currency (Set A converted and Set B converted).

If the two currencies are the same, the acquirer receives only two account balance amounts (only Set A and Set B).

Non-Multicurrency Participating Acquirer: VisaNet replaces the cardholder billing amount in positions 1–20 (and positions 21–40, if present) with the equivalent transaction currency amounts.



Non-multicurrency acquirers will receive positions 1–20 and 21–40 in the transaction currency and will not receive positions 41–60 and 61–80.

If the cardholder billing currency and transaction currency are the same, VisaNet forwards this field to the acquirer as received from the issuer (no conversion is necessary).

Usage

This field applies to any members participating in the International Balance Inquiry service. It is used in 0210 approval responses to ATM balance inquiry requests and may be used in 0210 ATM cash disbursement responses.

For account type coding, the account type subfield code of every data set in this field must be the account type code in field 3 of the response.

If only one balance is included, Visa recommends that it be the current account ledger balance. Because issuers can return negative balances, acquirers must be capable of receiving positive or negative balances.

Switch advices: This field is present in an 0400/0420 advice if it was in the response.

Field Edits

The length subfield value must be 20, 40, 60, or 80.

Every account type code in this field of the response must match field 3 positions 3–4 of that response.

The value in the account type and amount type subfields must be one from [Table 4-18](#).

The value in the currency code subfield must be one listed in Appendix E, Country and Currency Codes.

The amount sign must be C or D.

This field is required in all 0210 balance inquiry approval responses.

Reject Codes

0150 = Invalid value. The amount in this field is shown in field 63.13 as three decimals but ends in other than zero.

0250 = Field missing

0517 = Value for account type does not match value in field 3 account type

0518 = Incorrect usage of field 54

Valid Values

Table 4–18: Field 54 Balance Inquiry Account and Amount Type Codes

Code	Definition
Positions 1–2: Account Type	
00	Not Applicable or Not Specified
10	Savings Account
20	Checking Account
30	Credit Card Account
Positions 3–4: Amount Type	
01	Deposit Accounts: Current ledger (posted) balance Credit Card Accounts: Credit amount remaining for cardholder (“open to buy”)
02	Deposit Accounts: Current available balance (typically, ledger balance less outstanding authorizations. Some depository institutions also include pending deposits and the credit or overdraft line associated with the account.) Credit Card Accounts: Cardholder’s credit limit

Field 59—National Point-Of-Service Geographic Data

Attributes

variable length
1 byte, binary +
up to 14 ANS, EBCDIC; maximum 15 bytes

Description

A national-use field to identify an intra-country geographical location. Visa uses this field to describe the location of a cardholder transaction within the country of the card acceptor.¹ It contains:

For U.S. card acceptors, a numeric state code or numeric ZIP code or both

For Canadian card acceptors, a numeric province code or alphanumeric postal code or both

When the card acceptor is located in the U.S. or Canada (the country in field 43 is US or CA, respectively), this field conforms to the ANSI X9A2 definition of U.S. and Canadian geographic data.

This field has three subfields after the length subfield, as defined below.

Positions:

1–2

3–5

6–10, –11, or –14

length	card acceptor state or province code	card acceptor county code	card acceptor ZIP or postal code
--------	---	---------------------------	-------------------------------------

Length: Number of bytes following the length subfield.

Positions 1–2: Card Acceptor State or Province Code: This subfield contains zeros when not applicable; or for a U.S. card acceptor, contains a 2-digit numeric state code defined by ANSI X3.38—1972 (revised 1977). (See [Table 4–19](#)) or a 2-digit numeric province code for Canadian card acceptors (See [Table 4–20](#)).

Positions 3–5: U.S. Card Acceptor County Code: This optional subfield (*county* not country code) is omitted when not applicable and no ZIP code is present; or contains zeros when not applicable and a ZIP or postal code is present; or for a U.S. card acceptor, contains a 3-digit numeric county code as

¹ Card acceptor country is identified in Field 43—Card Acceptor Name Location.

defined in FIPS PUB 6.3, 1979 (Federal Information Processing Standards Publication—Counties and County Equivalents of the States of the United States).

This subfield does not apply to Canadian transactions. It must be zero-filled by Canadian card acceptors that are providing a postal code.

Positions 6–10, 6–11, or 6–14: U.S. Card Acceptor ZIP or Canadian Postal Code: This optional subfield is omitted if not applicable.

When present in a U.S. transaction, it contains the 5-digit or 9-digit ZIP Code (5-digit ZIP code plus 4-digit extension) for the location of this cardholder transaction.

When present in a Canadian transaction, it contains the 6- or 9-character alphanumeric postal code (the 9-character alphanumeric Canadian postal code is the 6-character alphanumeric postal code followed by three zeros). Typical field uses are shown below.

With State/Province Code only:

Length = 2	State/Province Code = NN
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With State Code and 5-Digit ZIP Code:

Length = 10	State Code = NN	000	ZIP Code = NNNNN
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With State Code and 9-Digit ZIP Code:

Length = 14	State Code = NN	000	ZIP Code = NNNNNNNNN
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With 5-Digit ZIP Code only:

Length = 10	00	000	ZIP Code = NNNNN
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With 9-Digit ZIP Code only:

Length = 14	00	000	ZIP Code = NNNNNNNNN
-------------	----	-----	----------------------

With Province Code and 6-Digit Postal Code:

Length = 11	Prov. Code = NN	000	ZIP Code = NNNNNN
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With Province Code and 9-Digit Postal Code:

Length = 14	Prov. Code = NN	000	ZIP Code = NNNNNN000
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Usage

This field is required in U.S.- and Canada-initiated transactions. Acquirers outside of the U.S. and Canada should not send this field.

State code is required in any request containing field 43 with a “US” (United States) country code. Province code is required in any message containing field 43 with a “CA” (Canada) country code.

When required, this field is used in all requests and advices related to a cardholder transaction. It is not used in responses or advice responses.

County and ZIP/postal codes are optional. If the acquirer chooses to submit ZIP/postal codes, the ZIP code may be five or nine digits; that is, the total field length must be 10 or 14. The first five ZIP code subfield positions must not be all spaces or all zeros, and may not have embedded spaces. The ZIP code extension can be 0000.

The Canadian postal code may be six or nine alphanumeric characters; that is, the total field length must be 11 or 14. The 9-character alphanumeric version is the 6-character alphanumeric code followed by three zeros. Either way, the county code subfield (positions 3–5) should be zero-filled.

NOTE: Positions 3–5 are used for a county code, not a country code; that is, country codes 840 or 124 are not valid in these positions.

CPS: For U.S. acquired CPS/Automated Fuel Dispenser transactions and CPS/ATM card transactions, if field 43 is present, a valid state code and ZIP code are required. For Canadian acquired CPS/ATM transactions, if field 43 is present, a valid province code is required. The CPS downgrade reason code is IS.

Visa Smart Debit/Visa Smart Credit (VSDC): This field is optional in 0620 issuer authentication failure or issuer script results advices.

Advices From BASE II Endpoints: This field is present if it was in the BASE II record, except in fee collection/funds disbursement advices (Visa only).

ATM Transaction Standardization Options (Plus): Issuers do not receive this field (positions 1-2 state or province code) unless the country code is (US) or (CA).

If issuers use the 63.5 option instead of the ATM Transaction Standardization Option, they will still receive Field 59, positions 1-2. It will contain zeros if the country code is not US or CA.

If both ATM Transaction Standardization Options are chosen, this field does not apply if the country code is other than US or CA.

Fraud Reporting:

- Member-generated:
 - Positions 1-2: For Canada or U.S. only, these positions must contain a valid Canadian Province Code or State Code from the original sales draft transaction. All non-US or non-Canadian messages must contain spaces.
 - Positions 3-5: If present, the field must match the Card Acceptor County Code in the original transaction.
 - Positions 6-10, 6-11, or 6-14: If present, the field must match the card acceptor ZIP or postal code from the original transaction.
- Visa-generated—The field contains national geographic data from the original fraud transaction. The field may be present if reported in the original fraud transaction.

NOTE: *Positions 3–5 are not returned.*

Field Edits

This field must be present when the message includes field 43 and the country in that field is US or CA, but only the state/province code subfield needs to be supplied. If present, whether or not field 43 also is, the content is edited.

The length must be 2, 5, 10, 11, or 14.

U.S. State code must be one of the codes in the “Valid Values” section.

Canadian Province code must be one of the codes in the “Valid Values” section.

Reject Codes

0028 = Invalid length

0029 = Invalid geographic data

0301 = Length attribute missing

0302 = Field missing

0643 = Invalid national POS geographic code

0644 = Invalid national POS ZIP code

Valid Values

[Table 4-19](#) contains the U.S. state codes. [Table 4-20](#) contains the Canadian province codes. The ANSI codes for U.S. territories such as Puerto Rico, Guam, the Virgin Islands, and others, are not used in this field. These entities are coded as countries in field 43.

Table 4-19: U.S. State Codes (1 of 3)

State Name	Code
Alabama	01
Alaska	02
Arizona	04
Arkansas	05
California	06
Colorado	08
Connecticut	09
Delaware	10
District of Columbia	11
Florida	12
Georgia	13
Hawaii	15
Idaho	16
Illinois	17
Indiana	18

Table 4–19: U.S. State Codes (2 of 3)

State Name	Code
Iowa	19
Kansas	20
Kentucky	21
Louisiana	22
Maine	23
Maryland	24
Massachusetts	25
Michigan	26
Minnesota	27
Mississippi	28
Missouri	29
Montana	30
Nebraska	31
Nevada	32
New Hampshire	33
New Jersey	34
New Mexico	35
New York	36
North Carolina	37
North Dakota	38
Ohio	39

Table 4–19: U.S. State Codes (3 of 3)

State Name	Code
Oklahoma	40
Oregon	41
Pennsylvania	42
Rhode Island	44
South Carolina	45
South Dakota	46
Tennessee	47
Texas	48
Utah	49
Vermont	50
Virginia	51
Washington	53
West Virginia	54
Wisconsin	55
Wyoming	56

Table 4–20: Canada Province Codes

Province Name	Code
Alberta	60
British Columbia	61
Manitoba	62
New Brunswick	63
Newfoundland	64
Northwest Territories	65
Nova Scotia	66
Ontario	67
Prince Edward Island	68
Quebec	69
Saskatchewan	70
Yukon	71

Field 60—Additional POS Information

Attributes

variable length
1 byte, binary +
up to 12 N, 4-bit BCD (unsigned packed), up to 7 bytes total

Description

This is a private-use field defined by Visa to provide additional information about the point of service. The field is illustrated below; coding is shown in [Table 4-21](#).

Positions:					
1	2	3	4	5–6	
length	F60.1 terminal type	F60.2 terminal entry capability	F60.3 chip condition code	F60.4 unused	F60.5 Not applicable
Length byte	byte 1		byte 2		byte 3

Positions:			
7	8	9–10	11
F60.6 chip transaction indicator	F60.7 chip card authentication reliability indicator	F60.8 Not applicable	F60.9 cardholder ID method indicator
byte 4		byte 5	byte 6

Length: Number of bytes following the length subfield.

Position 1, Terminal Type (field 60.1): A 1-digit code that identifies the terminal type.

Position 2, Terminal Entry Capability (field 60.2): This 1-digit code identifies the terminal entry capability to electronically read the magnetic stripe.

Field 22—POS Entry Mode Code indicates how the account number for this transaction was actually input at the terminal. Codes 0–5 for this subfield parallel the codes for field 22, positions 1–2.

A code of 5 indicates that the terminal can read a chip card. For chip-based transaction details, see the “Visa Smart Debit/Visa Smart Credit” subsection under “Usage.”

Position 3, Chip Condition Code (field 60.3): This 1-digit code provides information about mag stripe read transactions of VSDC cards at VSDC ATMs. For transaction details, see the “Visa Smart Debit/Visa Smart Credit” subsection under “Usage.”

Position 4, Special Condition Indicator (field 60.4): Unused.

Position 5–6, Merchant Group Indicator (field 60.5): Not applicable.

Position 7, Chip Transaction Indicator (field 60.6): This 1-digit code is set by acquirers when they receive the message from the terminal that indicates a chip-based transaction. For transaction details, see the “Visa SmartDebit/Visa Smart Credit” subsection under “Usage.”

Position 8, Chip Card Authentication Reliability Indicator (field 60.7): This 1-digit code indicates the reliability of card authentication. Acquirers set this code when they are experiencing problems with a merchant or terminal, and Visa sets this code when either the acquirer or issuer is inactive for card authentication. For transaction details, see the “Visa Smart Debit/Visa Smart Credit” subsection under “Usage.”

Position 9–10, Mail/Phone/Electronic Commerce Indicator (field 60.8): Not applicable.

Position 11, Cardholder ID Method Indicator (field 60.9): This 1-digit code identifies the cardholder identification method used for a transaction. Visa adds this code to SMS messages to ensure consistency across VisaNet systems.

Usage

This field can be used in all requests and advices related to a cardholder transaction except chargebacks. It is not used in response messages.

If fields 60.1 and 60.2 were present in an original 0200 request or 0220 advice, they are required in any subsequent requests or advices. The original authorization value must be present in reversals.

Visa Smart Debit/Visa Smart Credit (VSDC): VSDC uses fields 60.2, 60.3, 60.6, and 60.7 as follows.

Field 60.2 (position 2): This field contains code 5 to indicate the terminal can read a chip card. It is required in the following messages:

- 0200 cash disbursements, balance inquiries, and account transfers
- 0220 STIP advices
- 0620 chip-based informational advices

It is required in the following messages if present in the original:

- 0420 reversal advices

It is optional in the following messages:

- 9620 fraud advices

Data field requirements for advices from BASE II endpoints are identical to those for STIP advices.

Field 60.3 (position 3): For magnetic stripe-read transactions of VSDC cards at VSDC ATMs, this field is optional in the following messages:

- 0200 cash disbursements, balance inquiries, and account transfers
- 0220 STIP advices

Data field requirements for advices from BASE II endpoints are identical to those for STIP advices.

Field 60.6 (position 7): This field is set by acquirers to indicate a chip-based transaction. It is required in the following messages:

- 0200 cash disbursements, balance inquiries, and account transfers
- 0220 STIP advices

Data field requirements for advices from BASE II endpoints are identical to those for STIP advices.

Field 60.7 (position 8): This field indicates card authentication reliability. Either the acquirer or Visa can set this field in the field. Acquirers set it when they have problems with the terminal or merchant. Visa sets it when either the acquirer or issuer is not processing card authentications. This field is required in the following messages:

- 0200 cash disbursements, balance inquiries, and account transfers
- 0220 STIP advices

Data field requirements for advices from BASE II endpoints are identical to those for STIP advices.

Cardholder ID Method Indicator

The following field 60.9 processing rules apply:

- SMS always supplies a value representing the Cardholder ID Method Indicator in Field 60.9, position 11. Acquirers are not required to submit this value.
- SMS forwards the Cardholder ID Method value to SMS issuers that have chosen to receive it. The field is also present in raw data.
- Field 60.9 is used in the following SMS messages:
 - 02xx—All original 02xx messages and BASE II original advices
 - 04xx—Original reversals and reversal advices, not chargebacks
- SMS does not return the Cardholder ID Method value to acquirers in responses.

Field 60.9 is not currently used in 9620 Fraud Reporting messages. Members should continue to use position 219 of field 125 for the cardholder ID method in fraud messages.

STIP and Switch Advices: This field is present if it was in the request or was added to the request by VisaNet. It is not used in advice responses.

Advices From BASE II Endpoints: This field is present if it was in the BASE II record, *except in fee collection/funds disbursement advices (Visa only).*

Fraud Reporting:

- Member-generated—The field must match the value in the original transaction for Terminal Type and Terminal Entry Capability. AP and U.S. only: The field is required. For ICS and NRI/PS604, this field is not required.
- Visa-generated—The field contains the Additional POS Information from the original fraud transaction. The field may be present if reported in the original fraud transaction.

NOTE: *Field 60, position 1, is not returned if field 22, position 3, was not on the original fraud transaction.*

Field Edits

The value in the length subfield must not exceed 6.

The code in the first subfield and the code in second subfield must each be a value in [Table 4-21](#).

If the first subfield = 2, field 52 must be present.

Reject Codes

0072 = Invalid length

0105 = Invalid value

0360 = Field missing

Valid Values

Table 4–21: Field 60 Additional POS Information Values (1 of 2)

Code	Definition
Subfield 60.1/Position 1: Terminal Type	
0	Unspecified
2	Unattended terminal (ATM)
Subfield 60.2/Position 2: Terminal Entry Capability	
0	Unknown
2	Magnetic stripe read capability
5	Chip capable terminal
Subfield 60.3/Position 3: Chip Condition Codes	
0	Not applicable; subsequent subfields are present.
1	Service code begins with 2 or 6; the valid value 2 does not apply (that is, the last read was not a chip transaction or was a successful chip transaction).
2	Service code begins with 2 or 6; last transaction read at the chip-capable terminal failed.
Subfield 60.4/Position 4: Unused	
Subfield 60.5/Positions 5–6: Not Applicable	
Subfield 60.6/Position 7: Chip Transaction Indicator	
0	Non-VSDC transaction; subsequent subfields are present.
1	The acquirer identified the transaction as a chip-based transaction.

Table 4–21: Field 60 Additional POS Information Values (2 of 2)

Code	Definition
Subfield 60.7/Position 8: Chip Card Authentication Reliability Indicator	
0	Fill for field 60, position 8 present, or subsequent positions that are present
1	Acquirer indicates that Card Authentication may not be reliable
2	VisaNet indicates acquirer inactive for Card Authentication
3	VisaNet indicates issuer inactive for Card Authentication
Subfield 60.8/Positions 9–10: Not Applicable	
Subfield 60.9/Position 11: Cardholder ID Method Indicator	
0	Not specified
1	Signature
2	PIN
3	Unattended terminal, no PIN pad
4	Mail/Telephone/Electronic Commerce

Field 61 (61.1)—Other Amounts

Attributes

variable length
1 byte, binary +
12 N, 4-bit BCD (unsigned packed); 7 bytes total
or 24 N, 4-bit BCD (unsigned packed), 13 bytes total

Description

Field 61 is a private-use field used by Visa for one or more amounts related to a customer transaction. This field has one length subfield followed by three subfields.

NOTE: *This field's usage shown here is for fraud reporting only. For other uses of field 61 (61.1), refer to the V.I.P. System SMS POS Technical Specifications manual.*

	Positions: 1–12	13–24	25–36
length	Field 61.1	Field 61.2	Field 61.3
	other amount, transaction– fraud amount	Not Applicable	Not Applicable

Length Subfield: This value indicates the number of bytes following the length subfield; the value does not include the length subfield itself.

Field 61.1, Positions 1–12—Other Amount, Transaction: This field is used only in fraud reporting messages. Field 61.1 contains the cashback amount, if any, expressed in the acquirer transaction currency.

The currency of the amount shown is identified in Field 49—Currency Code, Transaction. The location of the implied decimal point in this value depends on the currency (see Appendix E, Country and Currency Codes).

Field 61.2, Positions 13–24—Not applicable

Field 61.3, Positions 25–36—Not applicable

Usage**I**

Fraud Reporting: This field must be entered if the cashback field (in position 209 of field 125 in this 9620) contains Y. The value in this field must match the value in the original transaction and must be in the currency of the reported transaction.

Field Edits

There are no field edits in this usage of field 61 (61.1) for fraud reporting.

Reject Codes

There are no reject codes in this usage of field 61 (61.1) for fraud reporting.

Field 62—Custom Payment Service (CPS) Fields Bit Map

Attributes

1 byte, binary +
variable by subfield
maximum: 59 bytes

Description

This is a Visa-defined private-use field required for new SMS endpoints.

Table 4–22: Field 62 CPS Bit-Mapped Subfields

Description	Bytes	No. Pos.	Format
Length Subfield	1	n/a	Binary
62.0 Field 62 Bit Map	8	64	Bit String
62.1 Auth. Characteristics Indicator	1	1	AN
62.2 Transaction Identifier	8	15	N, BCD
62.3–62.10	unused		
62.11 Multiple Clearing Sequence Number	1		2N, BCD
62.12–62.18	unused		

Usage

Fields 62.0–62.2 apply for financial messages except fee collections/funds disbursements, balance inquiries, and account transfers.

Field Edits

The value in the length subfield in ATM cash disbursements must be 9, 17, or 21.

Reject Codes

0151 = invalid length

Field 62.0—CPS Fields Bit Map

Attributes

64 N, Bit String, 8 bytes

Description

A bit map specifying which field 62 subfields are present ([Table 4–23](#)).
Currently, only byte 1 applies to Visa and Plus ATM transactions. The rest are set to zero and are reserved for point-of-sale transactions or for future use.

Table 4–23: Field 62.0 CPS Bit Map

Field 62.0 Bit Map		Byte1								Byte 2								Bytes 3–8
		1	2	3	4	5	6	7	8	1	2	3	4	5	6	7	8	2–8
62.1	Auth. Char. Indctr (0200)	3																
62.2	Trans Idtfr (0200)		✓															

Usage

This field must be present if any of the subsequent subfields are present. If no subsequent subfields of field 62.0 are present, the acquirer should not send field 62.0.

Fraud Reporting:

See field 62.2 for fraud reporting requirements.

Field 62.1—Authorization Characteristics Indicator (Bit Map Format)

Attributes

fixed length
1 AN, EBCDIC; 1 byte

Description

A code used by the acquirer to indicate that the complete and unaltered magnetic stripe has been read and sent, and that the owner name and location are present. If applicable, the code is changed by VisaNet to reflect the results of VisaNet's evaluation of the request. [Table 4–24](#) shows which Authorization Characteristics Indicators are submitted by the acquirer in the request and which are assigned by VisaNet as a result of its evaluation.

Table 4–24: Field 62.1 CPS Authorization Characteristics Indicators—Bit Map Format

acquirer sends ACI	and receives		because
	qualified	not qualified	
Y (Transaction requests qualification)	E	N	Card present; magnetic stripe read and sent, ATM owner name and location present

Usage

For ATM requests, the acquirer sets the value to Y, and if it qualifies, receives an E in the 0210 response. If the request does not qualify or is declined, the acquirer receives an N in the response. When the original response is qualified, subfield 62.1 must be included in any subsequent related messages, and the value must match the original response. When the original response contains an N, subfield 62.1 must **not** be included in any subsequent related messages.

This field is optional in an 0200 cash disbursement request.

This field is optional in responses, but must match the value from the request when included in the response.

I This subfield is required in 0220 misdispense or back office adjustment and 0400/0420 reversals only if it was present in the qualified 0210 response. The value in the advice must match the value in the response. This subfield is optional in an 0410/0430 response if it was present in the 0400/0420 advice, but if included, the value must be from the advice.

If the 0200 request is reversed prior to receiving the 0210 response, or the original request did not qualify, the reversal must not include any subfield of Field 62 including the bit map.

This field is required in an 0422 chargeback and chargeback reversals only when the original 0210 qualified. When present in an 0422 chargeback, the value must match the original 0210 response.

This field is required in an 0220 representment if present in the 0422 chargeback, and the value must match the 0422 request.

The subfield 62.1 response value provided to SMS acquirers has no bearing on the interchange reimbursement fee for the transaction. Completed and approved Visa and Plus ATM transactions from SMS ATM acquirers that are otherwise eligible for the International ATM Tier II interchange reimbursement fee will not be impacted by the response value in this field.

STIP and Switch Advices: This subfield is present in the following advices if it was in the request and the issuer is certified to receive it:

STIP-generated 0220 or 0420 advice
Switch-generated 0420 or 0620 advice

Field Edits

This subfield must be present (as described in the “Usage” information above).

SMS exception requests (reversals, adjustments, chargebacks, chargeback reversals, or representments) will be rejected if the value in field 62.1 is invalid.

Reject Codes

0152 = Invalid value

0483 = Field missing

Valid Values

The value N is not valid in exception request messages (reversals, adjustments, chargebacks, chargeback reversals, or representments).

See the “Description” and “Usage” sections in this field description.

Field 62.2—Transaction Identifier (Bit Map Format)

Attributes

fixed length
15 N, 4-bit BCD (unsigned packed); 8 bytes

Description

A right-justified, Visa-generated identifier unique for each original financial transaction. The transaction identifier is a key element that links original messages to subsequent messages, such as related exception messages.

Usage

The acquirer does not include this subfield in 0200 cash disbursements. It is assigned before the request is forwarded to the issuer for approval regardless of qualification. It is optional in 0210 issuer responses but is returned to the acquirer in approved, qualified responses.

This subfield is required in misdisperse or back office adjustments, reversals, chargebacks and 0400/0420 reversal advices if it was present in the original qualified 0210 response; the value must be from the response. It is required in a representment if it was present in the corresponding chargeback request; if included, the value must be from the chargeback request.

This field is optional in responses, but must match the value from the request when included in the response.

STIP and Switch Advices: This subfield is present in the following advices for qualified transactions:

STIP-generated 0220 or 0420 advice
Switch-generated 0420 advice

Advices From BASE II Endpoints: Field 62.2 is provided if present in the BASE II record, *except for fee collection, funds disbursement advices (Visa only)*.

Fraud Reporting:

- Member-generated—U.S. only: The field contains the transaction identifier from the original transaction. For ICS and NRI/PS604, this field is not required.
- Visa-generated—The field contains the transaction identifier from the original fraud transaction. The field may be present if reported in the original fraud transaction.

Field Edits

The transaction identifier must be valid for reversals and exception transactions; otherwise, the transaction will be rejected with reason code 0153.

This subfield must be numeric and present in all exception item requests and advices.

Reject Codes

0153 = Invalid value

0483 = Field missing

Field 62.11—Multiple Clearing Sequence Number

Attributes

2 N, BCD, 1 byte

Description

This field contains a sequence number that distinguishes a specific clearing message among multiple clearing messages being submitted for a single CPS authorization. All BASE II clearing messages linked to a single authorization request must contain a unique clearing sequence number from at least 1 to the total number of clearing records (Field 62.12—Multiple Clearing Sequence Count) for the authorization.

NOTE: *This field's usage shown here is for fraud reporting only. For other uses of field 62.11, refer to the V.I.P. System SMS POS Technical Specifications manual.*

EXAMPLE

A single transaction contains four clearing records:

Records	Multiple Clearing Sequence Number (Field 62.11)	Multiple Clearing Sequence Count (Field 62.12)
First Record	1	4
Second Record	2	4
Third Record	3	4
Fourth Record	4	4

Issuers can use this subfield with field 62.12 to determine if all BASE II clearing records have been received.

Usage

Fraud Reporting: This field is optional in a 9620 notification, but if present, it must be from the original transaction.

Field Edits

There are no field edits in this usage of field 62.11 for fraud reporting.

Reject Codes

There are no reject codes in this usage of field 62.11 for fraud reporting.

Field 63—SMS Private-Use Fields

Attributes

variable length
1 byte, binary +
up to 255 bytes, variable; maximum: 256 bytes

Description

A Visa-defined private-use field for various SMS message information. It is primarily used to identify the network in which the acquirer participates; it is also used for various reason codes. The length subfield specifies the number of bytes that follow it. The maximum field length is currently 124 bytes.

Table 4–25: Field 63 Layout (1 of 2)

Code	Description	Bytes	No. Pos.	Format
N/A	Length Subfield	1	N/A	binary
63.0	Bit Map	3	24	bit string
63.1	Network ID	2	4	N, BCD
63.2	n/a	2	4	N, BCD
63.3	Message Reason Code	2	4	N, BCD
63.4	STIP/Switch Reason Code	2	4	N, BCD
63.5	Plus PMC ID	3	6	N, BCD
63.6	Chargeback Reduction/BASE II Flags	7	7	ANS
63.7	n/a	8	64	bit string
63.8	Visa Acquirer's Business ID	4	8	N, BCD
63.9	Fraud Data	14	3	ANS
63.10	n/a	13	2	ANS

Table 4–25: Field 63 Layout (2 of 2)

63.11	Reimbursement Attribute	1	1	ANS
63.12	Not applicable	14	14	ANS
63.13	Decimal Positions Indicator	3	6	N, BCD
63.14	Issuer Currency Conversion Data	36	36	ANS
63.15	Settlement Amount, Acquirer Currency Conversion Fee Allocation	9	9	ANS

Field 63.0—Field 63 Bit Map

Attributes

fixed length
24 N, bit string; 3 bytes

Description

A bit map that specifies which of the subfields are present.

Byte 1:

If Bit 1 = 1, the Network ID is present; otherwise, Bit 1 = 0.
Bit 2 not applicable; Bit 2 = 0.
If Bit 3 = 1, the Message Reason Code is present; otherwise, Bit 3 = 0.
If Bit 4 = 1, the STIP/Switch Reason Code is present; otherwise, Bit 4 = 0.
If Bit 5 = 1, the Plus PMC ID is present; otherwise, Bit 5 = 0.
Bit 6 not applicable; Bit 6 = 0.
Bit 7 not applicable; Bit 7 = 0
Bit 8 not applicable; Bit 8 = 0.

Byte 2:

Bit 1 not applicable; Bit 1 = 0
Bit 2 not applicable; Bit 2 = 0.
Bit 3 not applicable; Bit 3 = 0.
Bit 4 not applicable; Bit 4 = 0.
If Bit 5 = 1, the Decimal Positions Indicator is present;
otherwise, Bit 5 = 0.
If Bit 6 = 1, Issuer Currency Conversion Data is present;
otherwise, Bit 6 = 0.
If Bit 7 = 1, Settlement Amount, Acquirer Currency Conversion Fee
Allocation is present; otherwise, Bit 7 = 0.
Bit 8 not applicable; Bit 8 = 0.

Byte 3: All bits are set to zero.

Usage

This field is mandatory in every SMS message because field 63.1 is mandatory in every SMS message.

Auto-CDB (Visa only): This field is present in an 0322 advice and must be returned in the 0332 response.

Fraud Reporting: See field 63.1 and field 63.4 for fraud reporting requirements.

Field Edits

See individual subfields.

Reject Codes

See individual subfields.

Field 63.1—Network Identification Code

Attributes

fixed length
4 N, 4-bit BCD (unsigned packed); 2 bytes

Description

A code that specifies the network to be used for message transmission and the applicable program rules for the transaction. See the “Valid Values” section.

Usage

The acquirer originating the first message for a cardholder transaction can specify the network whose rules are to apply. Acquirers have the option of determining the network ID and specifying it in this field. Once the ID is set by the acquirer or VisaNet, that same code must appear in every subsequent message for that cardholder transaction.

Priority Routing: Priority routing (value 0000) may be requested only for an original financial transaction or its reversal. It is not valid for an adjustment, chargeback, chargeback reversal, or representment, or messages not directly related to cardholder transactions.

VisaNet checks the programs available to the acquirer and makes a selection based on the acquirer's ATM routing priorities. Once a network has been identified, VisaNet places the appropriate network ID in this field. If the acquirer requests priority routing for a cardholder transaction message, each field in each message must comply with all of the field requirements for all of the card programs supported by that acquirer.

Generic File Update Service: Generic file updates (value 0000) may be requested in field 63.1 of an 0302 request. This service supports additions, changes, and deletions for PIN Verification and Exception File updates. (See field 127 for more detailed information.)

When the issuer sends 0000 in field 63.1 of the 0302 request, VisaNet determines the appropriate network ID based on the account number, and returns it in this field of the 0312 response.

Network Management: This field must be set to 0002 in *all* 08xx network management messages.

Dynamic Key Exchange: This field is required in 0800 Dynamic Key Management messages from members or VisaNet. It contains the network ID code of the BIN to which the new key applies. This field must be returned unchanged in the 0810 response. Valid values are 0002 (Visa) or 0004 (Plus).

CRIS Alerts: The code in this field identifies which network and program rules were used for the transaction in question. The field is returned in 0630 responses. The value will be 0002 for Visa and Visa Electron transactions.

Auto-CDB (Visa only): This field is present in an 0322 advice and must be returned in the 0332 response.

Visa Smart Debit/Visa Smart Credit (VSDC): This field is required in 0620 issuer authentication failure or issuer script results advices and their 0630 responses.

STIP and Switch Advices: This field is present. If priority routing was requested, the assigned network code is used.

Advices From BASE II Endpoints: This field is present, set by SMS to 0002 or 0004.

Fraud Reporting: This field must contain 0002.

Field Edits

Required in *all* messages. The ID must be one of those listed in [Table 4-26](#).

For issuers, the Network ID in a response or advice response must match that in the request or advice. For acquirers, the response may be different if the acquirer originally used network ID 0000.

If this code is 0000, the message type must be 0200, 0220, 0302, 0400, or 0420.

Code 0000 is not allowed in an adjustment, chargeback, chargeback reversal, or representment. It is also not allowed in 05xx, 06xx, and 08xx messages.

The value from the original 0210 response must be used in all exception items and their responses.

For 0800 working key requests, the value must be 0002 or 0004.

Chargeback reversals and representments must contain valid message reason code or SMS rejects the message.

Reject Codes

0062 = Invalid value

0319 = Field missing

Valid Values**Table 4–26: Field 63.1 Network ID Codes**

Code	Definition
0000	Priority routing (Visa will determine the network and program rules) or Generic File Update Service (Visa will determine the network from the account number)
0002	Visa Network Management (Visa card programs)
0004	Plus, <i>except network management messages, where 0002 must be used</i>

Field 63.3—Message Reason Code

Attributes

fixed length
4N, 4-bit BCD (unsigned packed); 2 bytes

Description

A code explaining the reason for sending a reversal, adjustment, chargeback, chargeback reversal, representment, or fee collection/funds disbursement (Visa only).

Usage

This field is used in any request or advice related to a cardholder transaction that *follows* the original 0200/0220 message. It is not used in responses. If no message reason code is required, this field must be omitted and its bit in field 63.0 set accordingly.

Visa reason codes are in [Table 4-27](#). Plus reason codes are listed in [Table 4-28](#). Visa Smart Debit/Visa Smart Credit reason codes are listed in [Table 4-29](#).

NOTE: *When a Plus ATM back office adjustment, chargeback, chargeback reversal or representment is processed online or through a BOAS terminal connected to SMS, the Plus reason codes listed in [Table 4-28](#) must be used. When the same Plus exceptions are processed through a BOAS terminal connected to Visa's BASE II System, equivalent Visa reason codes in [Table 4-27](#) must be used.*

ATM Transaction Standardization Options (Plus): Plus-specific message reason codes do not apply. Visa message reason codes are used instead.

If the “field 63.5” option only is chosen, members can receive Plus-specific message reason codes.

If both ATM Transaction Standardization and “field 63.5” options are chosen, Visa message reason codes are used.

STIP and Switch Advices: This field is present in the following advices if it was in the request. It is not used in advice responses.

STIP-generated 0220 or 0420 advice
Switch-generated 0420 advice

Advices From BASE II Endpoints: This field is present if there was a reason code in the BASE II record.

Field Edits

The value must be a code that is valid for the message type.

Visa: Required in the following:

- 0220 misdispense or back office adjustment
- 0400/0420 reversal
- 0422 chargeback or chargeback reversal
- 0220 representment
- 0220 or 0422 fee collection or funds disbursement (Visa only)

The code must be one of those listed in [Table 4-27](#).

Plus: Required in the following:

- 0220 adjustment
- 0400/0420 reversal
- 0422 chargeback or chargeback reversal
- 0220 representment

The code must be one of those listed in [Table 4-28](#).

Visa Smart Debit/Visa Smart Credit: This field must contain 2121 for 0220 acquirer advices of offline approvals.

The code must be one of those listed in [Table 4-29](#).

Reject Codes

- 0114 = Invalid value
- 0346 = Field missing
- 0649 = Invalid chargeback

Valid Values

For Visa, Plus, or VSDC message reason codes, see [Table 4-27](#), [Table 4-28](#), or [Table 4-29](#), respectively. The key for the “Other” column in the table is located after the table.

Table 4-27: Field 63.3 Visa Message Reason Codes (1 of 4)

(✓ means the restriction applies; no check mark means the restriction **does not** apply.)

Code	Definition	Restrictions								
		U.S. only	International only	more than \$10 (U.S. only)	more than \$25	Invalid for EPS	Invalid for CPS (U.S. only)	Invalid for T&E	T&E only	other (see key following table)
Adjustment (Cash Disbursement and Back office)										
2001	Transaction voided by cardholder (online correction)									
2002	Wrong amount due to ATM misdispense (online correction)									
2004	Acquirer correction (“back office” adjustment)									
2102	Approved transaction, previously reversed when no confirmation received from point of service, did complete									
Acquirer Reversal										
2501	Transaction voided by cardholder									
2502	Transaction has not completed (request or advice timed out or ATM malfunctioned)									
2503	No confirmation from point of service									

Table 4–27: Field 63.3 Visa Message Reason Codes (2 of 4)(✓ means the restriction applies; no check mark means the restriction **does not** apply.)

Code	Definition	Restrictions								
		U.S. only	International only	more than \$10 (U.S. only)	more than \$25	Invalid for EPS	Invalid for CPS (U.S. only)	Invalid for T&E	T&E only	other (see key following table)
Visa-Generated Reversal Advice										
2547	Potential duplicate financial transaction (Visa ATM Format Conversion issuers only)									
2548	Duplicate (including retrieval reference number) financial transaction (Visa ATM Format Conversion issuers only)									
Chargeback and Chargeback Reversal										
0030	Services not rendered (U.S. only)	✓								
0062	Counterfeit transaction									1
0074	Late presentment			✓				✓		
0076	Nontransaction currency through BASE II (International only)		✓					✓		
0090	Nonreceipt of funds (International only)		✓	✓				✓		
Fee Collection and Funds Disbursement (Visa only)										
0100	Telex, telephone and cable charges		✓							4
0110	Auto-telex charges		✓							4
0130	Lost/stolen card report fees									
0140	Merchant service fees		✓							4

Table 4–27: Field 63.3 Visa Message Reason Codes (3 of 4)
(✓ means the restriction applies; no check mark means the restriction **does not** apply.)

Code	Definition	Restrictions								
		U.S. only	International only	more than \$10 (U.S. only)	more than \$25	Invalid for EPS	Invalid for CPS (U.S. only)	Invalid for T&E	T&E only	other (see key following table)
0150	Recovered card handling fees/rewards									
0160	Invalid CAB chargeback handling fee	✓								
0170	Recovery of copy/original or substitute draft fees									
0200	Emergency replacement card distribution fee									
0210	Emergency cash disbursement handling fee									
0220	Arbitration/compliance/resolution case decision or request fee									
0230	Incorrect merchant identification/transaction data handling fee	✓								
0240	Funds Disbursement Transactions									
5040	Miscellaneous Fees or Charges									3
5290	Corporate Indemnification of Settlement Risk	✓								2
5300	Promotion Credit Reward Funding	✓								2

Table 4–27: Field 63.3 Visa Message Reason Codes (4 of 4)(✓ means the restriction applies; no check mark means the restriction **does not** apply.)

Code	Definition	Restrictions								
		U.S. only	International only	more than \$10 (U.S. only)	more than \$25	Invalid for EPS	Invalid for CPS (U.S. only)	Invalid for T&E	T&E only	other (see key following table)

Representment

In a representment, the code is the same as that of the original chargeback.

- 1 Invalid for a transaction in which the POS entry mode code field of the authorization request includes the value "90."
- 2 Incoming only with the account number field zero-filled; the transaction is initiated by Visa. Additional notes/qualifications are: Visa U.S. only: used on Visa-initiated 0220 acquirer fee collections and 0422 issuer fee collections to provide advance funding of settlement obligations.
- 3 Incoming only with the account number field zero-filled; the transaction is initiated by Visa.
- 4 This message reason code should not be used for ATM transactions; however, members must be able to receive and process this code.

Table 4–28: Field 63.3 Plus Message Reason Codes (1 of 2)

(✓ means the restriction applies; no check mark means the restriction **does not** apply.)

Code	Definition	Restrictions			
		Valid for U.S.	Valid for non-U.S.	Other	Note
Adjustments (Cash Disbursement and Back Office)					
2002	Wrong amount due to ATM misdispense				online correction
2004	Acquirer correction (“back office” adjustment)				“back office correction”
2006	Reversal of a previous credit adjustment				“back office correction”
2008	Reversal of a previous debit adjustment				“back office correction”
Acquirer-Generated Adjustment Advice					
2201	Approved transaction, previously reversed when no confirmation received from point of service, completed				
2202	Partial dispense detected, previously reversed				
Acquirer Reversal					
2501	Transaction voided by cardholder				
2502	Transaction has not completed (request or advice timed out or the ATM malfunctioned)				
2503	No confirmation from point of service				

Table 4–28: Field 63.3 Plus Message Reason Codes (2 of 2)(✓ means the restriction applies; no check mark means the restriction **does not** apply.)

Code	Definition	Restrictions			
		Valid for U.S.	Valid for non-U.S.	Other	Note
Chargeback and Chargeback Reversal					
2602	Cardholder dispute, credit to cardholder				
2604	Cardholder dispute, debit to cardholder				
2606	Reversal of previous credit chargeback				
2608	Reversal of previous debit chargeback				
2620	Cardholder dispute (of previous adjustment)				
2622	Invalid adjustment received				
2624	Account closed or insufficient funds (for previous adjustment)				
Representment					
2020	Response to cardholder dispute chargeback (original transaction valid)				
2022	Invalid chargeback				

Table 4–29: VSDC Message Reason Codes

Code	Definition
Offline Approval	
2121	Offline approval

Field 63.4—STIP/Switch Reason Code

Attributes

fixed length
4 N, 4-bit BCD (unsigned packed); 2 bytes

Description

A code that identifies why STIP responded for the issuer or why SMS generated an advice. The reason codes and their definitions are in [Table 4–30](#) in the “Valid Values” section.

Usage

This field is present in an advice generated by STIP when STIP has performed authorization processing on behalf of the issuer.

This field is present in a VisaNet-generated advice if the approval response for a cardholder transaction could not be delivered (reversal advices are generated for both the acquirer and the issuer).

NOTE: *VisaNet provides this field in Plus 0620 card capture advices.*

CRIS Alerts: This field is present in 0620 advices. It is not returned in 0630 responses.

Auto-CDB (Visa only): This field is present in an 0322 advice, and the value is 9030.

Visa Smart Debit/Visa Smart Credit (VSDC): This field is required in 0620 issuer authentication failure or issuer script results advices.

Fraud Reporting: This field is only used in Visa-generated FRS messages and the value must be 9050.

Advices From BASE II Endpoints: This field is present, set to 9101.

Field Edits

None.

Reject Codes

None.

Valid Values

[Table 4–30](#) provides valid values for field 63.4.

Table 4–30: Field 63.4 STIP/Switch Reason Codes

Message Type	Code	Definition
STIP-processing advice	9001	STIP processed this transaction because: The issuer is signed off.
	9002	The issuer was signed off by VisaNet.
	9011	The line to the issuer is down.
	9020	The response from the issuer timed out.
	9031	This is a reversal transaction of an original request that was processed by STIP.
	9041	There was a PIN verification error.
	9045	VisaNet was unable to translate the PIN.
	9048	An invalid CVV was returned with the All Respond Option.
STIP-generated Advice	9050	Switch generated this 0620 CRIS alert.
Information only	9051	SMS cannot send this transaction type to BASE I; the code can appear in an offline report but does not appear in an online message.
VisaNet-detected error	9061	The system detected an error condition. (See field 39 response code for an explanation.)
VisaNet-generated file update advice	9030	The issuer responded with a “pickup” response and that the system added the account number to the file and generated this 0322 advice with this code.
BASE II advice from VisaNet	9101	The Switch generated this advice because: The transaction or message was received through the BASE II System from a BASE I member processing center.
VisaNet-generated reversal advice	9102	An 0210 approval cannot be delivered to the acquirer.
	9107	A possible duplicate authorization has occurred.
	9108	A probable duplicate authorization (including retrieval reference number) has occurred.

Field 63.5—Plus Proprietary Member Center ID

Attributes

fixed length
6 N, 4-bit BCD (unsigned packed); 3 bytes

Description

The Plus Proprietary Member Center (PMC) ID that identifies the acquirer or issuer processing a Plus transaction.

Usage

The Plus PMC ID is a value between 000 and 999. The entry in this field must be right-justified and left zero-filled.

The Plus acquirer must supply its PMC ID in all request and advice messages related to a Plus cardholder transaction including adjustments. The issuer must save this value and return it in subsequent chargebacks, chargeback reversals, and representments. In text messages related to cardholder transactions, the originator of the message inserts its ID in this field.

When an acquirer generates a card capture advice, the value must be 999.

NOTE: *The Plus PMC is not used in Visa transactions.*

STIP and Switch Advices: This field is present in the following advices if it was in the request:

STIP-generated 0220 or 0420 advice
Switch-generated 0420 or 0620 advice

Advices From BASE II Endpoints: This field is present for a Plus cardholder transaction advice. It is not present in text message advices.

ATM Transaction Standardization Options: If only this option is chosen, field 63.5 is still applicable.

If the field 63.5 option is chosen, the acquirers and issuers no longer need to send or receive information in this field. If desired, field 63.5 may still be sent. Field 63.5 will continue to appear in reports and raw data, even for members who chose this option.

BOAS participants should not populate field 63.5 in any message type, because Visa inserts it for them.

If both ATM transaction standardization and field 63.5 options are chosen, members do not need to send or receive this field.

Field Edits

Required in all 02xx, 04xx, and 06xx messages for Plus transactions.

Reject Codes

0347 = Field missing

Field 63.6—Chargeback Reduction/BASE II Flags

Attributes

fixed length
7 ANS, EBCDIC; 7 bytes

Description

Field 63.6 contains seven indicators, also used in the BASE II System to assist in the Visa effort to reduce the number of chargebacks. [Table 4–31](#) in the “Valid Values” section defines the codes for this field.

NOTE: *This field’s usage is for fraud reporting only. For other uses of field 63.6, refer to the V.I.P. System SMS POS Technical Specifications manual.*

Positions:						
1	2	3	4	5	6	7
floor limit	CRB	STIP	Not applicable	special chargeback	special condition	
					RIS	merchant

Position 1, Floor Limit Indicator: This subfield describes the relationship of the transaction amount to the floor limit in effect for that transaction.

Position 2, CRB Indicator: This subfield describes whether the account number was listed in a Card Recovery Bulletin that was in effect for the merchant location on the purchase date.

Position 3, STIP Indicator: This subfield indicates that the authorization code (if any) was not generated by STIP.

Position 4, Mail/Phone/Electronic Commerce Indicator: Not applicable.

Position 5, Special Chargeback Indicator: This subfield supplies extra information regarding chargebacks (validation requests and advices).

Position 6, Special Condition Indicator, RIS: This subfield supports the Risk Identification Service (RIS) and must be placed in transactions when a merchant has been identified as “highly suspect.”

Position 7, Special Condition Indicator, Merchant: Not applicable.

Usage

Fraud Reporting: The value in this field must match the value in the original transaction.

Figure 4–1: Field 63.6 Requirements

Financial Transactions: 0200, 0201, 0220, 0221

Related Reversals: 0400, 0401, 0420, 0421

Representments: 0220, 0221

	Byte						
	1	2	3	4	5	6	7
Requests and advices from acquirer	L	sp	sp	sp	sp		

	Byte						
	1	2	3	4	5	6	7
Requests and advices to issuer	L				sp		

Chargebacks: 0422, 0423

and chargeback reversals: 0422, 0423

	Byte						
	1	2	3	4	5	6	7
Advice from issuer	L	sp	sp	sp			

	Byte						
	1	2	3	4	5	6	7
Advice to acquirer	L						

Key

L	Field length (number of bytes following the length subfield)
	For original financial transactions, supply bytes 4, 6, and 7 only if necessary

Bytes 4, 6, and 7—Use as needed for POS transactions only.

For reversals, chargebacks, chargeback reversals, and representments—bytes 4, 6, and 7 are same as the original.

For chargebacks and chargeback reversals, supply byte 5 only if necessary.

sp	This byte is space-filled.
----	----------------------------

	This byte is inserted by BASE II, if necessary.
--	---

Field Edits

There are no field edits in this usage of field 63.6 for fraud reporting.

Reject Codes

There are no reject codes in this usage of field 63.6 for fraud reporting.

Valid Values

[Table 4–31](#) provides valid values for field 63.6.

Table 4–31: Field 63.6 Chargeback Reduction Codes and BASE II Indicators (1 of 3)

Code	Definition
Position 1: Floor Limit Indicator	
Space	Floor limit validation not applicable
I	Insufficient information to determine floor limit
Z	Zero floor limit
A	Above floor limit by more than 20%
B	Below floor limit by more than 20%
C	Above floor limit by 20% or less
D	Below floor limit by 20% or less
Position 2: CRB Indicator	
Space	Card bulletin validation not applicable
I	Insufficient information to perform bulletin lookup
N	Account number was <i>not</i> listed in merchant region on purchase date
Y	Account number was listed in merchant region on purchase date

Table 4–31: Field 63.6 Chargeback Reduction Codes and BASE II Indicators (2 of 3)

Code	Definition
Position 3: STIP Indicator	
Space	Unknown; does not imply that the authorization was issued by STIP
N	Authorization code was not issued by BASE I STIP
Position 4: Mail/Phone/Electronic Commerce Indicator Not Applicable	
Position 5: Special Chargeback Indicator	
Space	Not applicable
P	Partial amount chargeback
Z	Floor limit bypass The limit for the transaction cannot be determined from the transaction information (for example, expired or starred card, handwritten draft). Code “Z” should be used only at the direction of Visa and is closely monitored.
Position 6: Special Condition Indicator, RIS	
Space	RIS indicator not required for this merchant
1	Zero floor limit required
2	Terminal capable of displaying account number encoded on magnetic stripe of a card
3	Zero floor limit and terminal capable of displaying account number encoded on the magnetic strip of a card

Table 4–31: Field 63.6 Chargeback Reduction Codes and BASE II Indicators (3 of 3)

Code	Definition
Position 7: Special Condition Indicator, Merchant	
Space	None of the specified conditions is present
B	Hotel qualifying for a special floor limit of US\$1,000 and permitted to use Status Check Procedure (medium level of chargeback protection)
D	Hotel permitted to use Status Check Procedure with a floor limit of US\$500 (lowest level of chargeback protection)
F	Facsimile draft provided
H	Visa Lodging Services merchant qualifying for the special floor limit (international only)
L	Visa Lodging Services merchant
S	Hotel or restaurant merchant qualifying for special floor limit of US\$1,500 and permitted to use Status Check Procedure (highest level of chargeback protection)
8	Quasi-cash (see the Operating Regulations for the six Visa regions for a list of quasi-cash items)

For additional information, the U.S. members should refer to the *Visa U.S.A. Merchant Data Manual* for current merchant category and floor limit codes. Members from other regions should refer to the Operating Regulations for their respective regions.

Field 63.8—Visa Acquirer's Business ID

Attributes

fixed length
8 N, 4-bit BCD (unsigned packed); 4 bytes

Description

Field 63.8 contains the Visa-assigned business ID of the acquirer that signed the merchant for processing purchase or mail/phone order transactions. In this case, the acquirer is referred to as the Merchant Sponsor.

NOTE: *This field's usage is for fraud reporting only. For other uses of field 63.8, refer to the V.I.P. System SMS POS Technical Specifications manual.*

Usage

Fraud Reporting: This field is optional in 9620 messages. U.S. members are required to include it if it was in the original transaction.

Field Edits

There are no field edits in this usage of field 63.8 for fraud reporting.

Reject Codes

There are no reject codes in this usage of field 63.8 for fraud reporting.

Field 63.9—Fraud Data

Attributes

fixed length
14 ANS, EBCDIC; 14 bytes

Description

Field 63.9 contains fraud information for reporting fraudulent activity to Visa's Fraud Reporting System. [Table 4-32](#) in the "Valid Values" section defines the codes for this field.

NOTE: *This field's usage is for fraud reporting only. For other uses of field 63.9, refer to the V.I.P. System SMS POS Technical Specifications manual.*

Positions:			
1	2	3	4-14
fraud type	NRI/ICS codes	fraud notification code	reserved

Positions 1, Fraud Type: This subfield identifies the type of fraud being reported. See [Table 4-32](#) the fraud type entries.

Position 2, NRI/ICS Codes: These codes are used for NRI/ICS reporting only. For NRI, the value must be 1, 3, or 4. For ICS, the value must be 1.

Position 3, Fraud Notification Code: This code is used to designate whether the transaction is being added, modified, or deleted in the Fraud Transaction File. See [Table 4-32](#) for the notification codes.

Position 4-14: Reserved.

Usage

This field is mandatory in all 9620 messages from either issuers or acquirers. It is not returned in 9630 responses.

Fraud Reporting: If fraud type being reported is NRI (position 1 = 2), position 2 must be 1, 3, or 4. If fraud type is ICS (position 1 = 7 or 8), position 2 must be 1.

- For non-NRI/ICS reporting, the following position 1 values are valid: 0, 1, 2 (U.S. only), 3, 4, 5 (U.S. only), 6, 9.
- For NRI/ICS reporting, the following values are valid:

- For NRI: 2
- For ICS: 7 or 8 (U.S. only)

Field Edits

There are no field edits in this usage of field 63.9 for fraud reporting.

Reject Codes

There are no reject codes in this usage of field 63.9 for fraud reporting.

Valid Values

[Table 4–32](#) provides valid values for field 63.9.

Table 4–32: Field 63.9 Fraud Reporting Codes

Value	Description
Position 1: Fraud Type	
0	Lost
1	Card reported stolen
2	Card not received as issued (NRI)
3	Card issued on basis of fraudulent application
4	Issuer reported counterfeit
5	Miscellaneous
6	Fraudulent use of account number
7	Fraudulent application detected (consumer denies application)
8	Suspicious application detected (unable to verify)
9	Acquirer reported counterfeit

Table 4–32: Field 63.9 Fraud Reporting Codes

Value	Description
Position 3: Notification Code	
1	Addition
2	Addition of subsequent identical (duplicate) transaction
3	Change/Modification
4	Delete
5	Reactivate

Field 63.11—Reimbursement Attribute

Attributes

fixed length
1 ANS; 1 byte

Description

Field 63.11 contains a code that identifies the applicable interchange reimbursement fee for a purchase transaction. [Table 4-33](#) in the “Valid Values” section provides Visa reimbursement codes.

NOTE: *This field's usage is for fraud reporting only. For other uses of field 63.11, refer to the V.I.P. System SMS POS Technical Specifications manual.*

Usage

Fraud Reporting:

For U.S. only: The reimbursement attribute must be the same as that of the original transaction. This field must contain an A–Z or 0–9.

All others: For non-U.S. fraud reporting, this field must be 0 (zero).

This field is not used in NRI or ICS fraud reporting messages. Valid values are in [Table 4-33](#) of this description.

Field Edits

There are no field edits in this usage of field 63.11 for fraud reporting.

Reject Codes

There are no reject codes in this usage of field 63.11 for fraud reporting.

Valid Values

[Table 4-33](#) provides valid values for field 63.11.

Table 4-33: Field 63.11 Visa Reimbursement Attribute Codes (1 of 2)

Code	Description
0	Standard Issuer's/Interchange Reimbursement Fee or Cash Disbursement Reimbursement Fee
1	Plus ATM Cash Disbursement
2	Visa ATM Cash Disbursement
3	EPS—U.S. only
7	Relates to specific reduced reimbursement fees for intraregional transactions only Electronic Interchange Reimbursement Fee (EIRF)—CEMEA only
8	JC Penney—U.S. only
9	Member-operated data capture (Asia-Pacific only)
A	Payment Service Interchange Reimbursement Fee (PSIRF)—Brazil, Germany, Malaysia, and U.S.
B	Interregional Pre-PS2000 CEMEA Intraregional Pre-PS2000 Asia-Pacific Electronic Issuer's Reimbursement Fee (EIRF) Latin America-Caribbean Region Electronic Issuer's Reimbursement Fee (EIRF) U.K. Electronic Issuer's Reimbursement Fee (EIRF) '94 U.K. Card Not Present '94 U.K. Electronic Hot Card File '94 International Visa Electron Card U.K. Airline Interim Interchange Reimbursement Fee
C	CEMEA Airline Transition Rate
D	Reserved: Delta-only merchant standard Interchange Reimbursement Fee—U.K. only
E	Reserved
F	Delta-only merchant Electronic Interchange Reimbursement Fee (EIRF)—U.K. only
G	Plus ATM Cash Disbursement - Tier II

Table 4–33: Field 63.11 Visa Reimbursement Attribute Codes (2 of 2)

Code	Description
H	Visa ATM Cash Disbursement – Tier II
I	Reserved for future use: BASE II draft data transactions only
J	Electronic Interchange Reimbursement Fee (EIRF)—U.S. only
K	Key-entered Payment Service Reimbursement Fee—U.S. only (for select developing markets only)
L	Reserved for future use: BASE II Draft data transactions only
N–S	Reserved for future use: BASE II Draft data transactions only
T–V	Reserved
W–Z	Not applicable

Field 63.13—Decimal Positions Indicator

Attributes

fixed length, 3 bytes
64 N, BCD

Description

This field is part of the optional Visa Currency Precision Service, which requires certification for participating acquirers and issuers. It contains the number of decimal positions in the following amount fields if they are present in the message:

Field 4—Amount, Transaction
Field 5—Amount, Settlement
Field 6—Amount, Cardholder Billing
Field 54—Additional Amounts
Field 86—Credits, Amounts
Field 87—Credits, Reversal Amount
Field 88—Debits, Amount
Field 89—Debits, Reversal Amount
Field 97—Amount, Net Settlement

This field comprises the following positions:

Positions:		
1–2	3–4	5–6
transaction amounts decimal positions	settlement amounts decimal positions	cardholder amounts decimal positions

Position 1–2, Transaction amounts decimal positions: Number of decimal positions in field 4 or field 54 (Set A converted and Set B converted).

Position 3–4, Settlement amounts decimal positions: Number of decimal positions in field 5, 86, 87, 88, 89, or 97.

Position 5–6, Cardholder amounts decimal positions: Number of decimal positions in field 6 or field 54 (Set A converted and Set B converted).

Usage

Participating acquirers and issuers must include this field in all 02xx, 04xx, and 05xx messages except for fee collections/funds disbursements (Visa only) and account transfers (domestic only).

It is present in requests and advices but not in their responses. It is present in a balance inquiry response only.

Responses involving positions 1–2, Transaction Amounts Decimal Positions: issuers may either return the value from the request or the value 99.

This field is present if any of the following fields are present: 4, 5, 6, 54, 86, 87, 88, 89, or 97.

STIP and Switch Advices: This field is present in the following advices for participants:

- STIP-generated 0220 or 0420 advice
- Switch-generated 0420 advice

Advices From BASE II Endpoints: For participating members, this field is present if any of the following fields are present: 4, 5, or 6.

Field Edits

If the member is a Currency Precision Service participant, this field must be present and its content valid.

Reject Codes

- 0009 = Invalid field 4
- 0133 = Invalid field 6
- 0150 = Invalid field 54
- 0157 = Invalid field 63.13
- 0487 = Field 63.13 missing

Valid Values

The valid values for each position set (1–2, 3–4, 5–6) are the same:

- 00 currency has no minor units
- 02 currency has two minor units
- 03 currency has three minor units
- 99 currency not applicable in this message

Field 63.14—Issuer Currency Conversion Data

Attributes

fixed length
36 ANS, EDCDIC; 36 bytes

Description

This field is part of the optional Currency Conversion Fee Service, which is available for multicurrency participants. This field contains the fees associated with a transaction that undergoes currency conversion. The field has four components.

Positions:
1–9

10–18

19–27

28–36

Settlement Amount Issuer Currency Conversion Fee	Settlement Amount Issuer Currency Conversion Allocation	Cardholder Billing Amount, Issuer Currency Conversion Fee	Cardholder Billing Amount, Optional Issuer Fee
--	---	---	--

Positions 1–9, Settlement Amount, Issuer Currency Conversion Fee: A fee that Visa charges the issuer for currency conversion, in the same currency as the settlement amount (field 5). The prefix will be C (Credit) or D (Debit).

Positions 10–18, Settlement Amount, Issuer Currency Conversion Allocation: A fee allocation rebated to the issuer for currency conversion, in the same currency as the settlement amount (field 5). The prefix will be C (Credit) or D (Debit).

Positions 19–27, Cardholder Billing Amount, Issuer Currency Conversion Fee: A fee that Visa charges the issuer for currency conversion, in the same currency as the cardholder billing amount (field 6). The prefix will be C (Credit) or D (Debit).

Positions 28–36, Cardholder Billing Amount, Optional Issuer Fee: A fee that the issuer optionally charges the cardholder when currency conversion occurs, in the same currency as the cardholder billing amount (field 6). The prefix will be C (Credit) or D (Debit).

Usage

Multicurrency Participants: This field is present in any incoming message to a member processing center only for financial transactions that qualify for settlement. (Flags in field 9 of the message header identify messages that qualify for settlement. See [Chapter 2. Message Structure and Header Field Specifications](#).)

Visa provides this field for issuer multicurrency participants that elect to participate in the Currency Conversion Fee Service. Request originators and response providers do not provide this field. It is added to the request by VisaNet before the message is delivered to the recipient.

STIP and Switch Advices: This field can be present in the following advices if it was in the request:

STIP-generated 0220 or 0420 advice
Switch-generated 0420 advice

This field is not used in advice responses.

Advices From BASE II Endpoints: This field is present in advices if the recipient of the advice is participating in the Currency Conversion Fee Service and the transaction qualifies for settlement.

Non-Multicurrency Participants: Not applicable

Field Edits

None.

Reject Codes

None.

Field 63.15—Settlement Amount, Acquirer Currency Conversion Fee Allocation

Attributes

fixed length,
9 ANS, EDCDIC; 9 bytes

Description

This field is part of the optional Currency Conversion Fee Service, which is available for multicurrency participants. It contains a fee allocation rebated to the acquirer for currency conversion, in the same currency as the settlement amount (field 5). The field has a single component. The prefix will be C (Credit) or D (Debit).

Usage

Multicurrency Participants: This field is present in any incoming message to a member processing center only for financial transactions that qualify for settlement. (Flags in field 9 of the message header identify messages that qualify for settlement. See [Chapter 2. Message Structure and Header Field Specifications](#).)

Visa provides this field for acquirer multicurrency participants that elect to participate in the Currency Conversion Fee Service. Request originators and response providers do not provide this field. It is added to the response by VisaNet before the message is delivered to the recipient.

STIP and Switch Advices: This field is present in the following advices if it was in the request:

STIP-generated 0420 advice responses
Switch-generated 0420 advice

Non-Multicurrency Participants: Not applicable

Field Edits

None.

Field 66—Settlement Code

Attributes

fixed length
1 N, 4-bit BCD (unsigned packed); 1 byte

Description

A code, returned in the 0510 or 0530 response to a reconciliation request or advice, indicating whether or not the user agrees with the reconciliation totals provided by VisaNet in the 0500 or 0520 message. Code values are listed in the “Valid Values” section. A leading zero is required to pad the first unused half-byte of this field. The zero is a filler and not part of the code.

Usage

This field is only applicable to reconciliation response messages.

Code 9 should be used when realtime reconciliation cannot be performed, or when the user is out of balance but does not want to return user totals in the reconciliation response.

Field Edits

Required in 0510 and 0530 messages. Valid codes are listed in [Table 4-34](#).

Reject Codes

0043 = Invalid value
0322 = Field missing

Valid Values**Table 4–34: Field 66 Settlement Codes**

Code	Definition
1	In balance
2	Out of balance
9	Acknowledgment without reconciliation

Field 68—Receiving Institution Country Code

Attributes

fixed length
3 N, 4-bit BCD (unsigned packed); 2 bytes

Description

The code for the receiving institution country. Country codes are listed in Appendix E. A leading zero is required to pad the first unused half-byte of this field. The zero is a filler and is not part of the code.

NOTE: *The “59” reference is an ID associated with track data requirements, not card numbers.*

Usage

CRIS: This field is present if field 48 contains a “59” account number.

STIP and Switch Advices: This field is present in the following advices if it was in the request. It is not required in an advice response.

STIP-generated 0220 or 0420 advice
Switch-generated 0420 advice

Advices From BASE II Endpoints: Not applicable.

Field Edits

Required if field 100 contains a “59” identifier.

Must be one of the 3-digit numeric codes listed in Appendix E, Country and Currency Codes.

Reject Codes

0119 = Invalid value

0453 = Field missing

Field 69—Settlement Institution Country Code

Attributes

fixed length

3 N, 4-bit BCD (unsigned packed); 2 bytes

Description

The code for the country of the settlement institution in field 99, when that field contains a “59” identifier. The values for this field are the numeric country codes listed in Appendix E, Country and Currency Codes. A leading zero is required to pad the first unused half-byte of this field. The zero is a filler and is not part of the code.

NOTE: *The “59” reference is an ID associated with track data requirements, not card numbers.*

Usage

This field has possible applicability in messages related to reconciliation and settlement only. When a settled ID contains a “59” identifier, this field is needed in 05xx and 06xx requests, advices, and responses.

STIP and Switch Advices: This field is present in the following advices. It is returned in advice responses.

Field Edits

Required if field 99 contains a “59” identifier.

Must be one of the 3-digit numeric codes listed in Appendix E, Country and Currency Codes.

Reject Codes

0120 = Invalid value

0454 = Field missing

Field 70—Network Management Information Code

Attributes

fixed length
3 N, 4-bit BCD (unsigned packed); 2 bytes

Description

Codes used in network management (including Dynamic Key Exchange), reconciliation, and funds transfer text. Valid values are in the “Valid Values” section.

In a network management message, the code identifies the type of network control (system status changes or echo test), the dynamic key exchange step (requesting or delivering a new key), or an online request for the reconciliation information.

In a reconciliation message, the code identifies the type of totals in the message. In a funds transfer totals message, the code identifies whether the totals are provided by the VisaNet Settlement Service (VSS).

In a text message, the code identifies the type of message (text or CRIS alert).

A leading zero is required to pad the first unused half-byte of this field. The zero is a filler and is not part of the code.

Usage

This field is used only in 05xx, 06xx, and 08xx messages.

Dynamic Key Exchange: This field is required in 0800 working key requests and their 0810 responses. The allowable values in an 0800 request are 160, 161, 162, and 163. If this field is 162 or 163, Field 48 must also be present.

There is a 10-second timeout for all messages containing new working keys. If the member does not respond within ten seconds, another delivery attempt is made. If the member fails to respond to the second attempt, the key exchange attempt is cancelled.

CRIS Advices: The code is 0174. CRIS advices are always delivered online and will be the first ones delivered before the regular advices for a BIN.

Visa Smart Debit/Visa Smart Credit (VSDC): This field is required in 0620 issuer authentication failure or issuer script results advices and their 0630 responses. The code must be 951.

Switch advices: This field is present in the following advices:

Switch-generated 0620 advice

Advices From BASE II Endpoints: This field is present in free text advices.

Fraud Reporting:

- Member-generated—The field must contain one of the following values as appropriate:
0942 = Acquirer-generated advice
0943 = Issuer-generated advice
- Visa-generated—The field contains one of the following values as appropriate:
0944 = Advices destined to acquirers
0945 = Advices destined to issuers

Field Edits

This field is required if the message type is 05xx, 06xx, or 08xx. The code must be one of those in [Table 4-35](#). In a response or advice response, this code must match that in the request or advice.

For VSDC transactions, the code must be 951 for 0620/0630 messages.

Reject Codes

- 0042 = Invalid value
- 0321 = Field missing
- 0607 = Invalid value in reply

Valid Values

[Table 4-35](#) provides valid values for field 70.

Table 4-35: Field 70 Network Management Information Codes (SMS) (1 of 4)

Code	Station Type	Description
Network Control/Dynamic Key Exchange/Requested 0500 Reconciliation		
Message Types 0800 and 0810		
071	SMS or Common Interface	Sign on to VisaNet
072	SMS or Common Interface	Sign off from VisaNet
078	SMS or Common Interface	Start transmission of advices

Table 4–35: Field 70 Network Management Information Codes (SMS) (2 of 4)

Code	Station Type	Description
079	SMS or Common Interface	Stop transmission of advices
101	SMS or Common Interface	Key change request
160	SMS or Common Interface	Request for a new acquirer working key (acquirer to VisaNet)
161	SMS or Common Interface	Request for a new issuer working key (issuer to VisaNet)
162	SMS or Common Interface	Deliver a new acquirer working key (VisaNet to acquirer)
163	SMS or Common Interface	Deliver a new issuer working key (VisaNet to issuer)
270	SMS or Common Interface	Online request for current reconciliation data (Gross Interchange Value)
280	SMS or Common Interface	Online request for previous day's settlement totals
301	SMS or Common Interface	Echo test
Message Types 0500 and 0510		
272	SMS or Common Interface	Acquirer Gross Interchange Value totals
273	SMS or Common Interface	Acquirer Gross Interchange Value totals unavailable
274	SMS or Common Interface	Issuer Gross Interchange Value totals
275	SMS or Common Interface	Issuer Gross Interchange Value totals unavailable
Automatic Reconciliation		
Message Types 0520 and 0530		
265	SMS or Common Interface	Acquirer settlement cutoff totals (system end-of-day)
266	SMS or Common Interface	Acquirer stand-in settlement cutoff totals (system end-of-day)
267	SMS or Common Interface	Issuer settlement cutoff totals (system end-of-day)
268	SMS or Common Interface	Issuer stand-in settlement cutoff totals (system end-of-day)
272	SMS or Common Interface	Acquirer Gross Interchange Value totals

Table 4–35: Field 70 Network Management Information Codes (SMS) (3 of 4)

Code	Station Type	Description
274	SMS or Common Interface	Issuer Gross Interchange Value totals
281	SMS or Common Interface	Acquirer batch cutoff totals unavailable
282	SMS or Common Interface	Acquirer stand-in totals unavailable
283	SMS or Common Interface	Issuer batch cutoff totals unavailable
284	SMS or Common Interface	Issuer stand-in totals unavailable
285	SMS or Common Interface	Acquirer settlement cutoff totals (system end-of-day) unavailable
286	SMS or Common Interface	Acquirer stand-in settlement cutoff totals (system end-of-day) unavailable
287	SMS or Common Interface	Issuer settlement cutoff totals (system end-of-day) unavailable
288	SMS or Common Interface	Issuer stand-in settlement cutoff totals (system end-of-day) unavailable
Funds Transfer Totals		
CRIS Alerts		
Message Types 0620 and 0630		
174	SMS or Common Interface	CRIS alert
Message Types 0620 and 0630		
290	SMS or Common Interface	Non-VSS Funds Transfer Totals
292	SMS or Common Interface	VSS Funds Transfer Totals

Table 4–35: Field 70 Network Management Information Codes (SMS) (4 of 4)

Code	Station Type	Description
Text Messages		
Message Types 0600, 0610, 0620, and 0630		
883	SMS or Common Interface	Text message
Fraud Reporting System (FRS)		
Message Types 9620 and 9630		
942	SMS or Common Interface	Acquirer-generated advice
943	SMS or Common Interface	Issuer-generated advice
944	SMS or Common Interface	Advices destined for acquirers
945	SMS or Common Interface	Advices destined for issuers
Visa Smart Debit/Visa Smart Credit (VSDC)		
Message Types 620 and 630		
951	SMS or Common Interface	Issuer authentication failure or issuer script results advice

Field 73—Date, Action

Attributes

fixed length
6 N, 4-bit BCD (unsigned packed); 3 bytes
format: variable

Description

This field is defined for miscellaneous dates, including expiration and purge dates, with up to six digits.

Usage

This field is used for file processing in conjunction with fields 91 and 127; it is not used for cardholder transactions.

In a Format 2 file update request, this field is used for the purge date of the cardholder record. It is returned unchanged in the response. This field is not used in a delete update or a file inquiry request. It is present in the file inquiry response only if the response code is 00.

If this field is present in an 0302 file inquiry request, VisaNet ignores it.

The date specified here determines how long the record must stay on file by VisaNet. If an issuer wants to leave the record on file indefinitely, it can use the special value 999900 for this date field and VisaNet will not purge the record. Thus, the value in this field of a file update is one of the following:

An unexpired yymmdd date where yy = 00–99, mm = 01–12, and dd = 00–31. (When dd = 00, VisaNet calculates the purge date as the last day of the month.)

The value 999900 (do not purge).

Auto-CDB (Visa only): This field is present in an 0322 advice. It is not returned in the 0332 response. The value is set to the greater of the existing purge date on file, or the current date less 60 days.

Comments

In adds and changes for records in the BASE I Exception File, Visa routinely changes the purge date entered by the issuer to coincide with the YYMMDD expiration date of the Card Recovery Bulletin in effect at that time. (See fields 91, 92, and 127 for more detailed information about file processing.)

Auto-CDB lists the account for either 60 days from the date of the update or until the original expiration date for the existing account listing, whichever date is later. For account listings set to expire in less than 60 days, Auto-CDB will change the expiration date to 60 days.

If the account is listed in either the BASE I or SMS Exception File with something other than pickup status, Auto-CDB changes the listing to pickup status.

Field Edits

This field is not edited in messages related to cardholder transactions.

Reject Codes

None.

File Edits

This field is required in a Format 2 0302 request if field 91 is 1 or 2.

The value in this field must be numeric.

The date cannot be expired, and the DD positions must be 01–31 or 99.

The MM positions must be 01–12 or 99.

If field 91 is 3, this field must be omitted.

Error Codes

0573 = Nonnumeric character

0574 = Month is not 01–12

0575 = Field missing, expired date, day not valid, or date present in a delete

Field 74—Credits, Number

Attributes

fixed length
10 N, 4-bit BCD (unsigned packed); 5 bytes

Description

The total number of credit transactions, other than reversals, processed since the last settlement cutoff. Credit transactions are those having a credit effect on the cardholder's account.

Usage

This field is used in reconciliation messages only.

The user places this field (and the next seven reconciliation total fields) in an 0510 response or 0530 advice response only when user totals do not agree with the VisaNet totals received in the 0500 or 0520 reconciliation message.

Field Edits

Required in 0500 and 0520 messages.

Required in 0510 and 0530 messages if field 66 is 2 (out of balance).

Reject Codes

0044 = Invalid value

0323 = Field missing

Field 75—Credits, Reversal Number

Attributes

fixed length
10 N, 4-bit BCD (unsigned packed); 5 bytes

Description

The total number of reversal credit transactions processed since the last settlement cutoff. Reversal credit transactions are reversals having a credit effect on the cardholder's account.

Usage

This field is used in reconciliation messages only. Refer to field 74.

Field Edits

Required in 0500 and 0520 messages.
Required in 0510 and 0530 messages if field 66 is 2 (out of balance).

Reject Codes

0045 = Invalid value
0324 = Field missing

Field 76—Debits, Number

Attributes

fixed length
10 N, 4-bit BCD (unsigned packed); 5 bytes

Description

The total number of debit transactions, other than reversals, processed since the last settlement cutoff. Debit transactions are those having a debit effect on the cardholder's account.

Usage

This field is used in reconciliation messages only. Refer to field 74.

Field Edits

Required in 0500 and 0520 messages.

Required in 0510 and 0530 messages if field 66 is 2 (out of balance).

Reject Codes

0046 = Invalid value

0325 = Field missing

Field 77—Debits, Reversal Number

Attributes

fixed length
10 N, 4-bit BCD (unsigned packed); 5 bytes

Description

The total number of reversal debit transactions processed since the last settlement cutoff. Reversal debit transactions are reversals having a debit effect on the cardholder's account.

Usage

This field is used in reconciliation messages only. Refer to field 74.

Field Edits

Required in 0500 and 0520 messages.

Required in 0510 and 0530 messages if field 66 is 2 (out of balance).

Reject Codes

0047 = Invalid value

0326 = Field missing

Field 86—Credits, Amount

Attributes

fixed length
16 N, 4-bit BCD (unsigned packed); 8 bytes

Description

The total amount of all credit transactions, other than reversals, processed since the last settlement cutoff. Credit transactions are those having a credit effect on the cardholder's account.

Usage

This field is used in reconciliation messages only. Refer to field 74.

Multicurrency Participants: The currency of the amount in this field is identified in Field 50—Currency Code, Settlement. The number of decimal places assumed for this field depends on the currency.¹

Non-Multicurrency Participants: The amount in this field is expressed in U.S. dollars, with two implied decimal places.

Field Edits

Required in 0500 and 0520 messages.

Required in 0510 and 0530 messages if field 66 is 2 (out of balance).

Reject Codes

0048 = Invalid value

0327 = Field missing

¹ Currency codes and the locations of the implied decimal place for each currency are listed in Appendix E, Country and Currency Codes.

Field 87—Credits, Reversal Amount

Attributes

fixed length
16 N, 4-bit BCD (unsigned packed); 8 bytes

Description

The totaled amount of all reversal credit transactions processed since the last settlement cutoff. Reversal credit transactions are those reversals having a credit effect on the cardholder's account.

Usage

This field is used in reconciliation messages only. Refer to field 74.

Multicurrency Participants: The currency of the amount in this field is identified in Field 50—Currency Code, Settlement. The number of decimal places assumed for this field depends on the currency.¹

For reversals destined to SMS issuers, if the reversal transaction is initiated within three days of the original transaction, SMS uses the same rate as for the original transaction. If the reversal is initiated more than three days after the original transaction and the new currency rate is not yet available, SMS still uses the same rate as for the original transactions. For reversals destined to dual-message acquirers, the conversion rate will reflect the current currency rate.

Non-Multicurrency Participants: The amount in this field is expressed in U.S. dollars, with two implied decimal places.

Field Edits

Required in 0500 and 0520 messages.

Required in 0510 and 0530 messages if field 66 is 2 (out of balance).

Reject Codes

0049 = Invalid value

0328 = Field missing

¹ Currency codes and the locations of the implied decimal place for each currency are listed in Appendix E, Country and Currency Codes.

Field 88—Debits, Amount

Attributes

fixed length
16 N, 4-bit BCD (unsigned packed); 8 bytes

Description

The total amount of all debit transactions, other than reversals, processed since the last settlement cutoff. Debit transactions are those having a debit effect on the cardholder's account.

Usage

This field is used in reconciliation messages only. Refer to field 74.

Multicurrency Participants: The currency of the amount in this field is identified in Field 50—Currency Code, Settlement. The number of decimal places assumed for this field depends on the currency.¹

Non-Multicurrency Participants: The amount in this field is expressed in U.S. dollars, with two implied decimal places.

Field Edits

Required in 0500 and 0520 messages.

Required in 0510 and 0530 messages if field 66 is 2 (out of balance).

Reject Codes

0050 = Invalid value

0329 = Field missing

¹ Currency codes and the locations of the implied decimal place for each currency are listed in Appendix E, Country and Currency Codes.

Field 89—Debits, Reversal Amount

Attributes

fixed length
16 N, 4-bit BCD (unsigned packed); 8 bytes

Description

The total amount of all reversal debit transactions processed since the last settlement cutoff. Reversal debit transactions are those reversals having a debit effect on the cardholder's account.

Usage

This field is used in reconciliation messages only. Refer to field 74.

Multicurrency Participants: The currency of the amount in this field is identified in Field 50—Currency Code, Settlement. The number of decimal places assumed for this field depends on the currency.¹

Non-Multicurrency Participants: The amount in this field is expressed in U.S. dollars, with two implied decimal places.

Field Edits

Required in 0500 and 0520 messages.

Required in 0510 and 0530 messages if field 66 is 2 (out of balance).

¹ Currency codes and the locations of the implied decimal place for each currency are listed in Appendix E, Country and Currency Codes.

Reject Codes

0051 = Invalid value

0330 = Field missing

Field 90—Original Data Elements

Attributes

fixed length
42 N, 4-bit BCD (unsigned packed); 21 bytes

Description

This field contains information for tracking the current message back to prior messages for the same cardholder transaction. A fixed-length field with five subfields.

Positions: 1–4	5–10	11–20	21–31	32–42
original message type	original trace number	original transmission date/time	original acquirer ID	original forwarding institution ID
Bytes 1–2	Bytes 3–5	Bytes 6–10	See below	See below

Positions 1–4, Original Message Type (field 90.1): The 4-digit message type identifier from the original request message.

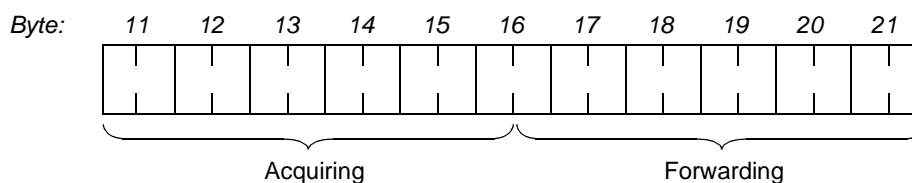
Positions 5–10, Original Trace Number (field 90.2): The 6-digit trace number from field 11 of the original request.

Positions 11–20, Original Transmission Date and Time (field 90.3): The 10-digit transmission date and time from field 7 of the original request.

Positions 21–31, Original Acquirer ID (field 90.4): 11 positions for the acquiring institution ID from field 32 of the original request, right-justified, with lead zero fill.

Positions 32–42, Original Forwarding Institution ID (field 90.5): 11 positions for the forwarding institution ID from field 33 of the original request, which is right-justified, with lead zero-fill. Or, all zeros if field 33 was not present in the original request.

NOTE: *The institution ID subfields do not follow the normal byte boundaries rule: each occupies 5½ bytes, as shown below.*



Usage

Used in all 04xx messages except Fee Collections and Funds Disbursements. The first subfield—original message type—must always be provided whenever field 90 is used. The remaining subfield positions must be either zero or valid numeric digits (using BCD values). The first subfield value is determined as follows:

In a reversal, this identifies the request for the financial transaction being reversed.

In a chargeback or chargeback reversal, this identifies the original request or acquirer-generated financial advice for the financial transaction.

This field may be used in representments.

This field is optional in 0220 misdispute or back office adjustments and representments.

In a reversal, chargeback, and chargeback reversal, the message type in this field must match that of the original financial transaction. The value in a misdispute adjustment should appear in a chargeback and a representment.

STIP and Switch Advices: This field is present in the following advices if it was in the request:

STIP-generated 0220 advice

This field is always present in a STIP- or Switch-generated 0420 advice. The value in the 0430 response should match that in the 0400/0420 advice.

Advices From BASE II Endpoints: This field is required in 0422 chargebacks and their 0432 responses.

Comment

This field is used in every message subsequent to the original. It is a key data element used to match a response to its request or a message to others for a given cardholder transaction. For additional information, refer to [Chapter 1. Message Matching](#).

Field Edits

Required in all 04xx messages except Fee Collections and Funds Disbursements.

In an 0400/0420 reversal and 0422 chargeback or chargeback reversal, the message type here must match that of the original 0200 or 0220 financial transaction. In the 0420/0430 reversal advice/advice response, the message type must match that of the 0200 transaction being reversed. In the 0220/0230 representment advice/advice response, the message type must match the 0422 advice.

Reject Codes

0055 = Invalid value

0336 = Field missing

Field 91—File Update Code

Attributes

fixed length
1 AN, EBCDIC; 1 byte

Description

A code that specifies the type of file processing required. The permitted codes are in [Table 4-36](#).

Usage

This field is used in 0302 messages for Format 2 updates and inquiries for all Cardholder Database files. It is returned unchanged in 0312 responses. If this field contains a 5 for inquiry requests, fields 73 and 127 are not used; if they are present, VisaNet ignores them.

Auto-CDB (Visa only): This field is present in an 0322 advice. It is not returned in the 0332 response.

Field Edits

Required in all Format 2 03xx requests.

Reject Codes

0341 = Field missing

File Edits

The code must be one of those in [Table 4-36](#).

Error Codes

0566 = Record already on file; cannot add

0568 = Invalid value

Valid Values

Table 4–36: Field 91 File Update Codes

Code	Definition	Explanation
1	Add	Add a new record only if one does not already exist
2	Change	Change an existing record
3	Delete	Delete an existing record
4	Not used	
5	Inquire	Send a copy of an existing record

Exception File Processing:

Attempts to add an account number to the BASE I Exception file when the account number already exists are accepted as changes and do not result in error code 0566.

Attempts to change an account number on the BASE I Exception file when the number does not already exist are accepted as additions and do not result in error code 0565.

Attempts to delete an account number on the BASE I Exception file that does not exist results in a file maintenance error (error code 0565).

Attempts to add, change or delete an account number that exists on both the BASE I and SMS Exception file (“dual item check”) are processed accordingly and do not result in error code 0530.

Field 92—File Security Code

Attributes

fixed length
2 AN, EBCDIC; 2 bytes

Description

An operator identification number.

Usage

An issuer uses this field when it needs to include an operator ID in a file update or file inquiry.

The field is optional in 0302 requests. If present in a request, it is returned unchanged in the 0312 response.

Field Edits

None.

Reject Codes

None.

File Edits

None.

Error Codes

None.

Field 96—Message Security Code

Attributes

fixed length
64 AN, EBCDIC; maximum 8 bytes

Description

Contains the PIN encryption working key requested by acquirers and issuers participating in the Visa Dynamic Key Exchange Service. It is under the DKE service used by VisaNet to deliver new acquirer and issuer single-length working keys.

Refer to Field 105, Double-Length DES Key, if the working key is double-length (Triple DES).

Usage

This field is required in 0800 messages if field 70 is either 162 (deliver new acquirer working key) or 163 (deliver new issuer working key). It is not used in 0810 responses.

NOTE: *Members that participate in the DKE service and use double-length DES keys must use Field 105—Double-Length DES Key (Triple DES), instead of field 96.*

Comments

There is a 10-second timeout for all messages containing new working keys. If the member does not respond within ten seconds, a second delivery attempt is made. If no member response, the key exchange attempt is cancelled.

Field Edits

None.

Reject Codes

None.

Field 97—Amount, Net Settlement

Attributes

fixed length
17 AN, EBCDIC; 17 bytes

Description

The Gross Interchange Value, which is the net of all gross debit and gross credit amounts for a specific settlement entity. Fees and charges are not included. The first byte of this field contains a sign (C for credit or D for debit). The amount is in the remaining 16 bytes, right-justified and zero-filled.

This VisaNet-generated value is the accumulated net of gross values for the financial institution for which totals are being provided, for that institution as an acquirer or as an issuer.

Usage

This field is used in reconciliation messages only.

Multicurrency Participants: The number of decimal places assumed for this field depends on the currency (see Appendix E, Country and Currency Codes, for a list of valid settlement currency codes). The amount's currency is identified in Field 50—Currency Code, Settlement.

Non-Multicurrency Participants: This field amount is expressed in U.S. dollars, with two implied decimal places.

Comments

Because any one reconciliation message contains only the net of gross amounts from the acquirer perspective or the issuer perspective, the total gross-net position for a financial institution must be calculated using the acquirer net settlement and the issuer net settlement.

Field Edits

Required in 0500 and 0520 messages. Required in 0510 and 0530 messages if field 66 is 2 (out of balance). Must be the sign C or D, followed by numerics.

Reject Codes

0052 = Invalid value
0331 = Field missing

Field 99—Settlement Institution Identification Code

Attributes

variable length
1 byte, binary +
up to 11 N, 4-bit BCD (unsigned packed); maximum: 7 bytes

Description

A code that identifies the financial entity for which reconciliation or settlement information is being requested or provided. This is usually a Visa-assigned BIN, but may be another type of identifier such as a transit and routing number. The field has one subfield following the length subfield and is defined as follows:

Positions:
1–11

length	identifier
--------	------------

Length: Specifies the number of digits in the identifier. Any leading zero needed to fill the first unused half-byte (when the identifier contains an odd number of digits) is not included in the length specification.

Positions 1–11, Identifier: A 6-digit Visa BIN or ID code.

Usage

This field is used only in messages related to reconciliation and settlement. This field and the code in field 70 are the keys to which financial statistics are being reported.

Field Edits

Required in all 05xx messages, in 0620/0630 funds transfer messages, and in 08xx messages where Field 70—Network Management Information Code is 270 (request for reconciliation totals). Value in response must match that in the request or advice.

Length cannot exceed 11.

The value in this field must be a 6-digit Visa BIN or ID code.

Value in response must match that in the request or advice.

Reject Codes

0058 = Invalid length

0059 = Invalid value

Field 100—Receiving Institution Identification Code

Attributes

variable length
1 byte, binary +
up to 11 N, 4-bit BCD (unsigned packed); maximum: 7 bytes

Description

A code that identifies the institution that should receive a request or advice. This ID is used when it is not possible to route a message using the account number field in the message. When this field is included in a request or advice, it takes precedence over all account number fields for routing.

Positions:
1–11

length	institution ID code
--------	---------------------

Length: Specifies the number of digits in the institution ID code. If the ID is an odd number of digits, a leading zero is required to pad the first unused half-byte of data. Because the zero is filler, not part of the ID code, it is *not* counted for the length subfield.

Usage

This field is used to identify the destination of an 0220 acquirer fee collection or funds disbursement advice (Visa only) and its 0230 response if the field 2 account number is not present in the message.

This field is mandatory for 0620 card capture messages (Plus only).

When this field is used, it is required in the request and in responses.

STIP and Switch Advices: This field is present in the following advices if it was in the request:

STIP-generated 0220 advice
Switch-generated 0620 text message advice

Advices From BASE II Endpoints: Not applicable.

CRIS Advices: This field identifies the institution receiving the CRIS alert.

Fraud Reporting:

- Member-generated—The field must contain 400050.

- Visa-generated—The field contains the BIN to which this advice is delivered. The destination BIN is the same as the Forward Institution ID in the original fraud transaction.

Field Edits

The value in the length subfield must be numeric and must not exceed 11.

Either field 2 or field 100 is required in all 0220 and 0230 acquirer fee collections or funds disbursements (field 3 = 19xxxx or 29xxxx) advices and responses (Visa only), and in all 0600/0620 text messages (field 70 = 883) and responses. The field value must be numeric and contain a valid 6-digit Visa BIN or ID code.

Reject Codes

0082 = Invalid value

0100 = Invalid length

0334 = Field missing

Field 101—File Name

Attributes

variable length
1 byte, binary +
up to 17 ANS, EBCDIC; maximum: 18 bytes

Description

A code that identifies (1) the VisaNet-resident cardholder file to be accessed by a file update or inquiry, and (2) the format of the update/inquiry request. The codes for this field are in the “Valid Values” section. The length specifies the number of bytes that follow the length subfield.

Usage

This field is used for all *03xx* file update and file inquiry messages. The appropriate file name must be used because it determines the system file affected, the content of the *03xx* message, and the layout of field 127.

Comments

Format 2 is required.

Field Edits

This field is required in all *03xx* file update and file inquiry messages. This field is not required in 0332 responses.

No additional reject-level edits.

Reject Codes

0060 = Invalid length. Length equals zero (0) or it exceeds 17.

0344 = Field missing

File Edits

The length subfield value must be 2.

The field value must be one of those in the “Name” column in [Table 4–37](#).

The value used to delete a record must be the one used to add the same record.

Error Codes

0530 = Invalid file name

0566 = Record already on file, cannot add

0565 = File maintenance error

0682 = Invalid length (not 2 for a Format 2 file)

Valid Values**Table 4–37: Field 101 SMS File Names**

Name	Usage	Format	File
C4	SMS	Format 2	SMS PIN Verification File
E3	SMS	Format 2	BASE I Exception File and SMS Exception File
E4	SMS	Format 2	SMS Exception File only

Field 102—Account Identification 1

Attributes

variable length
1 byte, binary +
5–28 ANS, EBCDIC; maximum: 29 bytes

Description

In cardholder transactions, a number that identifies an account or cardholder relationship.

Usage

This field is not allowed in requests for cardholder transactions. The issuer has the option to place a posting account number in this field in any response message, but only if the account to which the transaction will be posted differs from that in field 2.

STIP Advices: Not applicable.

Advices From BASE II Endpoints: Not applicable.

Field Edits

If this field is present, the value in the length subfield must not exceed 28.

If this field is present in a request for cardholder transaction, it will be dropped by VisaNet before the message is forwarded to the issuer.

Reject Codes

0104 = Invalid length

Field 103—Account Identification 2

Attributes

variable length
1 byte, binary +
5–28 ANS, EBCDIC; maximum: 29 bytes

Description

A number that identifies an account or cardholder relationship. The length specifies the number of bytes that follow the length subfield.

Usage

This field may optionally appear only in responses to account transfers (domestic only). In an account transfer response, the issuer may place the *transfer to* account number in this field, in addition to returning the acquirer-supplied account number in field 2.

STIP Advices: This field is present in the following advice if it was present in the request:

STIP-generated 0220 advice

Advices From BASE II Endpoints: Not applicable.

Field Edits

If this field is present, length cannot exceed 28. It is not allowed in requests for card transactions; the field will be dropped by VisaNet before the message is forwarded to the issuer.

Reject Codes

0111 = Invalid length

Field 105—Double-Length DES Key (Triple DES)

Attributes

fixed length
64 AN, EBCDIC; maximum 16 bytes

Description

Contains the double-length (triple DES) PIN encryption working key requested by acquirers and issuers participating in the Visa Dynamic Key Exchange Service. It is under the DKE service used by VisaNet to deliver new acquirer and issuer double-length working keys.

Refer to Field 96, Message Security Code if the working key is single-length.

Usage

Required in 0800 messages if field 70 is either 162 (deliver new acquirer working key) or 163 (deliver new issuer working key). It is not used in 0810 responses.

Comments

There is a 10-second timeout for all messages containing new working keys. If the member does not respond within ten seconds, a second delivery attempt is made. If no member response, the key exchange attempt is cancelled.

Field Edits

None.

Reject Codes

None.

Field 115—Additional Trace Data

Attributes

variable length
1 byte, binary +
up to 24 ANS, EBCDIC; maximum: 25 bytes

Description

Additional tracing information for proprietary use. This is a national-use field originally defined by ANSI and adopted by Visa. The length specifies the number of bytes that follow the length subfield.

NOTE: *This field can be in any data format (for example, hexadecimal). Contact your Visa representative for further information.*

Usage

This additional tracing information is provided in requests and advices, at the acquirer's or issuer's option or by the switch of an acquiring or issuing network.

An acquirer or issuer has the option to include its own data here, but VisaNet does not send this field to its destination. VisaNet removes this field from a request or advice before passing it and restores it before returning the reply to the originator. Similarly, if this field is present in a request received from another network, VisaNet holds it and returns it in the response.

The information must be returned unchanged in the related response or advice response, regardless of the number of times its content may change because of the message passing through different networks.

Fraud Reporting: Member-generated—Acquirers or issuers can optionally use this field to track the transaction they submitted. FRS does not use this field. The value is returned unaltered in the response.

NOTE: *This field is valid only within the pairing of the 9620/9630 message set. It cannot be used for transaction lifecycle tracking.*

Visa-generated—This field is not present.

Auto-CDB (Visa only): This field is not present in 0322 or 0332 messages.

STIP Advices: Not applicable.

Advices From BASE II Endpoints: Not applicable.

Field Edits

None.

Reject Codes

None.

Field 119—Settlement Service Data

Attributes

variable length
1 byte, binary +
up to 255 ANS, EBCDIC; maximum: 256 bytes

Description

This field is used for International only.

This is a Visa-defined national-use field for settlement service data. It comprises two basic subfields for information unique to national transaction processing by members in a given country.

Positions:
1–3 4– x

length	country code	data
--------	--------------	------

Length: The number of bytes in the field after the length subfield.

Positions 1–3, Country Code: The 3-digit country code must be a valid numeric ISO country code, as listed in Appendix E, Country and Currency Codes, of this volume.

Positions 4–x, Data: Additional information for cardholder transaction processing.

The current use of this field is:

Usage 1: Member-calculated Interchange Reimbursement Fee (IRF)

Usage

This field is forwarded from the originator to its destination only if the transaction qualifies for the National Net Settlement Service (NNSS). If the transaction does not qualify for NNSS, Visa removes the field from the message. This field is not returned in responses.

Reject Codes

0131 = Invalid length

0132 = Invalid country code

Field 119—Usage 1: Member-Calculated IRF

Attributes

variable length
1 byte, binary +
15 ANS, EBCDIC; maximum: 16 bytes

Description

This field is used for International only.

This field contains the member-calculated interchange reimbursement fee (IRF) for countries using this capability. Implementation requires pre-notification to your Visa representative.

Positions:

1–3

4–15

length	country code	member-calculated Interchange Reimbursement Fee
--------	--------------	---

Length: The number of bytes in the field after the length subfield.

Positions 1–3, Country Code: The 3-digit country code must be a valid numeric ISO country code, as listed in Appendix E, Country and Currency Codes, of this volume.

Positions 4–15, Member-Calculated Interchange Reimbursement Fee: This numeric value must be expressed in the local currency specified by the currency code in field 49. No decimal point appears in this field; the decimal place is assumed, based on the currency.

NOTE: *The Currency Precision Service is optionally available to multicurrency participants. This service uses Field 63.13—Decimal Positions Indicator.*

Usage

This field is used in the following transactions:

0200 cash disbursement
0220 cash disbursement adjustment
0400/0420 reversal
0422 chargeback and chargeback reversal
0220 representment

The field is optional in an 0200 cash disbursement request. If present in the request, and the transaction qualifies for the National Net Settlement Service (NNSS), it is forwarded to the issuer. If present in the request, it is required in all subsequent messages related to the same transaction.

No decimal point appears in the field. The decimal place is assumed based on the currency specified in Field 49—Currency Code, Transaction. For example, the Venezuela Bolivar has two decimal points; therefore if the member-calculated IRF for a given transaction is 5 Bolivares, the acquirer would enter 000000000500 in this field.

VisaNet will not deliver this field to its destination if:

- The transaction does not qualify for National Net.
- The transaction qualifies for National Net but the country code specified in this field is different from the acquirer's country code.
- National Net does not support a member-calculated IRF.
- The member-supplied IRF is not applicable for the transaction type.

STIP Advice: This field is present in an advice if it was in the request.

Comments

If the field is not present or contains zeros, no IRF will be assessed.

Field Edits

The country code (positions 1–3) must be of the same country as the acquirer.
The member-calculated IRF (positions 4–15) must be numeric.

Reject Codes

0131 = Invalid length

0132 = Invalid country code

0146 = Invalid value in the member-calculated IRF field

Field 125—Supporting Information

Attributes

variable length
1 byte, binary +
up to 255 bytes, variable by usage and subfield; maximum: 256 bytes

Description

Field 125 is a private-use field containing additional information for adjustments, exception items, and services such as CRIS.

Usage 1: CRIS Alert, Part 2

Usage 2, 3, 4, 5, and 6: Not applicable to ATM.

Usage 7: Additional Fraud Information

The length subfield specifies the number of bytes in this field after the length subfield.

Field format and edits vary by usage. See the following “Usage 1” and “Usage 7” descriptions.

Usage

Field format varies by usage.

STIP and Switch Advices: This field is included in the following advices if it was in the request:

- STIP advices: not applicable
- Switch-generated 0620 copy processing advice

Advices From BASE II Endpoints: Not applicable.

Check Acceptance: Not applicable.

Field Edits

See the following “Usage 1” and “Usage 7” descriptions.

Reject Codes

See the following “Usage 1” and “Usage 7” descriptions.

Field 125—Usage 1: CRIS Alert, Part 2

Attributes

variable length
 1 byte, binary +
 18 up to 255 ANS, EBCDIC; maximum: 256 bytes

Description

CRIS alert information appears in 0620 administrative advices. The center receiving this message routes the text to a console, printer, or storage device for follow-up.

See “Field 48, Usage 29—CRIS Alert, Part 1” for further information.

Positions:					
1	2–21	22	23–24	25–100	
Subfield 1: Length	Subfield 2: Field Identifier	Subfield 3: Merchant Location	Subfield 4: Track Indicator	Subfield 5: Track Length	Subfield 6: Track Data

Length Subfield: This value is the number of bytes in this field after the length subfield.

Position 1, Field Identifier (Subfield 2): This value should be “C” for CRIS alert.

Positions 2–21, Merchant Location (Subfield 3): [Table 4–38](#) provides alphanumeric values for this subfield.

Table 4–38: Merchant Location Alphanumeric Values (1 of 2)

Position	Description	Values
U.S. Transactions		
2–18	City	
19	Filler	Space
20–21	State Code	See the “Field 59” description for allowable state abbreviations

Table 4–38: Merchant Location Alphanumeric Values (2 of 2)

Position	Description	Values
International Transactions		
2–18	Country Name	
19–21	Filler	Spaces

Position 22, Track Indicator (Subfield 4): This code indicates whether Track 1 or Track 2 data was read at the point of service. This 1-position subfield is space-filled if the transaction causing the alert passed the CVV check. If code = 1, then Track 1 data follows. If code = 2, then Track 2 data follows.

Positions 23–24, Track Length (Subfield 5): This subfield contains the verification length of the track data transmitted by the acquirer to Visa for the transaction causing the alert. This 2-position subfield is zero-filled if the original transaction passed the CVV check.

Positions 25–100, Track Data (Subfield 6): The transaction's Track 1 or Track 2 data for the transaction causing the alert, based on the Track Indicator. This 76-position subfield is space-filled if the original transaction passed the CVV check.

Usage

This field usage applies only to 0620 advices originated at the VIC as part of the CRIS service. It contains the second part of CRIS alert data. Field 48 (usage 29) contains Part 1.

Field Edits

There are no field edits for field 125, usage 1.

Reject Codes

There are no reject codes for field 125, usage 1.

Field 125—Usage 7: Additional Fraud Information

Attributes

variable length
1 byte, binary +
255 ANS, EBCDIC; maximum: 256 bytes

Description

Usage 7 is a Visa-defined private-use Fraud Reporting Service field for FRS messages generated by Visa.

Positions:									
1–2		3–12		13–37		38–52	53	54–74	
length	field identifier (application ID)	cardholder postal code	cardholder last name	cardholder first name	cardholder middle initial	cardholder address 1			
75–97		98–111		112–113		114–123		124–132	
cardholder address 2		cardholder city		cardholder state		cardholder telephone number		cardholder social security number	
card mailed from postal code									
142–145		146–151		152–179		180–181		182	
183–193									
card valid from		card mailing date		card mailing city		card mailing state		market segment code	
locator number									
194–200		201		202		203–206		207–208	
209									
case number		arrest code		issuer-generated authorization		account sequence number		fraud investigative status	
cashback indicator									
210		211–218		219		220–255			
card capability		travel agency ID		cardholder ID method used		not used			

Length Subfield: This value is the number of bytes in this field after the length subfield.

Positions 1–2, Field Identifier (Application ID): The field must contain 06 for all fraud transactions (including ICS and NRI/PS604).

Position 3–12, Cardholder Postal Code: The field must contain all 9s if the cardholder address is outside the U.S. or the card was mailed from outside the U.S.

NRI/PS604 only: The field is required. Members can report a 5- or 9-character Postal/ZIP Code (left-justified, space-filled).

Positions 13–37, Cardholder Last Name: ICS only: If present, the field must contain the full cardholder name. Left-justified and space-filled. The default is spaces.

NRI/PS604 only: The field is required. Left-justified and space-filled.

Positions 38–52, Cardholder First Name: ICS only: If present, the field must be left-justified and space-filled. The default is spaces.

NRI/PS604 only: The field is required. Left-justified and space-filled.

Position 53, Cardholder Middle Initial: The default is a space.

Positions 54–74, Cardholder Address 1: The field must be left-justified and space filled. Must contain the primary address, number, direction, street name, street suffix, or P.O. Box.

ICS and NRI/PS604: The field is required.

Positions 75–97, Cardholder Address 2: The field must be left-justified and space-filled. If present, the field is used to complete or support data contained in the Cardholder Address 1, such as apartment, floor, suite, or unit number. The default is spaces.

Positions 98–111, Cardholder City: The field must be left-justified and space-filled.

ICS and NRI/PS604: The field is required.

Positions 112–113, Cardholder State: Enter XX if mailed from outside the U.S.

ICS and NRI/PS604: The field is required.

Positions 114–123, Cardholder Telephone Number: NRI/PS604 only: The field is optional. The default is spaces.

ICS only: The field must contain a telephone number. Can be zeros or 10 digits (with area code).

Positions 124–132, Cardholder Social Security Number: Usage 5, ICS only: If present, the field must contain a numeric value. The default is spaces.

Positions 133–141, Card Mailed From Postal Code: The field can contain either 5 or 9 digits (left-justified, space-filled).

ICS only: The field is required if Fraud Type = 2.

NRI/PS604 only: The field is required.

Positions 142–145, Card Valid From: If present, the field must be in MMY Y format where:

MM = 01 through 12

YY = 00 through 99

The default is spaces.

Positions 146–151, Card Mailing Date: NRI/PS604 only: The field is required. Must contain all zeros or date in MMDDYY format where:

MM = 01 through 12

DD = 01 through 31

YY = 00 through 99

Positions 152–179, Card Mailing City: NRI/PS604 only: The field is required. The field must contain city name when Card Mailing ZIP or Card Mailing State is provided. Otherwise, the field must be space-filled.

Position 180–181, Card Mailing State: NRI/PS604 only: The field is required. The field must contain a valid state code if Card Mailing ZIP or Card Mailing City is provided. Otherwise, the field must be space-filled.

Positions 182, Market Segment Code: Usage 5, ICS only: The field is required. Member-defined. Can be A through Z. The default is a 0 (zero).

Positions 183–193, Locator Number: Usage 5, ICS only: The field is required. Issuer-assigned. Must be unique for issuer BIN and transaction. Can be up to 11 digits and cannot be zeros.

Positions 194–200, Case Number: Usage 5, ICS only: The field must contain the actual case number, if available. The default is spaces.

Position 201, Arrest Code: Usage 5, ICS only: Valid values are:

0 = No arrest

1 = Arrest

The default is a space.

Position 202, Issuer-Generated Authorization: The field must be space-filled or contain:

Y = Issuer-authorized transaction

X = Transaction authorized, but not by issuer

N = Transaction not authorized

Positions 203–206, Account Sequence Number: This field is required. Must be numeric and must not be zeros.

NOTE: *This number identifies a transaction within the account. It must be provided if the Notification Code is 3, 4, or 5. If the Notification Code is 1 or 2, use 9999; this results in Visa assigning the sequence number. The member can also preassign a sequence number within the 4000–4999 range. A maximum of 1,000 transactions on a specific account can be added to the Visa fraud master file. In a change, delete, or reactivate record, the Account Sequence Number from the original Fraud Advice must be provided.*

ICS and NRI/PS604 only: The field must be zeros.

Positions 207–208, Fraud Investigative Status: Entry can be spaces or member-assigned. Can be 00 through 99 or AA through ZZ.

Position 209, Cashback Indicator: The field must be set to Y when an amount is entered in field 61.1. Otherwise, the field must be set to N.

Position 210, Card Capability: If present, valid entries are:

- For a card with a magnetic stripe:
 - M = Magnetic stripe with no CVV
 - V = Magnetic stripe with CVV
- For a chip or stored value card:
 - C = Chip card

The default is a space.

Positions 211–218, Travel Agency ID: If present, the field must match the entry from field 48 in the original transaction.

Position 219, Cardholder ID Method Used: If present, the field must match the entry in the original transaction. The default is a space.

Asia-Pacific, CEMEA, EU, and U.S. only: The field is required. In CEMEA and EU, the default is a 0 (zero).

Valid values are:

- 0 = Unknown
- 1 = Signature
- 2 = PIN
- 3 = Unattended terminal, no PIN pad
- 4 = Mail/phone order

Positions 220–255: Not used.

Usage**Fraud Reporting:**

- Member-generated—This field is mandatory in all member-generated 9620 fraud messages.
- Visa-generated—In Visa-generated 9620 message, this field contains the data from the original fraud transaction. It is not used in 9630 responses.

Field Edits

There are no field edits for field 125, usage 7.

Reject Codes

There are no reject codes for field 125, usage 7.

Field 127—Format 2 File Maintenance

Attributes

variable length
1 byte, binary +
up to 255 bytes, variable by subfield; maximum: 256 bytes

Description

This section describes Format 2 requirements for this multipart, private-use field, as used to update or review the SMS Exception File, the PIN Verification File, and both the SMS Exception File and the BASE I Exception File in the VisaNet Cardholder Database.

For Format 2, this field has multiple subfields defined (see [Table 3-2](#)) to contain some of the data needed in an 0302 request (a separate 0302 request is required for each update and inquiry) to update a single record in the file identified in Field 101—File Name. The remainder of the updating data is located in other fields of the 0302 message. The length specifies the number of bytes that follow the length subfield.

Usage

This field is used in 0302 messages that request file updating. It is needed in all file add or change requests; it is not used in delete requests. It is not used in 0302 file inquiry requests. It is present in the 0312 response to a file inquiry only when the response code is 00. When present in a file update request, this field is returned unchanged in the 0312 response.

[Figure 4-2](#) illustrates the subfields for each file. Note that the field numbers by which these subfields are known are in the following format:

“127”
+ an alpha identifier derived from the file name
+ a decimal point
+ the sequence number of the subfield
Subfield file name

For example, the first subfield of field 127 for an Exception File update is labeled “Field 127E.1.”

Figure 4-2: Format 2 Layout of Field 127 for SMS Files**File Name C4—PIN Verification File**

127C.1		
Algorithm Identifier	PVKI	Verification Value

File Name E3—SMS and BASE I Exception Files**File Name E4—SMS Exception File**

127E.1	127E.2	127E.3	127E.4
Action Code	Region Coding	Cdhdr Spndng Amt Limit	Cdhdr Spndng Cnt Limit

Issuers participating in the Generic File Update Service must use this format.

Auto-CDB (Visa only): Subfields 127E.1 and 127E.2 are present in an 0322 advice.

Field Edits

Required in an 0302 file update request if field 91 is 1 or 2. Length must not exceed 255.

Reject Codes

0399 = Field missing

Field 127C.1—PIN Verification Data

Applies to

PIN Verification File (Field 101—File Name = C4)

Attributes

fixed length
7 AN, EBCDIC; 7 bytes

Description

This field has three defined subfields as follows.

Positions 1–2, Algorithm Identifier: A code that identifies the algorithm used by the issuer to verify the PIN. Code values are shown in [Table 4–39](#).

Position 3, a 1-digit PIN Verification Key Index (PVKI): If the verification value is a Visa PVV, the PVKI is a value between 0 and 6, indicating which of six possible pairs of PIN Verification Keys was used by the card issuer to generate the PVV. If the verification value is IBM PIN Offset or Atalla DES Bi-Level, the PVKI must be 1. If the verification value is Atalla Identikey, the PVKI must be zero.

Positions 4–7, Verification Value: A 4-digit PIN Verification Value (PVV) or PIN Offset Value. This value is derived by the card issuer using either the Visa PVV, IBM PIN Offset, Atalla DES Bi-Level or Atalla Identikey method. The verification value is calculated using the account number, the PIN, and—depending on method—other data such as the PVKI, one or more PIN Verification Keys, and a decimalization table. To verify a PIN in an authorization request, the verification value is first recalculated using information from the message, and is then compared to the value on file.

Usage

This field is used in all Format 2 file add and change requests for the PIN Verification File: Positions 1–7 must contain valid codes. It is not used in a delete request. It is not used in a file inquiry request. It is present in a successful response.

File Edits

This field is required in a Format 2 0302 request if field 101 is C4 and field 91 is 1 or 2.

The Algorithm ID must be 01 through 04.

The PVKI must be a value from 0 through 6.

The verification value must be numeric.

When field 91 is 3, this field should not be present but will not reject if set to zeros or valid values.

Error Codes

0582 = Invalid algorithm ID

0583 = Invalid PVKI

0584 = Invalid verification value

Valid Values

Table 4–39: Field 127C.1 SMS PVV Algorithm Identifier (Positions 1–2)

Code	Definition
01	Visa PVV Method
02	Atalla DES Bi-Level
03	Atalla Identikey
04	IBM PIN Offset

Field 127E.1—Action Code

Applies to

SMS Exception File (Field 101—File Name = E4)
SMS and BASE I Exception Files (Field 101—File Name = E3)

Attributes

fixed length
2 ANS, EBCDIC; 2 bytes

Description

The issuer-designated response code to be used by STIP when authorizing on the issuer's behalf. The codes for this field are shown in [Table 4-40](#).

Usage

This field is used in format 2 0302 add and change requests for the SMS Exception File only, or for both the SMS Exception File and the BASE I Exception File. It is returned unchanged in update responses. It is not used in delete requests or in a file inquiry request. It is present in a 0312 file inquiry response only if the response code is 00.

This field must be space-filled if no action code is assigned for the cardholder; that is, when an account number is placed in the SMS Exception File solely to specify approval within spending limits. In other words, the field must be present in a format 2 0302 request if field 101 is E3 or E4, and field 91 is 1 or 2.

Code must be one of those in [Table 4-40](#) or spaces.

When spending limits are present, code must be 11 or spaces.

If field 91 is 3, this field should not be present but will not reject if set to spaces or a valid value.

Auto-CDB (Visa only): This field is present in an 0322 advice. The value will be from field 39 of the issuer's response.

Field Edits

None.

Error Codes

None.

Valid Values**Table 4–40: Field 127E.1 SMS Exception File Action Codes**

Code	Definition
04	Pick up card (no fraud)
05	Do not honor
07	Pick up card, special condition (fraud)
11	Approval for V.I.P.
41	Lost card, pick up (fraud)
43	Stolen card, pick up (fraud)
Space	Approval within limits

Field 127E.2—Region Coding

Applies to

SMS Exception File (Field 101—File Name = E4)
BASE I and SMS Exception Files (Field 101—File Name = E3)

Attributes

fixed length
9 ANS, EBCDIC; 9 bytes

Description

In an update for the SMS Exception File as well as the BASE I Exception File, this field contains one or more Card Recovery Bulletin (CRB) region codes that define the distribution of an account number in Card Recovery Bulletin Service files and bulletins. In an update for the SMS Exception File only, this field is space-filled. See [Table 4-41](#) for field codes.

Usage

This field is used in format 2 0302 add and change requests for the Exception File and is returned unchanged in the responses. It is not used in delete requests or in a file inquiry request. It is present in an 0312 file inquiry response only if the response code is 00.

This field contains one or more valid codes whenever the action code in an update request is a pick-up code: 04, 07, 41, or 43, and the file name is E3 (SMS and BASE I files). Otherwise, it contains spaces. If an E3 update is received by VisaNet with a nonpick-up code but nonspace region coding, that update is accepted and the region coding is ignored; in this case, the CRB is not updated.

Coding in this field is left-justified and space-filled.

Auto-CDB (Visa only): This space-filled field is present in an 0322 advice.

Field Edits

This field must be present in a format 2 0302 request if field 101 is E3 or E4, and field 91 is 1 or 2. If file name is E3 and action code is a pick-up code, at least one nonspace value must be present in this field. If field 91 is 3, this field should not be present but will not reject if set to spaces or a valid value.

Error Codes

0577 = Invalid code

0578 = Invalid spaces (action code is a pickup code)

Valid Values**Table 4–41: Field 127E.2 SMS CRB Region Codes (1 of 2)**

Region Code	Geographic Area
0	Do not list in any Card Recovery Bulletins (U.S. only)
1 ¹	U.S. (California, Hawaii, Nevada)
2 ¹	U.S. (Alaska, Arizona, Idaho, Oregon, Utah, Washington)
3 ¹	U.S. (Colorado, Iowa, Kansas, Minnesota, Montana, Nebraska, New Mexico, North Dakota, South Dakota, Wyoming)
4 ¹	U.S. (Oklahoma, Texas)
5 ¹	U.S. (Illinois, Indiana, Kentucky, Michigan, Missouri, Ohio, West Virginia, Wisconsin)
6 ¹	U.S. (Alabama, Arkansas, Louisiana, Maryland, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, Washington, D.C.)
7 ¹	U.S. (Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont)
8 ¹	U.S. (Delaware, New Jersey, New York, Pennsylvania)
9 ¹	U.S. (Florida, Georgia)
A	Includes all countries in the Asia-Pacific region
B ²	Africa and part of the Middle East (includes countries that are part of Visa subregions 3 and 5 of the Europe, Middle East, Africa region)
C	All Canadian CRB regions (regions 1 through 3)
D	National CRB indicator
E ²	Europe and part of the Middle East (includes countries in the Europe, Middle East, Africa region not classified as part of CRB region B above)
F	Includes all countries in the Latin America region
X ¹	All U.S. CRB regions (regions 1 through 9)
Y	All non-U.S. CRB regions (regions A, B, C, E, F)

Table 4–41: Field 127E.2 SMS CRB Region Codes (2 of 2)

Region Code	Geographic Area
Z	All CRB regions

¹ The U.S. region CRB has been eliminated and these U.S. region codes should no longer be used. They are here for informational purposes for file displays.

² Either region codes B or E will cover both EU and CEMEA regions.

Field 127E.3—Cardholder Spending Amount Limit

Applies to

SMS Exception File (Field 101—File Name = E4)
SMS and BASE I Exception Files (Field 101—File Name = E3)

Attributes

fixed length
6 ANS, EBCDIC; 6 bytes

Description

The dollar amount that can be approved for this cardholder in any one day. This limit is applied only when STIP authorizes on behalf of the issuer. It overrides the issuer's normal cardholder total daily spending limit.

Usage

This field is used in format 2 0302 add and change requests for the Exception File, unless the issuer does not set spending limits for this cardholder. It is returned unchanged in the responses. It is not used in delete requests or in a file inquiry request. It is present in an 0312 file inquiry response only if the response code is 00.

If an issuer wishes to set a unique daily spending limit for a cardholder while eliminating the daily limit by merchant type, this record must be coded with action code 11 (V.I.P.) and a nonzero value in this field. This is the only instance in which it is valid to have both an action code and spending limits in a single record.

This field must be zero-filled if no override amount and count limits are being assigned. If an amount limit is specified, a count limit must also be specified in field 127E.4. (The amount limit entered here may be less than, equal to, or more than the limit selected for all other cardholders.) Valid values are all those up to 999999.

Field Edits

This field must be present in a format 2 0302 request if field 101 is E3 or E4, and field 91 is 1 or 2.

File Edits

Requirement 1: If this field's value is nonzero, field 127E.4 must contain a nonzero value.

Requirement 2: If this field's value is zeros, field 127E.4 must be zeros.

Requirement 3: If Field 127E.1 is spaces, this field's value must be nonzero.

Requirement 4: If this field's value is nonzero, field 127E.1 must be spaces or 11 (may not be a decline).

If field 91 is 3, this field should not be present but will not reject the request if set to zeros or a valid value.

Error Codes

0559 = Does not comply with Requirement 1 or 2

0560 = Does not comply with Requirement 3

0561 = Does not comply with Requirement 4

0562 = Invalid value (not numeric)

Field 127E.4—Cardholder Spending Count Limit

Applies to

SMS Exception File (Field 101—File Name = E4)
SMS and BASE I Exception Files (Field 101—File Name = E3)

Attributes

fixed length
2 ANS, EBCDIC; 2 bytes

Description

The number of transactions that can be approved for this cardholder in any one day. This limit is applied only when STIP authorizes on behalf of the issuer. It overrides the issuer's normal cardholder total daily count limit.

Usage

This field is used in format 2 0302 add and change requests for the Exception File, unless the issuer does not set spending limits for this cardholder. It is returned unchanged in the responses. The field is not used in delete requests or a file inquiry request. It is present in a 0312 file inquiry response if the response code is 00.

If an issuer wishes to set a unique daily count limit for a cardholder while eliminating the daily limits by merchant type, this record must be coded with action code 11 (V.I.P) and a nonzero value in this field. This is the only instance in which it is valid to have both an action code and a count limit in a single record.

This field must be zero-filled if no override amount and count limits are being assigned. If a count limit is specified, an amount limit must also be specified in field 127E.3. (The count limit entered here may be less than, equal to, or more than the limit selected for all other cardholders.)

Valid values are all those up to 99.

Field Edits

This field must be present in a format 2 0302 request if field 101 is E3 or E4, and field 91 is 1 or 2.

File Edits

Requirement 1: If this field's value is nonzero, field 127E.3 must contain a nonzero value.

Requirement 2: If this field's value is zeros, field 127E.3 must be zeros.

Requirement 3: If field 127E.1 is spaces, this field's value must be nonzero.

If field 91 is 3, this field should not be present but will not reject the request if set to zeros or a valid value.

Error Codes

0559 = Does not comply with Requirement 1 or 2

0560 = Does not comply with Requirement 3

0563 = Invalid value (not numeric)

Field 130—Terminal Capability Profile

Attributes

fixed length
24 bit string; 3 bytes

Description

Field 130 is a Visa Smart Debit/Visa Smart Credit (VSDC) field. It indicates the card data input, the Cardholder Verification Method (CVM), and the security capabilities supported by the terminal.

Positions: 1		2	3	4–8	1	2
manual key entry capability	magnetic stripe read capability	chip read capability	reserved	offline plaintext PIN capability	online PIN capability	
Byte 1				Byte 2		
3	4	5–8	1	2	3	
signature capability	offline enciphered PIN capability	reserved	static data authentication capability	dynamic data authentication capability	card capture capability	
Byte 2			Byte 3			
4	5–8					
combined DDA/ application cryptogram generation capability	reserved					
byte 3	byte 3					

The subfields for field 130 are defined in [Table 4-42](#).

Table 4-42: Field 130 Subfield Values

Position	Description	Values
Byte 1		
1	Manual Key Entry Capability	1 = Yes 0 = No
2	Magnetic Stripe Read Capability	1 = Yes 0 = No
3	Chip Capability	1 = Yes 0 = No
4–8	Reserved for future use	
Byte 2		
1	Offline Plaintext PIN Capability	1 = Yes 0 = No
2	Online PIN Capability	1 = Yes 0 = No
3	Signature Capability	1 = Yes 0 = No
4	Offline Enciphered PIN Capability	1 = Yes 0 = No
5–8	Reserved for future use	
Byte 3		
1	Static Data Authentication Capability	1 = Yes 0 = No
2	Dynamic Data Authentication Capability	1 = Yes 0 = No
3	Card Capture Capability	1 = Yes 0 = No
4	Combined DDA/Application Cryptogram Generation Capability	1 = Yes 0 = No
5–8	Reserved for Future Use	

Usage

Field 130 is required in 0200 cash disbursements, balance inquiries, and account transfers, and 0220 STIP advices.

If present in the original, it is required in 0422 chargebacks and chargeback reversals, and 0220 representments.

It is optional in 0620 chip-based informational advices.

This field is not used in card or issuer authentication processing.

Data field requirements for advices from BASE II endpoints are identical to those for STIP advices.

Field Edits

There are no field edits for field 130.

Reject Codes

There are no reject codes for field 130.

Field 131—Terminal Verification Results (TVR)

Attributes

fixed length
40 bit string; 5 bytes

Description

Field 131 is a Visa Smart Debit/Visa Smart Credit (VSDC) field containing terminal-recorded offline and online processing indicators that are available to members in online message and clearing transactions.

Positions: 1	2	3	4	5	6
offline authentication not performed	static data authentication failed	chip data missing	PAN on terminal exception file	DDA failed	combined DDA/ application cryptogram generation failed
Byte 1					
7–8	1	2	3	4	5
reserved	chip and terminal have different application versions	expired application	application not yet effective	service allowed for card product	new card
Byte 1	Byte 2				
6–8	1	2	3	4	5
reserved	cardholder verification was not successful	unrecognized CVM	offline PIN try exceeded	PIN entry, required, PIN pad not working or not present	PIN entry required, PIN pad present but PIN not entered
Byte 2	Byte 3				
6	7–8	1	2	3	4
online PIN entered	reserved	transaction exceeds floor limit	lower consecutive offline limit exceeded	upper consecutive offline limit exceeded	transaction selected randomly for on online
Byte 3		Byte 4			

5	6–8	1	2	3	4
merchant forced transaction online	reserved	not applicable	issuer authentication failed or not	script processing failed before generating final cryptogram	script processing failed after generating final cryptogram
Byte 4		Byte 5			

5–8
reserved
Byte 5

[Table 4–43](#) defines the subfields for field 131.

Table 4–43: Field 131 Subfield Values (1 of 3)

Position	Description	Values
Byte 1		
1	Offline Data Authentication Not Performed	1 = Yes 0 = No
2	Static Data Authentication results	1 = Yes 0 = No
3	Chip Data Missing	1 = Yes 0 = No
4	Primary Account Number on Terminal Exception File	1 = Yes 0 = No
5	DDA Failure	1 = Yes 0 = No
6	Combined DDA/Application Cryptogram Generation Failed	1 = Yes 0 = No
7–8	Reserved for Future Use	

Table 4–43: Field 131 Subfield Values (2 of 3)

Position	Description	Values
Byte 2		
1	Chip and Terminal are Different Versions	1 = Yes 0 = No
2	Expired Application	1 = Yes 0 = No
3	Application Not Yet Effective	1 = Yes 0 = No
4	Service Not Allowed for Card Product	1 = Yes 0 = No
5	New Card	1 = Yes 0 = No
6–8	Reserved for Future Use	
Byte 3		
1	Cardholder Verification Was Not Successful	1 = Yes 0 = No
2	Unrecognized CVM	1 = Yes 0 = No
3	Offline PIN Try Limit Exceeded	1 = Yes 0 = No
4	PIN Entry Required and PIN Pad Not Working or Not Present	1 = Yes 0 = Other
5	PIN Entry Required and PIN Pad Present, PIN Not Entered	1 = Yes 0 = Other
6	Online PIN Entered	1 = Yes 0 = No
7–8	Reserved for Future Use	

Table 4–43: Field 131 Subfield Values (3 of 3)

Position	Description	Values
Byte 4		
1	Transaction Exceeds Floor Limit	1 = Yes 0 = No
2	Lower Consecutive Offline Limit Exceeded	1 = Yes 0 = No
3	Upper Consecutive Offline Limit Exceeded	1 = Yes 0 = No
4	Transaction Selected Randomly for Online Transmission	1 = Yes 0 = No
5	Merchant Forced Transaction Online	1 = Yes 0 = No
6–8	Reserved for Future Use	
Byte 5		
1	Not Applicable	
2	Issuer Authentication Failed	1 = Yes 0 = No
3	Script Processing Failed Before Generating Final Cryptogram	1 = Yes 0 = No
4	Script Processing Failed After Generating Final Cryptogram	1 = Yes 0 = No
5–8	Reserved for Future Use	

Usage

This field is required in 0200 cash disbursements, balance inquiries, and account transfers, 0220 STIP advices, and 0620 chip-based informational advices.

If Issuer Authentication failed, it is required in 0420 reversal advices.

If present in the original, it is required in 0422 chargebacks and chargeback reversals, and 0220 representments.

Data field requirements for advices from BASE II endpoints are identical to those for stand-in advices.

Field Edits

There are no field edits for field 131.

Reject Codes

There are no reject codes for field 131.

Field 132—Unpredictable Number

Attributes

fixed length
8 hexadecimal digits; 4 bytes

Description

Field 132 is a Visa Smart Debit/Visa Smart Credit (VSDC) field. The field contains the number used in the generation of the cryptogram for VSDC transactions. It provides variability and uniqueness to the cryptogram.

Usage

This field is required in 0200 cash disbursements, balance inquiries, and account transfers, and 0220 STIP advices.

If present in the original, it is required in 0422 chargebacks and chargeback reversals, and 0220 representments.

It is optional in 0620 chip-based informational advices.

Data field requirements for advices from BASE II endpoints are identical to those for STIP advices.

Field Edits

There are no field edits for field 132.

Reject Codes

There are no reject codes for field 132.

Field 133—Terminal Serial Number

Attributes

fixed length
8 AN, EBCDIC; 8 bytes

Description

Field 133 is a Visa Smart Debit/Visa Smart Credit (VSDC) field. It contains a unique identification number of the chip terminal assigned by the manufacturer. It is used to track devices regardless of their location.

Usage

This field is optional in 0200 cash disbursements, balance inquiries, and account transfers, 0220 STIP advices, 0220 misdispense or back office adjustments, 0422 chargebacks and chargeback reversals, 0220 representments, 0620 chip-based informational advices, and 9620 fraud advices.

If present in the original, it is required in 0420 reversal advices.

Data field requirements for advices from BASE II endpoints are identical to those for STIP advices.

Field Edits

There are no field edits for field 133.

Reject Codes

There are no reject codes for field 133.

Field 134—Visa Discretionary Data

Attributes

variable length

1 byte binary + up to 15 bytes; maximum 16 bytes

Description

Field 134 is a Visa Smart Debit/Visa Smart Credit (VSDC) field. The field contains the Visa discretionary part of the issuer application data that is transmitted from the card to the issuer. It comprises these subfields:

- Field 134.1—Derivation Key Index
- Field 134.2—Cryptogram Version Number
- Field 134.3—Card Verification Results (CVR)

Fields 134.1 and 134.2 are hexadecimal subfields. Field 134.3 is a bit map subfield.

Positions:				
1	2	3	4–x	
length	Field 134.1, derivation key index	Field 134.2, cryptogram version number	Field 134.3, card verification results	reserved
Byte 1	Byte 2	Byte 3	Byte4–7	Byte 8–16

Usage

This field is required in 0200 cash disbursements, balance inquiries, and account transfers, 0220 STIP advices, and 0620 chip-based informational advices.

If Issuer Authentication failed, it is required in 0420 reversal advices.

It is optional in 0422 chargebacks and chargeback reversals, and 0220 representments.

Data field requirements for advices from BASE II endpoints are identical to those for STIP advices.

Field Edits

If this field appears in the message, V.I.P. edits it for length.

Reject Codes

0369 = Invalid length

Field 134.1—Derivation Key Index

Attributes

fixed length
2 hexadecimal digits; 1 byte

Description

Field 134.1 is a Visa Smart Debit/Visa Smart Credit (VSDC) field. It contains an index into the issuer's list of keys for use in online card authentication, issuer authentication, and validation of the clearing cryptogram.

Usage

This field is required in 0200 cash disbursements, balance inquiries, and account transfers, 0220 STIP advices, and 0620 chip-based informational advices.

If Issuer Authentication failed, it is required in 0420 reversal advices.

It is optional in 0422 chargebacks and chargeback reversals, and 0220 representments.

Field Edits

There are no field edits for field 134.1.

Reject Codes

There are no reject codes for field 134.1.

Field 134.2—Cryptogram Version

Attributes

fixed length
2 hexadecimal digits; 1 byte

Description

Field 134.2 is a Visa Smart Debit/Visa Smart Credit (VSDC) field. The field is used to calculate the cryptogram contained in the message. It indicates which version of the cryptogram algorithm was used for ARQC, TC, AAC, or ARPC generation.

Usage

This field is required in 0200 cash disbursements, balance inquiries, and account transfers, 0220 STIP advices, and 0620 chip-based informational advices.

If Issuer Authentication failed, it is required in 0420 reversal advices.

It is optional in 0422 chargebacks and chargeback reversals, and 0220 representments.

Field Edits

There are no field edits for field 134.2.

Reject Codes

There are no reject codes for field 134.2.

Field 134.3—Card Verification Results (CVR)

Attributes

variable length

1 byte binary + up to 24 bit string; maximum 4 bytes

Description

Field 134.3 is a Visa Smart Debit/Visa Smart Credit (VSDC) field. The field contains a series of card-recorded offline and online processing indicators that are available to members in online message and clearing transactions.

The length subfield specifies the number of bytes present in this field.

Positions:1–8	1–2	3–4	5	6	7
CVR length subfield	second cryptogram type	first cryptogram type	issuer authentication failed	offline PIN verification performed	offline PIN verification failed
Byte 1	Byte 2				
8	1	2	3	4	5
unable to go online	last online transaction not completed	offline PIN try limit exceeded	velocity checking counters exceeded	new card	issuer authentication failed on last transaction
Byte 2	Byte 3				
6	7	8	1–4	5	6
issuer authentication performed on last transaction	PIN try limit exceeded	static data authentication failed on last transaction and transaction declined offline	number of issuer script commands performed on last transaction	issuer script processing failed on last transaction	offline DDA failed on last transaction and transaction declined offline
Byte 3			Byte 4		
7	8				
DDA performed	reserved				
Byte 4					

[Table 4–44](#) defines the subfields for field 134.3.

Table 4–44: Field 134.3 Subfield Values (1 of 2)

Position	Description	Values
Byte 1		
1–8	CVR Length Subfield	The number of bytes following the subfield
Byte 2		
1–2	Second Cryptogram Type	00 = AAC 01 = TC 10 = Second cryptogram not requested 11 = Reserved for future use
3–4	First Cryptogram Type	00 = AAC 01 = TC 10 = ARQC 11 = AAR (Not supported in Release 1)
5	Issuer Authentication Performed and Failed	1 = Yes 0 = No
6	Offline PIN Verification Performed	1 = Yes 0 = No
7	Offline PIN Verification Failed	1 = Yes 0 = No
8	Unable to Go Online	1 = Yes 0 = No
Byte 3		
1	Last Online Transaction Not Completed	1 = Yes 0 = No
2	Offline PIN Try Limit Exceeded	1 = Yes 0 = No
3	Velocity Checking Counters Exceeded	1 = Yes 0 = No
4	New Card	1 = Yes 0 = No
5	Issuer Authentication Failed on Last Online Transaction	1 = Yes 0 = No

Table 4–44: Field 134.3 Subfield Values (2 of 2)

Position	Description	Values
6	Issuer Authentication Performed on Last Online Transaction	1 = Yes 0 = No
7	Application blocked because offline PIN Try Limit Exceeded	1 = Yes 0 = No
8	Static Data Authentication failed on last transaction and transaction declined offline	1 = Yes 0 = No
Byte 4		
1–4	Number of Issuer Script Commands Processed on Last Transaction	A 4-bit numeric value with leading zeros
5	Issuer Script Processing Failed on Last Transaction	1 = Yes 0 = No
6	DDA Failed on Last Transaction and Transaction Declined Offline	1 = Yes 0 = No
7	DDA Performed	1 = Yes 0 = No
8	Reserved for future use	

Usage

This field is required in 0200 cash disbursements, balance inquiries, and account transfers, 0220 STIP advices, and 0620 chip-based informational advices.

If Issuer Authentication failed, it is required in 0420 reversal advices.

It is optional in 0422 chargebacks and chargeback reversals, and 0220 representments.

Data field requirements for advices from BASE II endpoints are identical to those for stand-in advices.

Field Edits

There are no field edits for field 134.3.

Reject Codes

There are no reject codes for field 134.3.

Field 135—Issuer Discretionary Data

Attributes

variable length
1 byte binary + up to 30 hexadecimal digits; maximum 16 bytes

Description

Field 135 is a Visa Smart Debit/Visa Smart Credit (VSDC) field. The field contains data defined by the issuer on the card. This field transmits the data on the card to the issuer so the issuer can use this information for online processing.

Usage

This field is used in 0200 requests, balance inquiries, and account transfers, and 0220 STIP advices.

Data field requirements for advices from BASE II endpoints are identical to those for stand-in advices.

Field Edits

There are no field edits for field 135.

Reject Codes

There are no reject codes for field 135.

Field 136—Cryptogram

Attributes

fixed length
16 hexadecimal digits; 8 bytes

Description

Field 136 is a Visa Smart Debit/Visa Smart Credit (VSDC) field. It may contain an Authorization Request Cryptogram (ARQC), Transaction Certificate (TC), or an Application Authentication Cryptogram (AAC).

NOTE: *Field 134.3—Card Verification Results (CVR) indicates which cryptogram is present in this field.*

Usage

This field is required in 0200 cash disbursements, balance inquiries, and account transfers, and 0220 STIP advices.

If present in the original, it is required in 0422 chargebacks and chargeback reversals, 0220 representments, and 0620 chip-based informational advices.

Data field requirements for advices from BASE II endpoints are identical to those for STIP advices.

Field Edits

There are no field edits for field 136.

Reject Codes

There are no reject codes for field 136.

Field 137—Application Transaction Counter

Attributes

fixed length
4 hexadecimal digits; 2 bytes

Description

Field 137 is a Visa Smart Debit/Visa Smart Credit (VSDC) field. The field contains a count of the transactions performed with the application. This field is incremented by one each time a transaction is initiated.

Usage

This field is required in the following messages:

- 0200/0210 cash disbursements, balance inquiries, and account transfers and their responses
- 0220/0230 STIP advices and responses
- 0220/0230 adjustments and responses
- 0420/0430 reversal advices and responses
- 0620/0630 chip-based informational advices and responses

It is required in the following messages if present in the original:

- 0422/0432 chargebacks and chargeback reversals and responses
- 0220/0230 representments and responses

It also is optional in the following messages:

- 9620/9630 fraud advices and responses

Data field requirements for advices from BASE II endpoints are identical to those for STIP advices.

Field Edits

There are no field edits for field 137.

Reject Codes

There are no reject codes for field 137.

Field 138—Application Interchange Profile

Attributes

fixed length
16 bit string; 2 bytes

Description

Field 138 is a Visa Smart Debit/Visa Smart Credit (VSDC) field. It provides a series of indicators that reflect the specific functions supported by the chip card account.

Positions: 1	2	3	4
reserved	static data authentication supported	dynamic data authentication supported	cardholder verification supported
Byte 1			
5	6	7	8
terminal risk management to be performed	issuer authentication supported	combined DDA/generate AC supported	reserved
Byte 1			
1–8			
reserved			
Byte 2			

[Table 4–45](#) defines the subfields for field 138.

Table 4–45: Field 138 Subfield Values (1 of 2)

Position	Description	Values
Byte 1		
1	Reserved for Visa	
2	Static Data Authentication supported	1 = Yes 0 = No

Table 4–45: Field 138 Subfield Values (2 of 2)

Position	Description	Values
3	DDA supported	1 = Yes 0 = No
4	Cardholder Verification supported	1 = Yes 0 = No
5	Terminal Risk Management to be performed	1 = Yes 0 = No
6	Issuer Authentication supported	1 = Yes 0 = No
7	Combined DDA/Generate AC supported	1 = Yes 0 = No
8	Reserved for Visa	
Byte 2		
1–8	Reserved for Visa	

Usage

This field is required in 0200 cash disbursements, balance inquiries, and account transfers, and 0220 STIP advices.

If present in the original, it is required in 0422 chargebacks and chargeback reversals, 0220 representments, and 0620 chip-based informational advices.

Data field requirements for advices from BASE II endpoints are identical to those for STIP advices.

Field Edits

There are no field edits for field 138.

Reject Codes

There are no reject codes for field 138.

Field 139—Authorization Response Cryptogram and ARPC Response Code

Attributes

fixed length
16 hexadecimal digits +
16 bit string; 10 bytes total

Description

Field 139 is a Visa Smart Debit/Visa Smart Credit (VSDC) field. It is also used in Chip Offline Preauthorized Card (COPAC) transactions. The issuer sets this field when they perform issuer authentication. When the issuer subscribes to Issuer Authentication and the transaction meets the processing guidelines for Issuer Authentication performance, V.I.P. sets this field.

Positions:

1

2

F139.1 ARPC cryptogram	F139.2 ARPC response code
bytes 1-8	bytes 9-10

Position 1, Authorization Response Cryptogram (Field 139.1): This 8-byte subfield contains the authorization response cryptogram used to authenticate the issuer.

Position 2, Authorization Response Cryptogram Response Code (Field 139.2): This 2-byte subfield contains the response value used by the issuer to calculate the ARPC. The acquirer may modify the response code value in field 39 before sending it to the terminal. When the card generates an ARPC and compares it to the ARPC generated by the issuer, it must have access to the same value that was used by the issuer. This field has been added to the message to ensure that the issuer and the card are using the same value to compute the cryptogram.

Usage

If Issuer Authentication was performed, this field is required in 0210 cash disbursement, balance inquiry, and account transfer responses.

If present in the original, this field is required in 0220 STIP advices.

Field Edits

There are no field edits for fields 139.1 and 139.2.

Reject Codes

There are no reject codes for fields 139.1 and 139.2.

Field 142—Issuer Script

Attributes

variable length
1 byte + up to 510 hexadecimal digits; maximum 256 bytes

Description

Field 142 is a Visa Smart Debit/Visa Smart Credit (VSDC) field. This field contains proprietary information that the issuer wants to communicate to the card. It allows dynamic changes to the content of the card without reissuing the card.

Usage

This field is optional in 0210 cash disbursement, balance inquiry, and account transfer responses.

Field Edits

If this field is present, the value in the 1-byte length value cannot be greater than the 510-hexadecimal-digit maximum.

Reject Codes

Reject codes are:
0371 = Invalid length

Field 143—Issuer Script Results

Attributes

variable length

1 byte binary + up to 40 hexadecimal digits; maximum 21 bytes

Description

Field 143 is a Visa Smart Debit/Visa Smart Credit (VSDC) field. During online processing, the issuer has the option of sending commands to the card in the authorization response. These commands instruct the card to update the card parameters. The card records the success or failure of the updates in the Issuer Script Results field.

The length subfield specifies the number of bytes present in this field. Each subfield is described in the detail discussions that follow this general field discussion.

Positions: 1–4		5–8	1–8	
length	script processing results	script sequence number	issuer script identifier	reserved
	Byte 1, bits 1–4	Byte 1, bits 5–8	Byte 2–5	Byte 6–20

Length Subfield: This value is the number of bytes following the length subfield.

[Table 4–46](#) defines the subfields for field 143.

Table 4–46: Field 143 Subfield Values

Position	Description	Values
Byte 1		
Byte 1 1–4	Script Processing Results	0000 = Script not performed 0001 = Script processing failed 0010 = Script processing successful
Byte 1 5–8	Script Sequence Number	0000 = Script sequence not specified 0000–1110 = Sequence number of script command (1–14) 1111 = Sequence number of script command (15 or above)
Bytes 2–5 Issuer Script Results		

Usage

If issuer script is present in the original response, this field is used in 0420 original reversal advices, and 0620 chip-based informational advices.

Field Edits

If this field is present, its length cannot exceed 20 bytes excluding the length byte.

Reject Codes

Reject codes for field 143 are:

0372 = Invalid length

Field 144—Cryptogram Transaction Type

Attributes

fixed length
2N, 4 bit BCD (unsigned packed); 1 byte

Description

Field 144 is a Visa Smart Debit/Visa Smart Credit (VSDC) field. The field indicates the type of financial transaction as represented by the first two digits of the processing code. Currently, the field 3 processing code value may be modified before it reaches the issuer. When the issuer generates the Authorization Request Cryptogram (ARQC) and compares it to the value generated by the card, it must have access to the transaction type used by the card. Field 144 has been added to the message to ensure that the issuer and the card are using the same value to compute the cryptogram.

Usage

This field is required in 0200 cash disbursements, balance inquiries, and account transfers, and 0220 STIP advices.

If present in the original, it is required in 0422 chargebacks and chargeback reversals, and 0220 representments.

Data field requirements for advices from BASE II endpoints are identical to those for STIP advices.

Field Edits

There are no field edits for field 144.

Reject Codes

There are no reject codes for field 144.

Field 145—Terminal Country Code

Attributes

fixed length
3N, 4 bit BCD; 2 bytes

Description

Field 145 is a Visa Smart Debit/Visa Smart Credit (VSDC) field. This field identifies the country where the merchant terminal is located. A leading zero is required to pad the first unused half-byte of this field. The zero is a filler and is not part of the code.

Usage

This field is required in 0200 cash disbursements, balance inquiries, and account transfers, and 0220 STIP advices.

If present in the original, it is required in 0422 chargebacks and chargeback reversals, and 0220 representments.

It is optional in 0620 chip-based informational advices.

Data field requirements for advices from BASE II endpoints are identical to those for STIP advices.

Field Edits

There are no field edits for field 145.

Reject Codes

There are no reject codes for field 145.

Field 146—Terminal Transaction Date

Attributes

fixed length
6N, 4 bit BCD; 3 bytes

Description

Field 146 is a Visa Smart Debit/Visa Smart Credit (VSDC) field. This field contains the local date on which the transaction was authorized. It is used in the calculation of the cryptogram. The format is YYMMDD where YY = 00–99, MM = 01–12, DD = 01–31.

Usage

This field is required in 0200 cash disbursements, balance inquiries, and account transfers, and 0220 STIP advices.

If present in the original, it is required in 0422 chargebacks and chargeback reversals, and 0220 representments.

It is optional in 0620 chip-based informational advices.

Data field requirements for advices from BASE II endpoints are identical to those for STIP advices.

Field Edits

There are no field edits for field 146.

Reject Codes

There are no reject codes for field 146.

Field 147—Cryptogram Amount

Attributes

fixed length
12N, 4 bit BCD (unsigned packed); 6 bytes

Description

Field 147 is a Visa Smart Debit/Visa Smart Credit (VSDC) field. The field contains the transaction amount used by the chip when calculating the cryptogram. It must contain numeric right-justified data with leading zeros.

Usage

This field is required in 0200 cash disbursements, balance inquiries, and account transfers, and 0220 STIP advices.

If present in the original, it is required in 0422 chargebacks and chargeback reversals, and 0220 representments.

Data field requirements for advices from BASE II endpoints are identical to those for STIP advices.

Field Edits

There are no field edits for field 147.

Reject Codes

There are no reject codes for field 147.

Field 148—Cryptogram Currency Code

Attributes

fixed length
3N, 4 bit BCD; 2 bytes

Description

Field 148 is a Visa Smart Debit/Visa Smart Credit (VSDC) field. This field contains the currency code used by the chip when calculating the cryptogram. Codes are defined in ISO 4217 and are listed in Appendix E, Country and Currency Codes. A leading zero is required to pad the first unused half-byte of this field. The zero is a filler and is not part of the code.

Usage

This field is required in 0200 cash disbursements, balance inquiries, and account transfers, and 0220 STIP advices.

If present in the original, it is required in 0422 chargebacks and chargeback reversals, and 0220 representments.

Data field requirements for advices from BASE II endpoints are identical to those for STIP advices.

Field Edits

There are no field edits for field 148.

Reject Codes

There are no reject codes for field 148.

Field 192—Message Authentication Code (MAC)

Attributes

fixed length
64 bit string; 8 bytes

Description

This field can be used to validate the source and the text of the message between the sender and receiver.

Usage

If it is present, the MAC must be placed in the last field of the message text; therefore, its presence is indicated in the last bit of the last bit map in the message.

Field Edits

There are no field edits for field 192.

Reject Codes

There are no reject codes for field 192.

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