BASE I Message Charts A

This appendix contains the BASE I message charts for Custom Payment Service/ATM (CPS/ATM).

Message and Field Specification Chart Key

The BASE I message charts show the fields in a message and identify whether a field value is required or optional or whether the field should be left blank. The charts also show necessary actions on the part of the acquirer, the issuer, and the Visa Interchange Center (VisaNet Integrated Payment System). The charts in this appendix cover CPS/ATM only, as described in Table A–1.

Table A–1:   Chart Key Specifications

Format Designation	Description
CPS/ATM	This format applies to Visa card products being submitted as CPS/ATM transactions. CPS/ATM acquirers should use this format when submitting transactions to qualify for CPS/ATM. Issuers should expect to see all transactions in this format.

Interpreting the Charts

Figure A–1 illustrates how to read the code and message charts. The figure includes an explanation of the coding.

Figure A–1: Code and Message Interpretations

Field Number and Name		Format			
		0100		**0110**	
		Acqr	**VIC**	**Issr**	**VIC**
2	Primary Acct Nbr	M	➜	M	➜
7	Transmsn Date/Time	M	➜	M	➜
14	Date, Exp	C	➜		
39	Resp Code		C+	C	➜
41	Card Accptr Term ID	C	➜	C	➜
44.1	Resp Source/Rsn Cde				C+
44.5	CVV Results Cde		C+	C	➜
62.1	Auth Char Indctr	M	C	O	M+
62.2	Trans Idfr		C+	O	C+
115	Addtnl Trace Data	O	–		C+

Codes

C = Conditional: The field or value is present under certain conditions, which are explained in Chapter 4, Data Field Descriptions.

C+: The field or value conditionally added by V.I.P. at the VIC.

C–: The field or value conditionally removed by V.I.P. at the VIC.

M = Mandatory: The field or value must be present in the message.

M+: The field or value is always added by V.I.P. at the VIC.

O = Optional: Field/value presence in the message is up to the message initiator or the recipient.

blank space: Field/value *must not be* present in the message in that stage of its journey.

➜ **:** V.I.P. passes the field/value with the message; *no* V.I.P. action other than possible field editing.

–: Field/value is *always removed* by V.I.P. at the VIC.

☐ : Field/value must be forwarded/returned **exactly** as received.

Row coding interpretation examples:

Field 2: (1) The acquirer must include the primary account number in the request; (2) V.I.P. passes the account number as it is received assuming a successful length edit; (3) the issuer must return the account number in the response **exactly** as it was received in the request; (4) V.I.P. does nothing to the account number except forward it.

Field 39: (1) The acquirer does not include this field; (2) if appropriate, V.I.P. inserts the response code before forwarding the request to the issuer; (3) if appropriate, the issuer inserts the response code in the response; (4) which is forwarded to the acquirer.

Field 115: (1) The acquirer can include the field if it wants; (2) V.I.P. removes it if necessary before forwarding the message to the issuer; (3) because the field value is absent from the request, the issuer does not include it in the response; (4) V.I.P. reinserts it before forwarding the response to the acquirer.

Rules governing when a field is included in a message are contained in the respective field descriptions in *V.I.P. System BASE I Technical Specifications*, Volume 2, Chapter 4, Data Field Descriptions.

Table A–2 lists the field name abbreviations used in the charts.

Table A–2:   List of Field Names and Abbreviations (1 of 2)

Field Number	Field Name	Field Name Abbreviation
—	Bit Map Second	Bit Map Second
2	Primary Account Number (PAN)	Primary Acct Nbr
3	Processing Code	Processing Code
4	Amount, Transaction	Amt, Trans
6	Amount, Cardholder Billing	Amt, Cdhldr Billing
7	Transmission Date/Time	Transmsn Date/Time
10	Conversion Rate, Cardholder Billing	Conv Rate, Cdhldr Billing
11	Systems Trace Audit Number	Sys Trace Audit Nbr
14	Date, Expiration	Date, Expr.
18	Merchant's Type	Mchnt Type
19	Acquiring Institution Country Code	Acqng Inst Cntry Code
20	PAN Extended, Country Code	PAN Extnd, Cntry Code
22	POS Entry Mode Code	POS Entry Mode Code
25	POS Condition Code	POS Cond Code
26	POS PIN Capture Code	POS PIN Captr Code
28	Amount, Transaction Fee	Amt, Trans Fee
32	Acquiring Institution Identification Code	Acqng Inst ID Code
33	Forwarding Institution Identification Code	Fwdng Inst ID Code
35	Track 2 Data	Track 2 Data
37	Retrieval Reference Number	Retrieval Ref Nbr
38	Authorization Identification Response	Auth ID Resp
39	Response Code	Resp Code
40	Service Restriction Code	Svc Restriction Code
41	Card Acceptor Terminal Identification	Card Accptr Termnl ID
42	Card Acceptor Identification Code	Card Accptr ID Code
43	Card Acceptor Name/Location	Card Accptr Name/Loc
44.1	Response Source/Reason Code	Resp Source/Rsn Code
44.5	CVV/iCVV Results Code	CVV Results Code

Table A–2: **List of Field Names and Abbreviations (2 of 2)**

Field Number	Field Name	Field Name Abbreviation
48	Additional Data—Private	Addtnl Data—Private
49	Currency Code, Transaction	Currcy Code, Trans
51	Currency Code, Cardholder Billing	Currcy Code, Cdhldr Billing
52	PIN Data	PIN Data
53	Security Related Control Information	Sec Related Cntrl Info
54	Additional Amounts	Addtnl Amts
59	National POS Geographic Data	Natl POS Geo Data
60	Additional POS Information	Addtnl POS Info
61	Other Amounts	Other Amts
61.1	Other Amount, Transaction	Other Amt, Trans
61.2	Other Amount, Cardholder Billing	Other Amt, Cdhldr Billing
62.0	Custom Payment Service Fields Bit Map	CPS Bit Map
62.1	Authorization Characteristics Indicator	Auth Char Indctr
62.2	Transaction Identifier	Trans Idfr
62.3	Validation/Downgrade Reason Code	Valid/Dwngrd Rsn Code
63	V.I.P. Format Private-Use Field	
73	Date, Action	Not abbreviated
90	Original Data Elements	Orig Data Elemts
91	File Update Code	Not abbreviated
95	Replacement Amounts	Replacement Amts
100	Receiving Institution Identification Code	Rcvg Inst ID Code
101	File Name	File Name
104	Transaction Description	Trans Description
118	Intra-Country Data	Intra-Cntry Data
120	Original Message Type Identifier	Orig Msg Type ID
121	Issuing Institution Identification Code	Issng Inst ID Code
122	Remaining Open-To-Use	Remaining Open-To-Use
127	File Records—Action and Data	File Rcds—Action & Data

Card Authorization—ATM Cash

This section details the fields used in the authorization messages for cash withdrawals. Table A–3 contains the field requirements for the following messages:

0100 Authorization Request (acquirer to issuer)

0100 Balance Inquiry

0102 ATM Confirmation (acquirer to issuer)

0110 Authorization Response

0110 Balance Inquiry Response

0120 Authorization Advice (VIC to issuer)

NOTE: *BASE I Message Format messages support BASE I processing only. V.I.P. Format messages can be used for both BASE I and SMS processing. V.I.P. automatically connects the formats as required before messages are delivered. New members must use the V.I.P. Format.*

Table A–3:   CPS/ATM, Visa and Plus—With PIN (1 of 2)

Field Number and Name		BASE I Msg Format				V.I.P. Msg Format				ATM Confirm		Advice
		0100		0110		0100		0110		0102		0120
		Acqr	VIC	Issr	VIC	Acqr	VIC	Issr	VIC	Acqr	VIC	VIC
—	Bit Map, Second	C	→	C	→	C	→	C	→	C	→	M
2	Primary Acct Nbr (PAN)	M	→	M	→	M	→	M	→	M	→	M
3	Processing Code	M	→	C	→	M	→	M	→	M	→	M
4	Amt, Trans	M	→	C	→	M	→	M	→	C	→	C
6	Amt, Crdhldr Blng		C+		C+		C+		C+		C+	C
7	Transmsn Date/Time	M	→	M	→	M	→	M	→	M	→	M
10	Convsn Rate, Cdhldr Blng		C+		C+		C+		C+		C+	C
11	Sys Trace Audit Nbr	O	→	C	→	M	→	M	→	C	→	C
14	Date, Expr	M	→			M	→					M
18	Mchnt's Type	M	→			M	→					M
19	Acqng Inst Cntry Code	M	→	O	C–	M	→	M	→	M	→	M
20	PAN Extnd, Cntry Code	C	→	C	→	C	→	C	→	C	→	C
22	POS Entry Mode Code	M	→			M	→					M
25	POS Cond Code	M	→	O	C–	M	→	M	→			M
26	POS PIN Captr Code	C	C–			C	C–					C
28	Amt, Trans Fee	C	→			C	→					C
32	Acqng Inst ID Code	M	→	M	→	M	→	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C	→			C	→	C

Table A–3:   CPS/ATM, Visa and Plus—With PIN (2 of 2)

| Field Number and Name | | BASE I Msg Format | | | | V.I.P. Msg Format | | | | ATM Confirm | | Advice |
| | | 0100 | | 0110 | | 0100 | | 0110 | | 0102 | | 0120 |
		Acqr	VIC	Issr	VIC	Acqr	VIC	Issr	VIC	Acqr	VIC	VIC
35	Track 2 Data (effective 1 October 2003)	M	→			M	→		→		→	C
37	Retrieval Ref Nbr	M	→	M	→	M	→	M	→	M	→	M
38	Auth ID Resp			C	→			C	→	C	→	C
39	Resp Code		C+	M	→		C+	M	→	M	→	M
40	Svc Restriction Code	O	→			O	→			O	→	C
41	Card Accptr Termnl ID	M	→	M	→	M	→	M	→	M	→	M
42	Card Accptr ID Code	M	→	M	→	M	→	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M	→			M	→	M
44.1	Resp Source/Rsn Code				M+				M+			M
44.5	CVV Results Code		C+	O	C+		C+	O	C+			C
48	Addtnl Data—Private	O	→	O	→	O	→	O	→			C
49	Currcy Code, Trans	M	→	M	→	M	→	M	→	M	→	M
51	Currcy Code, Cdhldr Blng		C+		C+		C+		C+		C+	C
52	PIN Data	M	C−			M	C−					
53	Sec Related Cntrl Info	M	C−			M	C−					
54	Addntl Amts			C	→			C	→			
59	Natl POS Geo Data	C	→			C	→			C	→	C
60	Addtnl POS Info	M	→			M	→			O	→	M
61.1	Other Amt, Trans	C	→	C+		C	→			C	→	C
61.2	Other Amt, Cdhldr Blng		C+		C+		C+		C+		C+	C
62.0	CPS Field Bit Map	M	→	C	→	M	→	C	→	O	C	C
62.1	Auth Char Indctr	M	C	O	M+	M	C	O	M+	O	C	C
62.2	Trans Idfr		C+	O	C+		C+	O	C+	O	C	C
62.3	Valid/Dwngrd Rsn Code				C+				C+			
63	V.I.P. Format Private-Use					O	→	C	→	C	C	
73	Date, Action			C	C−			C	C−			C
91	File Update Code			C	C−			C	C−			C
100	Rcvg Inst ID Code	C	→			C	→			C	→	C
101	File Name			C	C−			C	C−			C
104	Trans Description			C	C−			C	C−			C
118	Intra-Cntry Data	C	→	C	→	C	→	C	→			C
120	Orig Msg Type Idfr											M
121	Issuing Inst ID Code	C	→	C	→	C	→	C	→	C	→	C
122	Remaining Open-to-Use											C
127	File Records—Action and Data			C	C-			C	C-			C

CPS/ATM Balance Inquiry

This section details the fields used in the authorization messages for ATM balance inquiries for both CPS and non-CPS transactions.

Balance inquiries are valid for Visa cardholders at ATMs inside the United States (U.S.) region. The request messages originate at Single Message System (SMS) acquirers and are sent to BASE I issuers. Stand-in processing (STIP) cannot process a balance inquiry.

Table A–4 contains the field requirements for the following messages:

- 0100 Authorization Request
- 0110 Authorization Request Response

Table A–4: ATM Balance Inquiry (1 of 2)

		BASE I Msg Format				V.I.P. Msg Format				Advice
		0100		0110		0100		0110		0120
Field Number and Name		Acqr	VIC	Issr	VIC	Acqr	VIC	Issr	VIC	VIC
2	Primary Acct Nbr (PAN)	C	➜	C	➜	C	➜	C	➜	C
3	Processing Code	M	➜	C	➜	M	➜	M	➜	M
7	Transmsn Date/Time	M	➜	M	➜	M	➜	M	➜	M
11	Sys Trace Audit Nbr	O	➜	C	➜	M	➜	M	➜	C
14	Date, Expr	C	➜			C	➜			C
18	Mchnt Type	M	➜			M	➜			M
19	Acqng Inst Cntry Code	M	➜	O	C–	M	➜	M	➜	M
20	PAN Extnd, Cntry Code	C	➜	C	➜	C	➜	C	➜	C
22	POS Entry Mode Code	M	➜			M	➜			M
25	POS Cond Code	M	➜	O	C–	M	➜	M	➜	M
26	POS PIN Captr Code	C	C–			C	C–			C
28	Amt, Trans Fee	C	➜			C	➜			C
32	Acqng Inst ID Code	M	➜	M	➜	M	➜	M	➜	M
33	Fwdng Inst ID Code	C	➜			C	➜			C
35	Track 2 Data	C	➜			C	➜			C
37	Retrieval Ref Nbr	M	➜	M	➜	M	➜	M	➜	M
38	Auth ID Resp			C	➜			C	➜	
39	Resp Code		C+	M	➜		C+	M	➜	M
40	Svc Restriction Code	O	➜			O	➜			C
41	Card Accptr Termnl ID	M	➜	M	➜	M	➜	M	➜	M
42	Card Accptr ID Code	M	➜	M	➜	M	➜	M	➜	M
43	Card Accptr Name/Loc	M	➜			M	➜			M
44.1	Resp Source/Rsn Code				M+				M+	M
44.5	CVV/iCVV Results Code		C+	C	C+		C+	C	C+	C
49	Currcy Code, Trans	M	➜	M	➜	M	➜	M	➜	M
52	PIN Data	M	C–			M	C–			
53	Sec Related Cntrl Info	M	C–			M	C–			

Table A–4:   ATM Balance Inquiry (2 of 2)

| | | BASE I Msg Format | | | | V.I.P. Msg Format | | | | Advice |
| | | 0100 | | 0110 | | 0100 | | 0110 | | 0120 |
Field Number and Name		Acqr	VIC	Issr	VIC	Acqr	VIC	Issr	VIC	VIC
54A	Addtnl Amts: Balance 1			C	➔			C	➔	
54B	Balance 2			C	➔			C	➔	
54C	Balance 3				C+				C+	
54D	Balance 4				C+				C+	
59	Natl POS Geo Data	C	➔			C	➔			C
60	Addtnl POS Info	M	➔			M	➔			M
63	V.I.P. Format Private-Use					O	➔	C	➔	
118	Intra-Cntry Data	O	➔	O	➔	O	➔	O	➔	C
121	Issuing Inst ID Code	C	➔	C	➔	C	➔	C	➔	C

Reversals

This section details the fields used in reversal messages to reverse previously approved card authorizations. The chart contains the customer transaction type: CPS/ATM Transaction.

NOTE: *Balance inquiries cannot be reversed.*

Table A–5 contains the field requirements for an:

- 0400 Reversal Request

These messages go from the acquirer to the issuer.

- 0410 Reversal Response

These messages go from the VIC to the issuer.

- 0420 Reversal Advice

NOTE: *BASE I Message Format messages support BASE I processing only. V.I.P. Format messages can be used for both BASE I and SMS processing. V.I.P. automatically connects the formats as required before messages are delivered. New members must use the V.I.P. Format.*

Table A–5:   CPS/ATM Transaction—Reversals (1 of 2)

| | | BASE I Msg Format | | | | V.I.P. Msg Format | | | | Advice |
| | | 0400 | | 0410 | | 0400 | | 0410 | | 0420 |
Field Number and Name		Acqr	VIC	Issr	VIC	Acqr	VIC	Issr	VIC	VIC
—	Bit Map, Second	M	→	C	→	M	→	C	→	M
2	Primary Acct Nbr (PAN)	M	→	M	→	M	→	M	→	M
3	Processing Code	M	→	C	→	M	→	M	→	M
4	Amt, Trans	M	→	C	→	M	→	M	→	M
6	Amt, Cdhldr Billing		C+		C+		C+		C+	C+
7	Transmsn Date/Time	M		M	→	M		M	→	M
10	Convs Rate, Cdhldr Billing		C+		C+		C+		C+	C
11	Sys Trace Audit Nbr	O	→	C	→	M	→	M	→	M
14	Date, Expr	C	→			C	→			C
18	Mchnt Type	M	→			M	→			M
19	Acqng Inst Cntry Code	M	→			M	→	M		M
20	PAN Extnd, Cntry Code	C	→	C	→	C	→	C	→	C
22	POS Entry Mode Code	M	→			M	→			M
25	POS Cond Code	M	→			M	→	M	→	M
28	Amt, Trans Fee	C	→			C	→			C
32	Acqng Inst ID Code	M	→	M	→	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C	→			C

Table A–5:   CPS/ATM Transaction—Reversals (2 of 2)

Field Number and Name		BASE I Msg Format				V.I.P. Msg Format				Advice
		0400		0410		0400		0410		0420
		Acqr	VIC	Issr	VIC	Acqr	VIC	Issr	VIC	VIC
37	Retrieval Ref Nbr	M	→	M		M	→	M		M
38	Auth ID Resp	M	→			M	→			
39	Resp Code		C+	M	→		C+	M	→	M
40	Svc Restriction Code	O	→		→	O	→			C
41	Card Accptr Termnl ID	M	→	M	→	M	→	M	→	M
42	Card Accptr ID Code	M	→	M	→	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M	→			M
44.1	Resp Source/Rsn Code				M+				M+	M
48	Addtnl Data—Private	O	→	O	→	O	→	O	→	C
49	Currcy Code, Trans	M	→	M	→	M	→	M	→	M
51	Currcy Code, Cdhldr Billing	C	→			C	→			M
59	Natl POS Geo Data	C	→			C	→			C
60	Addtnl POS Info	M	→			M	→			M
61.1	Other Amt, Trans	C	→			C	→			C
61.2	Other Amt Cdhldr Billing		C+		C+		C+		C+	C+
62.0	Bit Map	C	→	O	C					C
62.1	Auth Char Indctr	C	→	O	C					C
62.2	Trans Idft	M	→	O	C					C
63	V.I.P. Format Private-Use					C	→	C	→	
90	Orig Data Elemts	M	→	O	→	M	→	O	→	M
95	Replacements Amts	C	→			C	→			C
100	Rcvg Inst ID Code	C	→			C				C
104	Trans Description			C	C–			C	C–	
120	Orig Msg Type Idfr									M
121	Issuing Inst ID Code	C	→	C	→	C	→	C	→	C

Key BASE I Fields   B

This appendix contains the data field descriptions for VisaNet Integrated Payment (V.I.P.) System authorization messages and reversal messages related to the Custom Payment Service/ATM (CPS/ATM) processing discussed in this guide. It includes descriptions of fields used for:

- CPS/ATM

- Card Verification Value (CVV)

- Multicurrency

- Account selection

- Validation code

Field 2—Primary Account Number

Attributes

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

NOTE: *This is the only data field measured in nibbles, not bytes.*

Description

Field 2 contains the number identifying the cardholder account or relationship. The value is a cardholder 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 a 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

Field 2 is used in these message types:

- 0100 authorization requests

- 0100 balance inquiries

- 0110 authorization responses

- 0110 balance inquiry responses

- 0120 advices

- 0102 ATM confirmations

- 0400 reversals

- 0410 reversal responses

- 0420 reversal advice

Account number lengths depend on the card program being processed. Allowable card account number lengths are:

- Visa card (13 or 16 digits)

- Plus card (11–19 digits)

STIP and Switch Advices: Field 2 is present in 0120 or 0420 advices and their responses if it was in the request.

0120 File Update Advice: Field 2 is present.

Downgrade Reason

CPS: The account number must be present; otherwise, the request is downgraded with CPS Downgrade Reason Code **02**. The transaction must be for a Visa or Plus card; otherwise, it is downgraded with CPS Downgrade Reason Code **NV**.

Field Edits

The account number in the original request is required in all subsequent messages for that cardholder transaction. If this field is present in a request or advice, it must be returned unchanged in the response.

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, V.I.P. denies the request with a response code of* **15**.

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

CPS: An incorrect or invalid value in this field will cause the transaction to be downgraded.

Reject Codes

The reject codes for field 2 are:

0001 = Invalid length

0002 = Invalid value. For VCMS rejects, the account number is associated with a Processing Center Record (PCR), which differs from the partner station PCR in the issuer's part.

0165 = VCMS reject

0251 = Field missing

0600 = Consistency error: The account number does not match that already in the transaction set

STIP Edits

The card number check digit is verified at the issuer's discretion. The card length must be valid for the card program.

If STIP finds that the message's account number length does not match the issuer-supplied parameters, it attempts to forward the message to the issuer for the authorization decision; for instance, if STIP encounters a 13-digit number but the issuer parameters specify 16 digits.

Decline Response

The decline response is:

14 = Invalid account number (check digit or length)

Field 3—Processing Code

Attributes

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

Description

Field 3 contains a code that identifies the cardholder transaction type and the cardholder account types, if any, that are affected by the transaction. Field 3 is a fixed-length field for three data elements as follows. The codes are in Table B–1 of the "Valid Values" section.

Positions:

1–2	3–4	5–6
transaction type	account type "from"	account type "to"
Byte 1	Byte 2	Byte 3

Positions 1–2, Transaction Type: These positions contain a 2-digit code identifying the type of cardholder transaction 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

Field 3 is used in these message types:

- 0100 authorization requests

- 0100 balance inquiries

- 0110 authorization responses (subject to per-message format rules)

- 0110 balance inquiry responses

- 0120 advices

- 0102 ATM confirmations

- 0400 reversals

- 0410 reversal responses

- 0420 reversal advice

Field 3 is required in a request. The use of field 3 in responses depends on the message format.

BASE I Message Format:

- Field 3 is required in 0100, 0102, and 0400 requests.

- Field 3 is required in 0110 responses if the issuer specifies an account type.

V.I.P. Message Format:

- Field 3 is required in responses.

- BASE I message format rules apply to 0102 ATM confirmations.

The account type (positions 3–4) is based on cardholder specifications when the cardholder selects an account type at the point of service. Acquirers should not make assumptions about account types. The value is **00** (unspecified) unless explicitly indicated by cardholder.

STIP and Switch Advices: Field 3 is present.

Field Edits

The value in this field must be one of those in Table B–1 of the "Valid Values" section.

If the value in positions 3–4 for any ATM authorization request is other than **00** (not specified), that value must be returned unaltered in the response.

Reject Codes

The reject codes for field 3 are:

0008 = Invalid value

0274 = Field missing

0529 = The first two digits of the reply are not same as the request.

Valid Values

Table B–1 provides valid values for field 3.

Table B–1:   Field 3 Processing and Account Type Codes

Positions 1–2: Transaction Type		Positions 3–4: Account Type "from"[1]		Positions 5–6: Account Type "to"	
Code	**Definition**	**Code**	**Definition**	**Code**	**Definition**
01	Withdrawal/Cash Advance	00	Not Applicable or Not Specified	00	Not Applicable
		10	Savings Account	10	Savings Account
		20	Checking Account	20	Checking Account
		30	Credit Card Account	30	Credit Card Account
				60	Adding Value to Reloadable Visa Cash Card
				67	Purchasing Disposable Visa Cash Card

[1] The first digit of the "from account" in the authorization request should be used in the BASE II clearing record.

Field 4—Amount, Transaction

Attributes

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

Description

The ATM transaction amount is either in U.S. dollars or per the currency code in field 49. The amount in an original authorization request is expressed in the local currency and excludes any transaction fees. No decimal point appears in this field; the decimal place is implied, based on the currency. Multicurrency processing applies to Visa and Plus card transactions.

Usage

Field 4 is used in these message types:

- 0100 authorization requests and 0110 authorization responses

- 0100 balance inquiries

- 0110 balance inquiry responses

- 0120 advices

- 0102 ATM confirmations

- 0400 reversals and 0410 reversal responses

- 0420 reversal advices

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

Field 4 is a fixed-length field; lead zero fill is always required.

For multicurrency participating issuers, this field reflects the acquirer's transaction currency submitted by the acquirer.

For nonparticipating issuers, this field contains a U.S. dollar amount.

ATM Transactions: The currency must be the currency dispensed.

- For ATM confirmations, the corrected amount goes in subfield 61.1—Other Amount, Transaction.

- A BASE I issuer has the option of setting this field to zeros in an 0410 reversal response to indicate it was unable to back out the transaction amount, for example, because it has no record of the original approval.

NOTE: *BASE I STIP does not set this field to zeros when it cannot back the transaction amount out of the cardholder's activity record.*

STIP and Switch Advices: Field 4 is present in 0120 or 0420 advices if it was in the original request.

Field Edits

The value in this field must be numeric, right-justified with leading zeros, and cannot exceed US$99,999.99 (ten million):

If a currency has three decimal places, the last digit of this field must be zero.

Field requirements vary by message format. Field 4 is required in all:

- 0100 requests

- 0400 requests

- 0102 ATM confirmations

Field 4 also is required in an 0110 or 0410 response if field 39 is **00**.

BASE I Message Format: No further edits are required.

V.I.P. Message Format: The value in the response or advice must match that in the request.

Reject Codes

The reject codes for field 4 are:

009 = Invalid value

0189 = Currency conversion overflow

0275 = Field missing

Field 6—Amount, Cardholder Billing

Attributes

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

Description

Field 6 is a multicurrency 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 this field is present, these fields also are required:

- Field 10—Conversion Rate, Cardholder Billing

- Field 51—Currency Code, Cardholder Billing identifies the currency in field 6.

Usage

Multicurrency Participants: Acquirers do not provide this field. V.I.P. adds it and sends it to the issuer if the issuer is a multicurrency participant. Multicurrency issuers should not return this field in responses.

The number of decimal places assumed for this field depends on the currency; see *V.I.P. System BASE I Technical Specifications*, Volume 2, Appendix F, Country and Currency Codes, for implied decimal places.

STIP and Switch Advices: Field 6 is present in 0120 or 0420 advices if in the request.

Nonmulticurrency Participants: Not applicable to field 6.

Field Edits

There are no field edits in field 6.

Reject Codes

There are no reject codes in field 6.

Field 10—Conversion Rate, Cardholder Billing

Attributes

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

Description

Field 10 is a multicurrency field. It contains a calculated value that represents a factor that may be applied to the transaction amount (field 4) to obtain the cardholder billing amount (field 6). It is not the rate that Visa actually uses for currency conversion.

The transaction amount is converted using daily conversion rates for the applicable currencies. Amounts are converted through U.S. dollars or the euro for currencies that are to be replaced by the euro. Currency conversion fees and issuer optional fees are then applied to the converted transaction amount to yield the cardholder billing amount (field 6). Field 10 is then calculated from the cardholder billing amount (field 6) and the original transaction amount (field 4). The resulting field 10 value may differ from published conversion rates because it reflects conversion fees and differences resulting from rounding.

If field 10 is present, these fields also are required:

- Field 6—Amount, Cardholder Billing

- Field 51—Currency Code, Cardholder Billing identifies the currency in field 10.

The leftmost digit denotes the number of positions the decimal separator shall be shifted from the right (allowable values are **0–9**). Positions 2–8 are the actual rate.

EXAMPLE

For example, 69985022 = 9.985022:
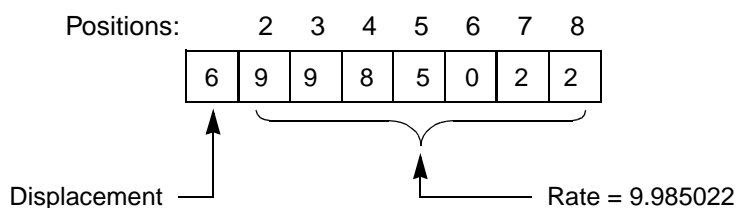
Usage

Multicurrency Participants: Field 10 is present in a message if Field 6—Cardholder Billing Amount is present. It is not provided by the acquirer. The VIC adds it and delivers to the issuer if the issuer is a multicurrency participant. Participating issuers do not return this field in responses.

STIP and Switch Advices: Field 10 is included in 0120 or 0420 advices for participating users.

Nonmulticurrency Participants and Balance Inquiries: Not applicable to field 10.

Comment

For issuers using the euro currency, this field is for information only.

Field Edits

There are no field edits for field 10.

Reject Codes

There are no reject codes for field 10.

Field 14—Date, Expiration

Attributes

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

Description

Field 14 contains the year and the month after which the card expires. The card expiration date is located in the card's magnetic stripe (field 35). The date is in yymm numeric format

where: yy = year (00–99)

            mm = month (01–12)

Usage

Field 14 must be included in authorization requests if the true expiration date is known. If present in an original request, the field is also present in advices and reversals. It is not required in responses.

NOTE: *Issuers must use the value **4912** in the magnetic stripe track data to denote a nonexpiring card.*

CPS: This field is required in card-present authorization requests. Refer to *V.I.P. System BASE I Technical Specifications*, Volume 2, Appendix A, CPS Program Criteria, for CPS-specific field presence requirements, edit criteria, and possible downgrade reason codes.

STIP and Switch Advices: Field 14 is present in 0120 or 0420 advices if it was in the request.

Field Edits

If field 14 is present, it must contain a valid numeric date in the yymm format

where: yy = year (00–99)

            mm = month (01–12)

Field 14 is required in an 0400 reversal if present in the 0100 request.

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

Comments

For a transaction from a BASE I acquirer that lacks an expiration date in field 14, V.I.P. forwards the message to the issuer without including field 14.

CVV/iCVV: If, during CVV/iCVV validation of a participating issuer transaction, a problem is detected with the expiration date in the track data, field 14 is checked. If field 14 is not present, the request will be rejected with reject 0280.

NOTE: *Participation in the CVV Service is required for issuers of all Visa card products; it is optional for Plus issuers.*

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.

Reject Codes

The reject codes for field 14 are:

0014 = Invalid value

0280 = Field missing

0518 = Message type missing required field

STIP Edits

STIP: STIP responds to the acquirer with a field 39 Response Code **54** if the date is greater than the maximum date allowed and less than the current date. The date 4912 is considered a nonexpiring date.

NOTE: *STIP cannot always decode the date from nonstandard magnetic stripes.*

Decline Responses

The decline responses for field 14 are:

05 = Issuer will not accept transaction without valid expiration date

Field 18—Merchant's Type

Attributes

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

Description

Field 18 contains a code describing the type of business product or service,
also known as the merchant category code. These codes are based on the
Merchant Classification Code Guideline available from the Bank Card
Division of the American Bankers Association (ABA). Valid codes are listed in
the *Visa U.S.A. and International Operating Regulations*, as amended by
additions and changes published in VisaNet Business Enhancements and
Technical Letters for members.

Usage

Field 18 is required in all authorization requests, advices, and reversals
related to a cardholder transaction. It is not used in 0102 confirmations. It is
not used in responses.

ATM: The code must be 6011.

STIP and Switch Advices: Field 18 is present in 0120 or 0420 advices if it
was in the request, but it is not used in advice responses.

Field Edits

The field must contain a valid numeric value. Refer to the codes listed in the
latest issue of the *Visa U.S.A. and International Operating Regulations* and
the VisaNet Business Enhancements and Technical Letters for members.

Field 18 is required in all 0100 and 0400 requests.

Reject Codes

The reject codes for field 18 are:

0017 = Invalid value

0283 = Field missing

Downgrade Reason

CPS: Field 18 is required in all CPS authorizations; otherwise, it is
downgraded with CPS Downgrade Reason Code **18**. It must also contain a
valid merchant type; otherwise, it is downgraded with CPS Downgrade
Reason Code **IM**.

Field 22—Point-of-Service Entry Mode Code

Attributes

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

Description

Field 22 contains codes that identify the actual method used to capture the
account number and expiration date when a terminal is used and the
terminal's PIN capture capability. This field is fixed-length with three
subfields. The codes for each of the subfields are provided in Table B–2 of the
"Valid Values" section. The position assignments are as follows.

Positions:

1– 2	3	4
PAN/date entry mode	PIN entry capability	Fill
Byte 1	Byte 2	n/a

Positions 1–2, PAN and Date Entry Mode: A 2-digit code that identifies
the actual method used to enter the cardholder account number and card
expiration date. This code specifies whether the entire magnetic stripe is
included in an authorization request.

Position 3, PIN Entry Capability: A 1-digit code that identifies the
capability of the terminal to capture PINs.

Position 4, Fill (Unused): This 1-digit subfield is zero-filled. (This position is
an exception to the general rule of using a leading zero to pad a field.)

Usage

Field 22 is used *only* if an electronic terminal is used at the point of service. It
is required in electronic terminal-based 0100 authorization requests and their
0400 reversals. It is also used in cash disbursements and balance inquiries. It
is not used in responses. This field is not used in 0102 ATM confirmation
messages.

For balance inquiries, the POS entry mode code in positions 1 through 4 must
be 0210 or 9010.

CVV: To request CVV processing, acquirers must enter **90** or **05** and ensure that Field 35—Track 2 Data contains the entire unaltered magnetic stripe content. To request CVV processing for a Plus transaction, acquirers may enter **02** or **90**; however, Visa strongly recommends using the value **90**.

Acquirers must be certified to send codes **90** and **05**, and issuers must be certified to receive it. Issuers not participating in CVV receive the value **02** whether or not acquirers send **90**. The presence of Code **90** does not automatically guarantee CVV processing.

Code **90** is valid in 0100 authorization requests. An 0400 reversal can contain the original value, but the magnetic stripe track data is not required.

NOTE: *Visa performs CVV checking on behalf of issuers only when positions 1 and 2 of this field are **02** or **90**. Issuers should follow the same criteria.*

*For CVV-based requests forwarded by BASE I acquirers to SMS issuers, the acquirer BIN, as indicated in field 32 of the request, must have its CVV participation flag on. Otherwise, the transaction will be downgraded from **90** to **02** in field 22.*

CPS: Field 22 is required in all 0100 authorization requests.

The value from the original authorization is included in 0120 advices, reversals, and reversal advices.

STIP and Switch Advices: Field 22 is present in 0120 or 0420 advices if it was in the request.

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

Edit requirements depend on message format:

BASE I Message Format: If field 22 is present, the value in each subfield must be one of the codes for that subfield listed in Table B–2. This field is not allowed in 0102 confirmation messages.

V.I.P. Message Format: Field 22 is required in all 01*xx* and 04*xx* requests and advices.

CPS and 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

The reject codes for field 22 are:

0019 = Invalid value (acquirer not certified to use Code **90**). This reject code applies only to Visa, not Plus.

0142 = Magnetic stripe data missing or acquirer not certified when field 22 = 90

0285 = Field missing

0518 = Field not allowed in message

Valid Values

Table B–2 provides the valid values for field 22.

Table B–2:   Field 22 POS Entry Mode Codes

Code	Definition
	Positions 1–2: PAN and Date Entry Mode
02	Magnetic stripe read. For Plus transactions, this code also means that the exact Track 2 content is included and CVV checking is possible.
05	Integrated circuit card read; track data (including CVV) reliable
90	Magnetic stripe read and exact content of Track 2 included (CVV check is possible)
95	Integrated circuit card; track data (including CVV) may be unreliable
	Position 3: PIN Entry Capability
0	Unknown
1	Terminal can accept PIN
	Position 4: Fill
0	Unused

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 customer transaction. The acquirer is the member or system user that signed the merchant, installed the ATM or ADM, or dispensed cash.

The ID can be a Visa BIN, a Plus PMC, or another code that identifies the financial institution. Visa BINs are usually 6 digits, but the code may be up to 11 digits long. Codes other than Visa BINs can be supported. For instance, a routing and transit number that complies with the ISO 7812 standard may be used by prearrangement with Visa.

For processing centers handling multiple acquirers, this code identifies the individual acquirer or system user, not the overall 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 a filler—and not part of the ID—it is *not* counted for the length subfield.

Effective with the October 2003 VisaNet business enhancements, this field must contain one of the following Visa Identifiers in international ATM transactions to qualify for CPS/ATM:

- Visa BIN

- Plus Proprietary Member Center (PMC)

- Another code that identifies the financial institution

NOTE: *Effective with the October 2003 VisaNet business enhancements, if the identifier submitted in field 32 is not valid in VisaNet, BASE I will reject the transaction with Reject Code **0021** (Invalid Identifier).*

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. It is used in the following messages:

- 0100 authorizations, 0110 responses; 0120 advices; 0102 ATM confirmations

- 0400 reversals, 0410 responses, and 0420 advices

The value in field 32 must be the Visa identifier of the member that installed the ATM, or dispensed cash. The Visa identifier must be valid in VisaNet.

PIN Processing: The BIN in field 32 identifies 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.

Field 33 indicates the AWK originated with an acquirer processor rather than with the acquirer itself. If field 32 is present but field 33 is not, field 32 must contain a valid 6-digit Visa BIN associated with the AWK.

CPS: Field 32 is required for CPS transactions.

CVV: Field 32 must contain the BIN of a BASE I participating acquirer or the transaction will be downgraded.

STIP and Switch Advices: Field 32 is present in 0120 or 0420 advices.

0120 Advice: Field 32 is present in this advices.

Field Edits

Field 32 is required in all 01*xx* and 04*xx* messages. The entry cannot be all zeros. The value in the length subfield must not exceed 11 digits and must be numeric.

For PIN transactions, if field 33 is not present in the message, field 32 must contain a valid Visa identifier. The value in the length subfield must not exceed 11 digits and must be numeric.

Reject Codes

The reject codes for field 32 are:

0020 = Invalid length

0021 = Invalid value[1]

0287 = Field missing

0531 = Nondomestic transaction

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[1]   If a PIN is present, the source station ID (in header field 6) must be one that is certified for PIN processing. Violation of this requirement also results in Reject Code **0021**.

Field 35—Track 2 Data

Attributes

variable length
1 byte, binary +
up to 37 N, 4-bit BCD (unsigned packed); maximum 20 bytes

Description

Field 35 contains 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 unused half-byte of data for padding. Note that the length indicated above includes the field delimiter but not any leading zero. See the *Payment Technology Standards Manual* for information about Track 2 card location and content.

Usage

Field 35 is used in original authorization requests but not in responses, advice responses, or reversals. Its presence depends on the card program, and it is present only when Track 2 data has been read at the terminal; otherwise, it must be omitted.

VisaNet: For ATM authorization requests, field 35 (Track 2) is required (effective with the October 2003 VisaNet business enhancements).

Visa Card: Always should contain the entire stripe content. Field 35 must contain the entire stripe when field 22 = 90. If the remainder of the field is zero-filled, CVV processing is invalidated.

Visa Smart Debit/Visa Smart Credit (VSDC): Field 35 is required in ATM authorization requests.

STIP and Switch Advices: Field 35 is present in an 0120 advice if it was in the request. It is not used in advice responses.

Field Edits

If field 35 is present, the value in the length subfield must not exceed 37.

If field 22 = 90, field 35 must contain the complete unaltered Track 2 data.

Track 2 Data, *except for **X'D' delimiters***, must be numeric.

Visa Card: The Service Code must be a code that is valid for Visa cards as specified in the *Payment Technology Standards Manual*.

Reject Codes

The reject codes for field 35 are:

0024 = Invalid length (track data too long)

0027 = Invalid track data (Service Code)

0142 = Magnetic stripe data missing or acquirer not certified when field 22 = 90

0291 = Field missing

Field 37—Retrieval Reference Number

Attributes

fixed length
12 AN [actual content limited to numerics], EBCDIC; 12 bytes
format: ydddnnnnnnnn

Description

Field 37 contains a number used with other key data elements to identify and track all messages related to a given cardholder transaction (referred to as a transaction set). It is usually assigned by the acquirer, but it may be assigned by an individual electronic terminal. V.I.P. will also generate the retrieval reference number for transactions it initiates.

This field contains two parts. The first four digits are a yddd date (Julian date format). The date is defined to be the same day as the date in Field 7—Transmission Date and Time of the original request. The last eight digits are a numeric transaction identification number. The value in field 37 can be based on the content of fields 7 and 11 in the original request or advice as shown below:

- Positions 1–4: the yddd equivalent of the field 7 date (required for CPS/ATM)

- Positions 5–6: the hours from the time in field 7

- Positions 7–12: the value from field 11

Usage

The retrieval reference number is a key data element for matching a message to others within a given transaction set. Field 37 is mandatory in all 01*xx* and 04*xx* request and response messages. It is also required in ATM balance inquiries, ATM confirmations, and 0120 advices. Clarifications for reversal messages are described as follows.

Reversals: Whether the number assigned to the original request must be present in a reversal within the transaction set depends on message format:

BASE I Message Format: A reversal should contain the value from the original request.

V.I.P. Message Format: A reversal from an acquirer must contain the value from the original request. V.I.P. issuers abiding by V.I.P. processing rules may encounter reversals where the retrieval reference number may not match that in the original. This condition occurs because it is possible for non-V.I.P. format acquirers to send a reversal containing a different number.

STIP and Switch Advices: Field 37 is present in 0120 or 0420 advices.

0120 Advices: Field 37 is present in these advices.

Field Edits

The following edits apply:

BASE I and V.I.P. Message Formats: Field 37 is required in all requests and advices related to a cardholder transaction and their responses; the response value must match that in the request. It is also present in network management messages.

For ATM transactions, the first four digits **must** be the transaction date in yddd format (the same date as appears in field 7)

where: y = 0–9

ddd = 001–366.

BASE I 0102 Requests: No additional edits.

Reject Codes

The reject codes for field 37 are:

0095 = Invalid value

0310 = Field missing

Field 38—Authorization Identification Response

Attributes

fixed length
6 AN, EBCDIC; 6 bytes

Description

Issuers provide the authorization code when a transaction is approved.

NOTE: *V.I.P. derives a STIP authorization code from the retrieval reference number, account number, date, and time. 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 6 positions for field 38, even when fewer than 6 positions are meaningful. The field *should not* contain all zeros or all spaces, although acquirers must be able to receive all zeros or all spaces. No special characters are allowed. Unless otherwise stated in this field description, field 38 is optional.

Field 38 is required in 0110 authorization responses if field 39 is **00**. It is also required in 0400 reversal requests and 0102 confirmations. It is otherwise optional. The value in reversals should be that from the original approved request. Field 38 is not used in reversal responses. If this field is present, the message will be rejected.

STIP and Switch Advices: Field 38 is present in 0120 and 0420 advices if it was present in the 0110 approval response or 0400 reversal request.

Field Edits

Acceptable characters are A through Z in uppercase, 0 through 9, and spaces. Field 38 should not contain all zeros or all spaces. No special characters are allowed.

Reject Codes

The reject codes for field 38 are:

0293 = Field missing

0034 = Invalid value

Field 39—Response Code

Attributes

fixed length
2 AN, EBCDIC; 2 bytes

Description

Field 39 contains a code that defines the response to a request or the message disposition. Table B–4 in the "Valid Values" section provides valid BASE I response codes and definitions.

Code **00** indicates both approval (a positive authorization decision), and acceptance (acknowledgment that a transaction or message was received).

Usage

Field 39 is used in all responses except network management and confirmation messages. V.I.P. also uses field 39 in certain requests to the issuer.

CPS/ATM and Plus Transactions From a V.I.P.-Connected Member: V.I.P. converts transactions that the Plus Switch has determined to be unprocessable to denials before they are sent to a Visa acquirer (transactions determined to be unprocessable from the Plus Switch are not rejected).

For all Visa cards, Response Code **57** (transaction not permitted to cardholder) is returned if field 18 does not contain a valid merchant type for the transaction.

Expired Cards: If a STIP responds with Code **54** in an authorization request, the VIC attempts to forward the message to the issuer (forward referral) for a final authorization decision.

PIN Verification: For 0100 authorization requests involving Visa PIN verification, V.I.P. inserts **00** in field 39 to inform the issuer that the PIN is correct.

CPS: Only a transaction approved with Code **00** can qualify for CPS processing; otherwise, it is downgraded with CPS Downgrade Reason Code **NA**.

CVV: If Visa performs CVV checking and detects an invalid CVV and if the VSDC issuer elects to receive CVV results through field 39, the authorization request forwarded to the issuer contains this field with Code **82**. When the CVV is invalid, the issuer should use a pickup code or the decline Code **05**. Issuers can optionally receive positive and negative CVV validation results in field 44.5. When recovering advice messages, the issuer should note that a response code of **82** means the acquirer received the issuer's default response code.

NOTE: *When BASE I acquirers forward CVV-based requests to SMS issuers, the acquirer BIN indicated in field 32 of the request must have its CVV participation flag on; otherwise, the transaction will be downgraded from* **90** *to* **02** *in field 22.*

Visa Smart Debit and Visa Smart Credit (VSDC) issuers must receive CVV results in field 44.5.

V.I.P. Message Format: Responses come from both BASE I and SMS issuers; therefore, BASE I acquirers should be prepared to receive SMS codes as well. The following codes can be used for all BASE I and SMS 0110 authorization responses and 0410 reversal responses: 00, 01, 02, 03, 04, 05, 06, 07, 14, 15, 41, 43, 51, 52, 53, 54, 55, 57, 62, 93, and 96.

Visa Smart Debit and Visa Smart Credit (VSDC): Field 39 is present in 0110 responses. Early data option issuers participating in the VisaNet Card Authentication Service are notified of card authentication failures in this field with the code **Q1**.

STIP and Switch Advices: Field 39 is present in 0120 or 0420 advices and contains the actual STIP response *before* any conversion for the acquirer.

0120 File Update Advices: Field 39 is present and the code is either **00** (successful update) or **06** (discrepancy advice). For Enhanced Authorization Response (EAR) advices, the code is **06** only.

Field Edits

Field 39 is required in all 0110 and 0410 responses. (Use in 0102 confirmations is not edited.) The response code must be one from Table B–4 of the "Valid Values" section, subject to the restrictions in the footnotes. Response Codes **01** and **02** are invalid for ATM transactions.

Reject Codes

0087 = Invalid value

0294 = Field missing

Valid Values

Table B–3 defines the response categories for field 39. Table B–4 lists the valid BASE I Visa response codes and their definitions. The right side of the table indicates which entities may use which codes for which response type. A check mark (✓) means the code is valid for that category.

Table B–3: Key to Field 39 BASE I Response Code

Response Category	Category Definitions
Issr	✓ Means the issuer (or for Visa ePay, consumer banks, or service providers) can use the code in authorization requests or reversals subject to the restrictions noted in Table B–4. Most are for cardholder transactions.
STIP	✓ Means STIP can use the code in authorization request or reversal responses.
Adv	✓ Means STIP generates the code for 0120 and 0420 advices.

Table B–4: Field 39 BASE I Response Codes (1 of 3)

		0110 msgs		0410 msgs		0 x20
Code	Definition	Issr	STIP	Issr	STIP	Adv
00	Successful approval/completion or that V.I.P. PIN verification is valid	✓[1]	✓[1]	✓	✓	✓
01[2]	Refer to card issuer (invalid for ATM)	✓	✓			✓
02[2]	Refer to card issuer, special condition (invalid for ATM)	✓				
03	Invalid merchant or service provider	✓				
04[2]	Pick up card	✓	✓			✓
05[2]	Do not honor	✓	✓			✓
06[3]	Error	✓				✓
07[2]	Pick up card, special condition (other than lost/stolen card	✓	✓			✓
11[4]	V.I.P. approval					✓
12	Invalid transaction	✓	✓			
13	Invalid amount	✓	✓	✓	✓	

Table B–4:   Field 39 BASE I Response Codes (2 of 3)

Code	Definition	0110 msgs		0410 msgs		0 x20
		Issr	STIP	Issr	STIP	Adv
14	Invalid account number (no such number)	✓	✓	✓	✓	
15	No such issuer[5]		✓		✓	
19	Re-enter transaction	✓				
21	No action taken (unable to back out prior transaction)		✓	✓		✓
39	No credit account (Visa ePay)	✓				
41[2]	Pick up card (lost card)	✓	✓			✓
43[2]	Pick up card (stolen card)	✓	✓			✓
51	Insufficient funds	✓				
52	No checking account	✓				
53	No savings account	✓				
54[2]	Expired card	✓				
55	Incorrect PIN	✓	✓			
57	Transaction not permitted to cardholder	✓	✓			
58	Transaction not allowed at terminal	✓	✓			
61[6]	Activity amount limit exceeded					✓
62	Restricted card (for example, in Country Exclusion table)	✓	✓			
63	Security violation					
65[6]	Activity count limit exceeded					✓
75	Allowable number of PIN-entry tries exceeded					✓
76	Unable to locate previous message (no match on Retrieval Reference number)			✓		
77	Previous message located for a repeat or reversal, but repeat or reversal data are inconsistent with original message	✓		✓		
80	Invalid date (For use in private label card transactions and check acceptance transactions)	✓		✓		
81	PIN cryptographic error found (error found by VIC security module during PIN decryption)		✓			
82	Incorrect CVV		✓			
83	Unable to verify PIN	✓	✓			✓

Table B–4:   Field 39 BASE I Response Codes (3 of 3)

Code	Definition	0110 msgs		0410 msgs		0 x20
		Issr	STIP	Issr	STIP	Adv
85	No reason to decline a request for account number verification or address verification	✓[1]	✓[1]			
91	Issuer unavailable or switch inoperative (STIP not applicable or available for this transaction)	[7]	✓	[8]		
92	Destination cannot be completed; violation of law	✓	✓			✓
93	Transaction cannot be completed; violation of law	✓				
96	System malfunction	✓		✓		
	System malfunction or certain field error conditions		✓		✓	✓
N0[8]	Force STIP	✓				
N3	Cash service not available	✓	✓			
N4	Cash request exceeds issuer limit		✓			
N7	Decline for CVV2 failure	✓	✓			✓
P0	Approved; PVID code is missing, invalid, or has expired	✓				
P1	Invalid biller information	✓				
Q1	Card Authentication failed	✓	✓			
XA[9]	Forward to issuer					
XD[9]	Forward to issuer					

[1]   The response message must contain field 38.
[2]   Eligible for forward referrals if issuers have elected to receive them. See this field description's "Comment" section for non-U.S. issuer conversion options.
[3]   Code **06** is valid in 0110 responses from check acceptance vendors only. Field 48—Additional Data–Private contains error text for POS terminal display.
[4]   For security reasons, this code should not be used by the issuer. If Code **11** is received at the VIC, it is changed to **00** before the response is returned to the acquirer.
[5]   Specifically, field 100—Receiving Institution Identification Code, is not a valid destination.
[6]   This code is eligible for optional forward referral; otherwise, it is valid only in advices.
[7]   A center with a back-end link to another center or network may use this code to indicate unavailability of that link or the other system, and that Visa should not provide STIP. Valid in 0110 and 0410 responses.
[8]   Used by issuers to request "forced" STIP on a single transaction basis only. V.I.P. places a **6** (Issuer Unavailable; Stand-In Processing Invoked) in field 44.1—Response Source/Reason Code of the 0120 advice to the issuer.
[9]   This code is an Exception File Listing Status and is valid only for forward referrals if issuers have elected to receive them.

Field 41—Card Acceptor Terminal Identification

Attributes

fixed length
8 ANS, EBCDIC; 8 bytes

Description

Field 41 contains a code that identifies the card acceptor terminal or ATM. ATM terminal IDs must be unique within the acquirer's network.

An identification code of less than 8 positions must be left-justified and the remainder of the field space-filled.

Usage

ATM: Field 41 with a nonzero value is required in *all* Visa ATM cash disbursement and balance inquiry requests. It also is required in 0102 confirmations. For ATM transactions, this field is required in 04*xx* reversals and must contain a nonzero value.

NOTE: *Fields 42 and 43 with nonzero values are also required in all ATM transactions.*

The field must be preserved and returned unchanged in the response. It is a key data element used to match a BASE I response to its request. If the response value is not the same as in the request, BASE I cannot match the transaction and will respond using Assured Transaction Response (ATR) rules.

STIP and Switch Advices: Field 41 is present in STIP-generated 0120 or 0420 advices if it was in the original request and must be returned unchanged in their responses. It must contain the original authorization transaction value, and it must be returned in 0430 responses. It is not required in 0130 responses.

Field Edits

Field 41 is required in any ATM transaction 01*xx* or 04*xx* message from an acquirer and must contain a nonzero value.

Downgrade Reason

CPS ATM: Field 41 is required in all ATM cash disbursement requests, confirmations (otherwise, the transaction is downgraded with CPS Downgrade Reason Code **NT**), and their responses. The code must be unique to a specific ATM within the acquirer's network.

Reject Codes

The reject codes for field 41 are:

0170 = Invalid value

0289 = Field missing

Field 42—Card Acceptor Identification Code

Attributes

fixed length
15 ANS, EBCDIC; 15 bytes

Description

Field 42 contains the name of the card acceptor operating the ATM in local
and interchange environments.

Usage

Field 42 is required in all 01*xx* and 04*xx* ATM transactions.

NOTE: *Fields 41 and 43 with nonzero values are also required in all ATM transactions.*

The value must be returned unchanged in the response. It is a key data
element for matching a BASE I response to its request. If the response value
is not the same as in the request, BASE I cannot match the transaction and
will respond using Assured Transaction Response (ATR) rules.

CPS/ATM, Visa, and Plus ATM Transactions: Field 42 must contain the
ATM owner's name.

STIP and Switch Advices: Field 42 is present in 0120 or 0420 advices and
must be returned unchanged in their responses.

Field Edits

CPS: Field 42 must be present in 01*xx* and 04*xx* messages and must contain a
nonzero value.

ATM: Field 42 is required in any message related to a cardholder transaction
and must contain a non-zero values. Otherwise, the transaction will be
rejected with Code **0096**.

Reject Codes

The reject codes for field 42 are:

0096 = Invalid value

0311 = Field missing

Field 43—Card Acceptor Name/Location

Attributes

fixed length
40 ANS, EBCDIC; 40 bytes

Description

Field 43 contains the name and location of the card acceptor (such as ATM), including the city name and country code. Field 43 has a single fixed-length format.

Positions:

1–25	26–38	39–40
card acceptor name or ATM location	city name	country code
Byte 1–25	Byte 26–38	Byte 39–40

For Visa ATM and Plus ATM transactions, when the point of service is not in the same country as the acquirer, field 43 must identify the card acceptor country. Field 43 identifies the ATM location, while field 19 identifies the acquirer location.

Positions 1–25, Card Acceptor Name:

ATM: The ATM location, branch number, or street address only (institution name is in field 42).

Positions 26–38, City Name:

ATM: City where the ATM is located, branch number or street address only (institution name is in field 42).

Positions 39–40, Country Code:

ATM: The 2-character alpha code in uppercase format for the country where the ATM is located. These codes are provided in *V.I.P. System BASE I Technical Specifications*, Volume 2, Appendix F, Country and Currency Codes.

For U.S. military bases, embassies, and consulates, the country code must be **US**; field 19 must be **840**; field 59, positions 1–2, must be **99**.

Usage

ATM: Field 43 is required with a nonzero value in all 01*xx* and 04*xx* ATM transactions and ATM confirmations. For ATM transactions, both field 19 and field 43 must be present even if the acquirer and merchant are in the same country. It is included in 0120 and 0420 advices. It is not included in responses.

NOTE: *Fields 41 and 42 with nonzero values are also required in all ATM transactions.*

STIP and Switch Advices: Field 43 is present in 0120 or 0420 advices if it was in the request.

Downgrade Reason

CPS/ATM and Visa/Plus ATM Transactions: Field 43 is required for CPS ATM transactions. The field must have the card acceptor location (ATM location) in positions 1–25, city name in positions 26–38, and valid country code in positions 39–40; otherwise, it is downgraded with CPS Downgrade Reason Code **IC**.

Field Edits

Field 43 is required in ATM cash disbursement and 0102 confirmation messages. The ATM location in positions 1–25 and the city name in positions 26–38 must both be left-justified. The country code must be valid and in uppercase (for example, CA for Canada).

Reject Codes

The field 43 reject codes are:

0169 = Invalid value

0312 = Field missing

Field 44—Additional Response Data

Attributes

variable length
1 byte, binary +
up to 25 ANS, EBCDIC; maximum 26 bytes

Description

Field 44 contains miscellaneous response message data. Visa uses this field and its subfields for the following special codes:

44.1 Response Source/Reason Code

44.2 Address Verification Result Code (not used for ATM)

44.3 Telecode Verification Result Code (not used for ATM)

44.4 Card Product Type (IARS) (not used for ATM)

44.5 CVV Results Code (requests and responses)

44.6 PACM Diversion Level (not used for ATM)

44.7 PACM Diversion Reason Code (not used for ATM)

44.8 Card Authentication Results Code (not used for ATM)

44.9 Latin America Additional Response Data (not used for ATM)

44.10 CVV2 Result Code (not used for ATM)

44.11 Reserved

44.12 Reserved

44.13 3D Secure CAVV Result Code (not used for ATM)

Many of the fields begin with a length subfield, which specifies the number of bytes present in the field. The length subfields are typically "position zero."

Field 44 content depends on message usage. Unused subfields between the Response Source Code 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.

Usage

Acquirers receive field 44 in all 0110 authorization responses. Issuers include this field in the 0110 message only when they need to supply fields 44.2, 44.3, 44.5, 44.6, 44.7, 44.8, 44.9, 44.10, or 44.13. Otherwise, field 44 is omitted until the response reaches the VIC, where V.I.P. supplies at least Field 44.1—Response Source/Reason Code. The individual subfield descriptions explain when the VIC adds this field to requests and responses.

STIP and Switch Advices: Usage varies by subfield. See the individual field 44 field descriptions that follow.

Reject Codes

The reject codes for field 44 are:

0071 = Invalid length

0379 = Field missing

Field 44.1—Response Source/Reason Code

Attributes

fixed length
1 ANS, EBCDIC; 1 byte

Description

Field 44.1 is used by Visa only. It contains 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 are in Table B–5 of the "Valid Values" section.

NOTE: *Authorization source values 6, 7, 8, and 9 used in V.I.P. online responses differ from the meaning of the same values in the BASE II record's authorization source code field. Subfield codes can be used to distinguish a Visa-generated 0120 file update advice from a normal STIP-generated 0120 authorization advice.*

The field 44.1 response source/reason codes identify the source of the response decision that is shown in field 39; for example, an approval response code of **00** in field 39 might have been issued by STIP, which would be shown in field 44.1 as **1**. Discard message reason codes identify why processing has been terminated for a message (for example, a late reversal response). Discard message reason codes are found in message logprints. Refer to the *V.I.P. BASE I Technical Specifications* manual for more information about discard message reason codes.

Usage

V.I.P. adds this subfield to all 0110 and 0410 responses before they are returned to the acquirer. The values placed in field 44.1 by issuers are removed when the response reaches the VIC. If an issuer responds with **N0** in field 39, "forcing" STIP on a request, V.I.P. inserts a response code of **6** in this subfield before forwarding the response to the acquirer.

CPS: This code serves as an authorization source in the clearing record.

STIP and Switch Advices: Field 44.1 is present in 0120 or 0420 advices.

Field Edits

There are no field edits for field 44.1.

Reject Codes

There are no reject codes for field 44.1.

Valid Values

Table B–5 provides the valid values for field 44.1.

Table B–5:   Field 44.1 Response Source/Reason Codes

Code[1]	Definition
0	Advice of Exception File change initiated by the Account Tracking Service (ATS), Chargeback Reduction Service (CRS), the Visa Travel Service Center (VTSC), or the Automatic Cardholder Database Update Service (Auto-CDB) of the Enhanced Authorization Service (EAS)
1	Response provided by STIP because the request was timed out by Switch (Assured Transaction Response)
2	Response provided by STIP because the transaction amount was below issuer limit (PCAS processing), or transaction amount is below sliding dollar limit (PACM processing), or in response to a verification request
3	Response provided by STIP because the issuer is in Suppress Inquiries (SI) Mode
4	Response provided by STIP for one or more of the following reasons: • Issuer was not available for processing (for reasons other than SI mode) • CVV invalid and Visa has acted on the negative results • PVV invalid and Visa has acted on the negative results Code **4** is the default code when the others listed here do not apply.
5	Response provided by issuer
6[2]	Enhanced STIP reason code provided on behalf of third-party processor (issuer request for STIP)
7[2]	Reversal advice provided by Visa to identify a potential duplicate transaction
8[2]	Reversal advice provided by Visa to identify a probable duplicate authorization (including returned reference number)

[1] Codes not defined for V.I.P. use may be used elsewhere within VisaNet, for example, by BASE II.
[2] Values **6**, **7** and **8** only appear on issuer advices, never in responses to acquirers. Code **6** is an Enhanced STIP reason code. If the BIN cannot receive values **6**, **7**, and **8**, the default is **4**.

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 iCVV (the chip version of the CVV) verification results. Table B–6 of
the "Valid Values" section lists these codes.

Usage

Requests: Field 44.5 is used in 0100 authorization requests. If Visa validates
the CVV on the issuer's behalf, V.I.P. forwards the positive or negative results
to the issuer in this field if the issuer elects to receive them here rather than
in field 39. Issuers must be certified to receive the CVV verification results in
this subfield.

Responses: Field 44.5 is used in 0110 responses by the issuer to
communicate the verification results to Visa. The field is also used to
communicate the verification results to the acquirer regardless of whether the
VIC or the issuer performed the CVV check. The code is passed to acquirers
that have elected and have been certified to receive the CVV verification
results.

When the issuer is unavailable and Visa conducts the CVV test on the issuer's
behalf, V.I.P. inserts the results of its CVV verification.

Field 44.5 is space-filled when the code does not apply but subsequent field 44
subfields do apply.

STIP and Switch Advices: Field 44.5 is present in 0120 advices if CVV or
iCVV checking was performed.

Field Edits

There are no field edits for field 44.5.

Reject Codes

There are no reject codes for field 44.5.

Valid Values

Table B–6 provides the valid values for field 44.5.

Table B–6:   Field 44.5 CVV Verification Results Codes

Code	Definition
(Blank) or not present	CVV or iCVV was not verified
1	CVV or iCVV failed verification
2	CVV or iCVV passed verification

Field 49—Currency Code, Transaction

Attributes

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

Description

Field 49 contains a code that identifies the currency of the following amount fields:

- Field 4—Amount, Transaction

- Field 54—Additional Amounts

- Field 61.1—Other Amount, Transaction

This value is the 3-digit numeric code used by V.I.P. to determine the number of decimal places in fields 4, 54, and 61.1. Refer to *V.I.P. System BASE I Technical Specifications*, Volume 2, Appendix F, 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 a filler, and *not* part of the currency code.

NOTE: *The code in this field must always reflect the currency in field 4. The currency in field 4 is not always the transaction currency.*

Effective 1 July 2002, the euro legally replaced the national currencies of the following European Union countries: Austria, Belgium, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, the Netherlands, Portugal, and Spain. For further information, refer to *V.I.P. System BASE I Technical Specifications*, Volume 2, Appendix F, Country and Currency Codes.

Usage

Field 49 is used in messages related to a customer transaction that contains fields 4 or 61.1, even when the amount is zero. It is required in 0100 and 0400 requests and their responses for both BASE I and V.I.P. message formats. This field is required in 0100 ATM balance inquiry requests, even though field 4 is not present, and even if the requestor does not participate in multicurrency (the code specifies the currency in which the acquirer wants the balance amount). The field is also required in 0102 ATM confirmations.

For currencies with 3 decimal places, the last digit of the amount in fields 4, 28, and 61.1 must be zero (that is, the amount must be rounded to two decimal places to maintain compatibility with BASE II clearing messages, which do not support amounts with 3 decimals).

Multicurrency Participants: The message originator can use any code in *V.I.P. System BASE I Technical Specifications*, Volume 2, Appendix F, Country and Currency Codes. For multicurrency processing, the currency code and country code may not match.

Nonmulticurrency Participants: The message originator must use 840 (U.S. dollars).

STIP and Switch Advices: Field 49 is present in 0120 or 0420 advices if it was in the request. It is not used in STIP/Switch responses.

Field Edits

This code must be **840** if the message originator does not participate in multicurrency processing. Other values must be one of the 3-digit numeric codes listed in *V.I.P. System BASE I Technical Specifications*, Volume 2, Appendix F, Country and Currency Codes.

For ATM transactions only, the currency code must match the currency dispensed (Field 4—Amount, Transaction).

Reject Codes

The reject codes for field 49 are:

0037 = Invalid value

0315 = Field missing

Field 51—Currency Code, Cardholder Billing

Attributes

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

Description

Field 51 is a multicurrency field. It contains a 3-digit numeric code identifying the currency used by the issuer to bill the cardholder's account (see *V.I.P. System BASE I Technical Specifications*, Volume 2, Appendix F, Country and Currency Codes, for valid codes). It also identifies the currency for these amount fields:

- Field 6—Amount, Cardholder Billing

- Field 61.2—Other Amount, Cardholder Billing

V.I.P. uses this code to determine the number of decimal places in fields 6 and 61.2. 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 currency code. If this field is present, these fields also are required:

- Field 6—Amount, Cardholder Billing

- Field 10—Conversion Rate, Cardholder Billing

Effective 1 July 2002, the euro legally replaced the national currencies of the following European Union countries: Austria, Belgium, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, the Netherlands, Portugal, and Spain. For further information, refer to *V.I.P. System BASE I Technical Specifications,* Volume 2, Appendix F, Country and Currency Codes.

Usage

Multicurrency Participants: V.I.P. adds field 51 in messages for issuers when the message contains one of the amount fields. (See the "Field 6" description and the "Field 61" description that includes field 61.2.) Multicurrency issuers do not return this field in responses.

Nonmulticurrency Participants: Not applicable to field 51.

STIP and Switch Advices: Field 51 is present in 0120 or 0420 advices if it was in the request. It is not present in advice responses.

Field Edits

There are no field edits for field 51.

Reject Codes

There are no reject codes for field 51.

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
> or 100 ANS, EBCDIC; 101 bytes total
> or 120 ANS, EBCDIC; 121 bytes total
> maximum: 121 bytes

Description

> Field 54 contains account balance information for ATM balance inquiries or cash disbursements. Acquirers can display balances at the terminal, print them on the receipt, or both.
>
> Field 54 can be used whether or not the issuer or acquirer are multicurrency participants. It comprises *sets* of account balance information. A set is 20 bytes long, not including the length subfield.

Positions:

1–2	3–4	5–7	8	9–20
length	account type	amount type	currency code	amount, sign	amount
Byte 1	Byte 2–3	Byte 4–5	Byte 6–8	Byte 9	Byte 10–21

> **Length Subfield:** This value is the number of bytes following the length subfield.
>
> **Positions 1–2, Account Type (Field 54.1)**: This value is a 2-digit code identifying the account type affected by the balance inquiry.
>
> **Positions 3–4, Amount Type (Field 54.2):** This value is a 2-digit code describing the use of the amount indicated in positions 9–20.
>
> **Positions 5–7, Currency Code (Field 54.3):** This value is a 3-digit code that defines the currency used in positions 9–20. See *V.I.P. System BASE I Technical Specifications*, Volume 2, Appendix F, Country and Currency Codes, for a currency code list.

Position 8, Amount, Sign (Field 54.4): This value is a 1-digit code that defines the value of the amount as either positive or negative

where: C = positive balance

D = negative balance

Positions 9–20, Amount (Field 54.5): This value is a 12-character amount 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.

Currency Processing

The issuer or customer financial institution responding to a balance inquiry can provide either one or two balance information sets.

If the field in the issuer response contains:		Then the field in the response contains (along with account type, amount type, currency code, and positive/negative balance code):			
Number of Balances Supplied By Issuer	**Currency conversion required?**	**Subfield 1, positions 1–20**	**Subfield 2, positions 21–40**	**Subfield 3, positions 41–60**	**Subfield 4, positions 61–80**
One	No	Balance A amount in issuer billing currency	Not returned	Not returned	Not returned
One	Yes	Balance A amount in issuer billing currency	Zero-filled	Balance A amount in acquirer transaction currency	Not returned
Two	No	Balance A amount in issuer billing currency	Balance B amount in issuer billing currency	Not returned	Not returned
Two	Yes	Balance A amount in issuer billing currency	Balance B amount in issuer billing currency	Balance A amount in acquirer transaction currency	Balance B amount in acquirer transaction currency

Multicurrency Processing: Visa converts cardholder billing currency amounts provided by the issuer or customer financial institution to their appropriate transaction currency amounts before the response is forwarded to the acquirer or service provider. The acquirer receives those balances expressed in both the issuer-provided currency and in the converted transaction currency.

Nonmulticurrency Participating Acquirer: Visa replaces the billing amount in positions 1–20 (and positions 21–40, if present) with the equivalent transaction amounts. Nonmulticurrency acquirers will not receive positions 41–60 and 61–80.

Usage

Acquirers submitting requests containing an account type of **10** or **20** will receive the value **40** from issuers in countries that do not support account selection.

Account Type Coding: If the issuer provides two amounts in a balance inquiry or card transaction response, they must have the same account type. If the account type (field 3, positions 3–4) in a request is **00**, the account type for the responses may be **00** or it can be changed to the proper code for the amount being provided. 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 the account type in a request is specific (not **00**), that code must be used in the response both in field 3 and in all field 54 data sets.

If only one balance is included, it is recommended that it be the current account ledger balance. For credit card accounts, the current account ledger balance refers to the amount of credit remaining to the customer.

Because issuers can return negative balances, acquirers must be able to receive positive or negative balances.

CPS/ATM: Field 54 is used in ATM balance inquiry and cash disbursement responses.

STIP and Switch Advices: Field 54 does not apply to STIP advices.

Field Edits

The length subfield value must be 20, 40, 60, 80, 100, or 120. It should not be present when a balance inquiry is declined, but its presence does not cause a reject.

In responses, every account type code in this field must match field 3, positions 3–4.

The value in the account type and amount type subfields must be one from Table B–7 of the "Valid Values" section.

The value in the currency code subfield must be one listed in *V.I.P. System BASE I Technical Specifications*, Volume 2, Appendix F, Country and Currency Codes.

The amount sign must be **C** or **D**.

Reject Codes

The reject codes for field 54 are:

0150 = Invalid value. The amount in this field is shown in field 63.13 as three decimals, but it ends in a value other than zero.

0250 = Field missing

0517 = Value for account type does not match value in field 3 account type

0518 = Incorrect field usage (member is not certified)

Valid Values

Table B–7 shows balance inquiry account and amount type codes.

Table B–7: 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 customer (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: Customer'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

Field 59 is a national-use field to identify an intra-country geographical location. Visa uses this field to describe the location of a customer transaction within the country of the card acceptor. The card acceptor country is identified in Field 19—Acquiring Institution Country Code, or Field 43—Card Acceptor Name Location). Field 59 contains:

- U.S. card acceptors: the value must be a numeric state code (except for U.S. embassies and consulates) or numeric ZIP code or both.

- Canadian card acceptors: the value must be a numeric province code or alphanumeric postal code or both.

- Card acceptors outside the U.S. or Canada: the value must be a 1–14 position alphanumeric postal code.

When the card acceptor is located in the U.S. or in Canada (field 19 is **840** or **124**, respectively, or the country in field 43 is U.S. or CA, respectively), field 59 conforms to the ANSI X9A2 definition of U.S. and Canadian geographic data.

Field 59 has three subfields after the length subfield.

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
Byte 1	Byte 2–3	Byte 4–6	Byte 7–15

Length Subfield: The value is the number of bytes following the length subfield.

Card Acceptor State or Province Code (Positions 1–2): This subfield contains zeros when not applicable, or for a U.S. card acceptor, it contains a 2-digit numeric state code defined by ANSI X3.38 (1972, revised 1977). See Table B–8 of the "Valid Values" section. See Table B–9 for Canadian 2-digit numeric province codes.

U.S. Card Acceptor County Code (Positions 3–5): This subfield is omitted when:

- It is not applicable and no ZIP code is present.

- It contains zeros when not applicable and a ZIP or postal code is present.

- For a U.S. card acceptor, contains a 3-digit numeric county code as defined in FIPS PUB 6.3, 1979 (Federal Information Processing Standards Publication—Counties and County Equivalents of the States of the United States).

- For the U.S. overseas military bases, embassies and consulates, and traveling merchants, the code in positions 1–2 is 99. If 99 is used, field 19 must be **840**, and if present, field 43, positions 39–40, must be US.

  NOTE: *The V.I.P. numeric state code* **99** *corresponds with its BASE II counterpart, XX.*

  This subfield does not apply to Canadian transactions. It must be zero-filled by Canadian card acceptors that are providing a postal code.

U.S. Card Acceptor ZIP or Canadian Postal Code (Positions 6–10, 6–11, or 6–14): This subfield is omitted if not applicable.

When it is present in a U.S. transaction, this subfield contains the 5-digit or 9-digit ZIP code (5-digit ZIP code plus 4-digit extension) for the location of this customer transaction.

When it is present in a Canadian transaction, this subfield contains the 6-character 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 as follows.

State/Province Code only:	Length = 2	State/Province Code = NN		
State Code and 5-digit ZIP Code:	Length = 10	State Code = NN	000	ZIP Code = NNNNN
State Code and 9-digit ZIP Code:	Length = 14	State Code = NN	000	ZIP Code = NNNNNNNNN
5-digit ZIP Code only:	Length = 10	00	000	ZIP Code = NNNNN
9-digit ZIP Code only:	Length = 14	00	000	ZIP Code = NNNNNNNNN
Province Code and 6-digit Postal Code:	Length = 11	Prov. Code = NN	000	ZIP Code = NNNNNN
Province Code and 9-digit Postal Code:	Length = 14	Prov. Code = NN	000	ZIP Code = NNNNNN000

Usage

Field usage depends on message format:

BASE I Message Format: Field 59 is not required.

V.I.P. Message Format: Field 59 is required in 0100 authorization requests when Field 43 is also present and contains a United States (**840**) or Canada country code. Only state or province codes are required. County and ZIP or postal codes are optional.

Acquirers outside of the U.S. and Canada should not send field 59. When required, this field is used in all requests and advices related to a customer transaction. It is not used in responses or advice responses. See the "Field Edits" of this field.

NOTE: *Positions 3-5 are used for a* county *code, not a* country *code, that is, country code* **840** *is not valid in these positions.*

The ZIP code may be 5 or 9 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 6 or 9 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.

CPS: A ZIP code is required for all the U.S. CPS transactions; otherwise they are downgraded with CPS Downgrade Reason Code **59**.

For U.S.-acquired CPS/ATM card transactions, if field 43 is present, valid ZIP codes and state codes are required. For Canadian-acquired CPS/ATM transactions, if field 43 is present, a valid province code is required; otherwise, they are downgraded with CPS Downgrade Reason Code **IS**.

Field Edits

BASE I Message Format: The length subfield value must not exceed 14. Content is edited for numerics for the U.S. acquirers.

V.I.P. Message Format: Field 59 must be present when the message includes field 43 and the country value in that field is US or CA, but only the state or province code subfield needs to be supplied. Whether or not field 43 is present, if field 59 is present, its content is edited.

The length subfield value must be **2, 5, 10, 11**, or **14**.

The U.S. State code must be one of the codes in Table B–8. Canadian Province code must be one of the codes in Table B–9.

If Field 59 is **99**, indicating the U.S. military bases and embassies, field 19 must be **840** and field 43, positions 39–40, must be a valid country code.

Reject Codes

The reject codes for field 59 are:

0028 = Invalid length

0643 = Invalid national POS geographic code

0644 = Invalid national POS ZIP code

Valid Values

Table B–8 contains the U.S. state codes. Table B–9 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 field 59. These entities are coded as countries in field 19 or in field 43, or both.

Table B–8:   The U.S. State Codes (1 of 3)

State Name	Code
Alabama	01
Alaska	02
Arizona	04
Arkansas	05
California	06
Colorado	08
Connecticut	09

Table B–8:   The U.S. State Codes (2 of 3)

State Name	Code
Delaware	10
District of Columbia	11
Florida	12
Georgia	13
Hawaii	15
Idaho	16
Illinois	17
Indiana	18
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

Table B–8:   The U.S. State Codes (3 of 3)

State Name	Code
North Dakota	38
Ohio	39
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
U.S. military base, embassies, traveling merchants	99

Table B–9 provides Canada's province codes.

Table B–9:   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 61 (61.1, 61.2, 61.3)—Other Amounts

Attributes

1 byte, binary +
12 N, 4-bit BCD (unsigned packed), 7 bytes total
or 24 N, 4-bit BCD (unsigned packed), 13 bytes total
or 36 N, 4-bit BCD (unsigned packed), 19 bytes total

Descriptions

Visa has defined this field for private use to contain one or more amounts related to a cardholder transaction. This field has one length subfield followed by three subfields.

Positions:

1–12	13–24	25–36
	Field 61.1	Field 61.2	Field 61.3
length	other amount or transaction	other amount, cardholder billing	other amount, replacement billing (not applicable for CPS/ATM)
Byte 1	Byte 2–7	Byte 8–13	Byte 14–19

Length Subfield: This value is the number of bytes following the length subfield.

Position 1–12, Other Amount, Transaction (Field 61.1): In authorization requests, field 61.1 contains the amount of cash actually dispensed in a partial dispense ATM transaction.

ATM Confirmation Messages: If field 61.1 is present, and if currency conversion is necessary, the amount's converted value in the issuer's billing currency is present in field 61.2.

In authorization requests, the currency is identified in Field 49—Currency Code, Transaction. The implied decimal point in this value depends on the currency. See *V.I.P. System BASE I Technical Specifications*, Volume 2, Appendix F, Country and Currency Codes.

Positions 13–24, Other Amount, Cardholder Billing (Field 61.2): This field is for multicurrency only and is added at the VIC in 0100 and 0102 messages for participating issuers *only* if currency conversion is required. Otherwise, the field is not used. If present, field 61.2 contains the field 61.1 amount expressed in the cardholder billing currency. The value includes the appropriate proportional amount of the Visa conversion fee and the optional issuer fee. The currency code is identified in Field 51—Currency Code, Cardholder Billing. The location of the implied decimal point in this value depends on the currency.

Positions 25–35, Other Amount, Replacement Billing (Field 61.3): Not applicable for CPS/ATM.

Usage

This field is used in 0102 ATM confirmations. Each amount is right-justified with lead zero-fill within its own subfield.

Multicurrency participating issuers: Subfields 61.1 and 61.2 are used for CPS/ATM.

All acquirers and nonmulticurrency participating users: Only subfield 61.1 is used.

Other Amount, Transaction (Field 61.1): This field is used in 0102 ATM confirmations when there is a partial dispense (dispensed amount is less than requested amount), in which case it contains the amount actually dispensed.

For STIP-generated responses, this subfield is present in 0120 advices.

CPS/ATM: Balances received with ATM withdrawal responses are in field 54. For 0102 ATM confirmations, this field is required when there is a partial dispense (amount dispensed is less than the amount requested).

Other Amount, Cardholder Billing (Field 61.2): The value is added at the VIC for participating issuers only when field 61.1 is present and currency conversion is required.

Other Amount, Replacement Billing (Field 61.3): Not applicable for CPS/ATM.

STIP and Switch Advices: Field 61 is present in 0120 or 0420 advices if it was present in the request.

Field Edits

If field 61 is present in the message, both the length and the amounts must be numeric.

When the acquirer includes field 61.1, the value in the length subfield must be **6**. (If field 61.2 is added by itself, length is **12**.)

Reject Codes

The reject codes for field 61 are:

0026 = Invalid length

0106 = Invalid amount (non-numeric)

0517 = Account type value does not match field 3 account type value.

Field 62—Custom Payment Service Fields (Bit Map Format)

Attributes

1 byte, binary +
variable by subfield
maximum: 59 bytes for a bit mapped format

Description

A bit-mapped format is required for acquirers and issuers participating in CPS/ATM. Visa has defined field 62 for private use with CPS/ATM transactions. CPS/ATM participants must be certified to receive field 62.

Field Edits

The value in the length subfield must correlate with the actual subfields present in the message.

Reject Codes

The reject codes for field 62 are:

0151 = Invalid length

Field 62.0—CPS Fields Bit Map

Attributes

64 N, bit string, 8 bytes

Description

Field 62.0 is a bit map specifying which field 62 subfields are present. Byte 1 and byte 3 are applicable to BASE I; only byte 1 applies to CPS/ATM. The rest of byte 3 and bytes 4 through 8 are reserved for future use and are set to zero.

Field 62.0 Bit Map		Byte 1								Byte 2	Byte 3		Byte 4–8
		1	2	3	4	5	6	7	8		1	2–8	
62.1	Authorization Characteristics Indicator	✓								Not applicable		Reserved for future use	Reserved for future use
62.2	Transaction Identifier		✓										
62.3	Validation Code			✓									
62.4–62.17		Not applicable for CPS/ATM											
62.18–62.64		Reserved for future use											

Usage

Field 62.0 must be present if any of its subsequent subfields are present.

ATM Confirmations: If this field is present in a confirmation message, V.I.P. removes it before the message is forwarded to the issuer.

Field 62.1—Authorization Characteristics Indicator (Bit Map Format)

Attributes

> fixed length
> 1 AN, EBCDIC; 1 byte

Description

> Subfield 62.1 is a code used by the acquirer to request CPS/ATM qualification.
> If applicable, V.I.P. changes the code to reflect the results of its CPS/ATM
> evaluation. Table B–10 shows CPS/ATM authorization characteristics
> indicators.

Table B–10: CPS/ATM Authorization Characteristics Indicators

Acquirer Sends ACI	Acquirer Receives:		Because ...
	Qualified	Not Qualified	
Y (Transaction requests participation)	E	N	Card present; magnetic stripe read and sent; other submission requirements are met.

Usage

> For 0100 authorization requests, the value set by the acquirer must be **Y** for
> CPS/ATM. Otherwise, V.I.P. drops all of field 62.
>
> If the request qualifies and is approved, it receives an **E** in the 0110 response
> to the acquirer. If not approved, the response contains an **N**. For qualified
> requests, acquirers must include subfield 62.1 in 0400 reversals and the value
> must match the original 0110 response. Only if the original 0110 response
> indicates a positive CPS/ATM qualification can subfield 62.1 be included in
> any reversal requests for that transaction. The reversal also must not include
> subfield 62.1 if the 0100 request was reversed prior to receiving the 0110
> response.
>
> **NOTE:** *If the 0100 authorization request fails CPS/ATM qualification but the
> message content is otherwise valid, the request is not rejected but is
> downgraded, and processing continues.*

Issuers are not required to include the subfield in 0110 and 0410 responses but, if it is included, the value must match that from the request. If issuers do not include the subfield in a response, V.I.P. inserts it for participating acquirers.

ATM Confirmations: If subfield 62.1 is present in a confirmation message, V.I.P. removes it before the message is forwarded to the issuer.

STIP and Switch Advices: Subfield 62.1 is present in 0120 or 0420 advices for certified issuers if it was in the request.

Field Edits

Subfield 62.1 must be present as described in the "Usage" section.

Reject Codes

The reject codes for subfield 62.1 are:

0152 = Invalid value

0483 = Field missing

Valid Values

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

Subfield 62.2 is a right-justified, Visa-generated identifier unique for each original transaction. The identifier is a key element that links original authorization requests to subsequent messages, such as reversals.

Usage

The acquirer does not include subfield 62.2 in 0100 authorization requests. V.I.P. assigns the identifier before the request is forwarded to the issuer for approval regardless of qualification. It is optional in 0110 and 0410 responses from the issuer. If issuers do not include the subfield in a qualified, approved response, V.I.P. inserts it for participating acquirers.

Acquirers must save the Transaction Identifier and include it in subsequent related messages such as reversals.

Reversals: Subfield 62.2 is required in an 0400 reversal request if it was present in the qualified 0110 response. The value must be from the 0110 response. A participating issuer receives this subfield in the 0400 request. It is optional in the 0410 issuer response. The acquirer receives it in the 0410 response if it was present in the 0400 reversal request.

ATM Confirmations: If subfield 62.2 is present in a confirmation message, V.I.P. removes it before the message is forwarded to the issuer.

STIP and Switch Advices: Subfield 62.2 is present in 0120 or 0420 advices for qualified CPS/ATM transactions.

Field Edits

The Transaction Identifier must be valid for reversals; otherwise, the transaction is rejected with Reason Code **0153**.

Reject Codes

The reject codes for subfield 62.2 are:

0153 = Invalid value

0483 = Field missing

Field 62.3—Validation Code/Downgrade Reason Code (Bit Map Format)

Attributes

fixed length
4 AN, EBCDIC; 4 bytes

Description

Subfield 62.3 is a V.I.P.-calculated code to ensure that key fields in the 0100 authorization requests match their respective fields in BASE II deferred clearing messages. See Table B–11.

Table B–11: Field 62.3: Fields Protected by CPS/ATM Validation Code

Fields Protected by the Validation Code	
Field	**Name**
2	Primary Account Number
3	Processing Code, Positions 3–4, Account Type "From" (effective October 2003)
4	Amount, Transaction
32	Acquiring Institution Identification Code (effective October 2004)
43	Card Acceptor Name/Location, Positions 39–40, Country Code (effective October 2003)
49	Currency Code, Transaction
62.1	Authorization Characteristics Indicator
62.2	Transaction Identifier
62.3	Validation Code (Downgrade Reason Code)

In bit map format, this field can also contain a downgrade reason code for authorization requests that fail CPS/ATM qualification.

Validation Code Usage

Subfield 62.3 is generated for all CPS-validated 0100 authorization requests approved by the issuer, except incremental authorizations.

The acquirer receives this subfield in 0110 authorization responses. The validation code must be saved for the transaction's BASE II deferred clearing message. This subfield is not used in incremental authorization requests and advices.

CPS/ATM: If field 18 = **6011** (ATM), the validation code is based on a subset of the other protected CPS/ATM fields, which are listed in Table B–11.

Downgrade Reason

CPS downgrade reason codes are located in *V.I.P. System BASE I Technical Specifications*, Volume 2, Appendix A, CPS Program Criteria.

For downgraded authorization requests, the Downgrade Reason Code is substituted for the validation code in this subfield. The Downgrade Reason Code is left-justified and blank-filled. For downgraded 0100 authorization requests, the acquirer must set this subfield to spaces in the BASE II deferred clearing transaction.

File Edits

There are no file edits for subfield 62.3.

Reject Codes

There are no reject codes for subfield 62.3.

BASE II Record Formats   C

This appendix describes the Draft Data and Reclassification Advice (TC 04) Transaction Component Records (TCRs) for Custom Payment Service/ATM (CPS/ATM) transactions. For each TCR, a summary of the record layout and edit criteria is provided. The edit criteria includes the field title, byte position, field length, and format of each field.

Draft Data transactions, the most frequently used type for ATM transactions in BASE II processing, are organized into four categories, as shown in Table C–1.

Table C–1:   BASE II Draft Data Transaction Records for CPS/ATM Transactions

Transaction Category	Transaction Records	Transaction Component Record Formats
Draft Data transactions	Cash Disbursement (TC 07)—Original cash disbursement/withdrawal or representment	• Draft Data TCR 0 is required as the first record in all CPS/ATM transactions.
Chargebacks	Chargeback, Cash Disbursement (TC 17)—Cash disbursement/withdrawal transaction chargeback	• Draft Data TCR 1 is required for all transactions involving CPS/ATM.
Reversals	Reversal, Cash Disbursement (TC 27)—Reversal of an original cash disbursement/withdrawal transaction	
Chargeback Reversals	Chargeback Reversal of Cash Disbursement (TC 37)—Reversal of a cash disbursement/withdrawal chargeback	• Draft Data TCR 5 is used by CPS/ATM participants to provide payment service data.

The Reclassification Advice TC 04, TCR 9 is required for downgrades of CPS/ATM transactions.

TC 04

TCR 9

CTF – Incoming Interchange

Table C–2:   Reclassification Advice Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	UN	Destination BIN
11–16	6	UN	Source BIN
17–18	2	AN	Original Transaction Code
19	1	AN	Original Transaction Code Qualifier
20	1	AN	Original Transaction Component Sequence Number
21–25	5	UN	Source Batch Date (YYDDD)
26–31	6	UN	Source Batch Number
32–35	4	UN	Item Sequence Number
36–67	32	AN	Reserved
68	1	AN	Settled International Fee Indicator (IFI)
69	1	AN	Settled Authorization Characteristics Indicator
70	1	AN	Settled Requested Payment Service
71	1	AN	Settled Reimbursement Attribute
72–87	16	AN	Derived IRF Descriptor
88–103	16	AN	Settled IRF Descriptor
104–106	3	AN	Payment Service Reclassification Reason
107–109	3	AN	Fee Reclassification Reason
110–112	3	AN	Merchant Volume Reclassification Reason
113–115	3	AN	Submitted Fee Program Indicator
116–118	3	AN	Assessed Fee Program Indicator
119–121	3	AN	Fee Program Indicator Reclassification Reason
122–168	47	AN	Reserved

Format: UN = Unpacked Numeric, AN = Alphanumeric

TC 04

TCR 9

CTF – Incoming Interchange

Table C–3:   Reclassification Advice Edit Criteria (1 of 4)

Field (Position; Length; Format)	Edit Criteria
Transaction Code Positions: 1–2 Length: 2 Format: unpacked numeric	**Note:** The field will contain 04.
Transaction Code Qualifier Positions: 3 Length: 1 Format: unpacked numeric	**Note:** The field will contain a 0 (zero).
Transaction Component Sequence Number Positions: 4 Length: 1 Format: unpacked numeric	**Note:** The field will contain a 9.
Destination BIN Positions: 5–10 Length: 6 Format: unpacked numeric	**Note:** The field will contain a valid BIN.
Source BIN Positions: 11–16 Length: 6 Format: unpacked numeric	**Note:** The field will contain the BIN of the VIC.
Original Transaction Code Positions: 17–18 Length: 2 Format: alphanumeric	**Note:** The field contains the Transaction Code of the reclassified item.

Table C–3:   Reclassification Advice Edit Criteria (2 of 4)

Field (Position; Length; Format)	Edit Criteria
Original Transaction Code Qualifier Positions: 19 Length: 1 Format: alphanumeric	**Note:** The field contains the Transaction Code Qualifier of the item being reclassified.
Original Transaction Component Sequence Number Positions: 20 Length: 1 Format: alphanumeric	**Note:** This field contains the Transaction Component Sequence Number of the item being reclassified.
Source Batch Date Positions: 21–25 Length: 5 Format: unpacked numeric	**Note:** The entry must be in the format YYDDD (year and Julian day).
Source Batch Number Positions: 26–31 Length: 6 Format: unpacked numeric	**Note:** This field will carry the number of the original batch that contained the item being reclassified.
Item Sequence Number Positions: 32–35 Length: 4 Format: unpacked numeric	**Note:** This will be the sequence number of the transaction being reclassified as it appears in the batch.
Reserved Positions: 36–67 Length: 32 Format: alphanumeric	
Settled International Fee Indicator (IFI) Positions: 68 Length: 1 Format: alphanumeric	**Note:** This is the IFI assigned by the VIC and cleared to the issuer.

Table C–3:   Reclassification Advice Edit Criteria (3 of 4)

Field (Position; Length; Format)	Edit Criteria
Settled Authorization Characteristics Indicator Positions: 69 Length: 1 Format: alphanumeric	**Note:** This is the Authorization Characteristics Indicator the transaction was settled at and cleared to the issuer. It may be assigned by the VIC. Refer to the *BASE II Clearing Data Codes* manual for Authorization Characteristics Indicator values.
Settled Requested Payment Service Positions: 70 Length: 1 Format: alphanumeric	**Note:** This field contains the Requested Payment Service or the payment service the transaction was settled at and cleared to the issuer. It may be assigned by the VIC. Refer to the *BASE II Clearing Data Codes* manual for Requested Payment Service values.
Settled Reimbursement Attribute Positions: 71 Length: 1 Format: alphanumeric	**Note:** This is the Reimbursement Attribute the transaction was settled at and cleared to the issuer. It may be assigned by the VIC.
Derived IRF Descriptor Positions: 72–87 Length: 16 Format: alphanumeric	**Note:** This field contains the descriptor for the Interchange Reimbursement Fee (IRF) that was derived from the fields that were submitted in the transaction.
Settled IRF Descriptor Positions: 88–103 Length: 16 Format: alphanumeric	**Note:** This field contains the descriptor for the IRF at which the transaction was settled.
Payment Service Reclassification Reason Positions: 104–106 Length: 3 Format: alphanumeric	**Note:** This field contains the code identifying the reason the payment service was changed. The codes are the same as the return item codes. Refer to the *BASE II Clearing Data Codes* manual for a listing of these codes. If there was no payment service change, the field will contain zeros. This field is left-justified and space-filled.
Fee Reclassification Reason Positions: 107–109 Length: 3 Format: alphanumeric	**Note:** This field contains the code identifying the reason the fee was changed. The codes are the same as the return item codes. Refer to the *BASE II Clearing Data Codes* manual for a listing of these codes. This field will contain zeros if the fee was not changed. This field is left-justified and zero-filled.

Table C–3: Reclassification Advice Edit Criteria (4 of 4)

Field (Position; Length; Format)	Edit Criteria
Merchant Volume Reclassification Reason Positions: 110–112 Length: 3 Format: alphanumeric	**Note:** This field contains the code identifying the reason the merchant volume indicator was changed. This field will contain zeros if the indicator was not changed. This field is left-justified and zero-filled.
Submitted Fee Program Indicator Positions: 113–115 Length: 3 Format: alphanumeric	**Note:** This field contains the indicator for the requested Fee Program if it was present in the transaction. Refer to the *BASE II Clearing Data Codes* manual for a listing of these indicators. If no indicator was submitted, the field will contain zeros. This field is left-justified and space-filled.
Assessed Fee Program Indicator Positions: 116–118 Length: 3 Format: alphanumeric	**Note:** This field contains the indicator for the Fee Program for which the transaction qualified if the Fee Program Indicator was submitted in the transaction. Refer to the *BASE II Clearing Data Codes* manual for a listing of these indicators. If no indicator was submitted, the field will contain zeros. This field is left-justified and space-filled.
Fee Program Indicator Reclassification Reason Positions: 119–121 Length: 3 Format: alphanumeric	**Note:** This field contains the code identifying the reason the Fee Program Indicator was changed. Refer to the *BASE II Clearing Data Codes* manual for a listing of these indicators.This field will contain zeros if the indicator was not changed. This field is left-justified and zero-filled.
Reserved Positions: 122–168 Length: 47 Format: alphanumeric	

TC 07, 17, 27, 37

TCR 0

CTF – Outgoing and Incoming Interchange

Table C–4:   TCR 0 – Draft Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–20[1]	16	UN	Account Number
21–23	3	UN	Account Number Extension
24	1	AN	Floor Limit Indicator
25	1	AN	CRB/Exception File Indicator
26	1	AN	Positive Cardholder Authorization Service (PCAS) Indicator
27–49[1, 2]	23	UN	Acquirer Reference Number
50–57	8	UN	Acquirer's Business ID
58–61	4	UN	Purchase Date (MMDD)
62–73	12	UN	Destination Amount
74–76	3	AN	Destination Currency Code
77–88	12	UN	Source Amount
89–91	3	AN	Source Currency Code
92–116	25	AN	Merchant Name
117–129	13	AN	Merchant City
130–132[1]	3	AN	Merchant Country Code
133–136	4	UN	Merchant Category Code
137–141	5	UN	Merchant ZIP Code
142–144	3	AN	Merchant State/Province Code
145	1	AN	Requested Payment Service
146	1	AN	Reserved
147	1	AN	Usage Code
148–149	2	UN	Reason Code
150	1	UN	Settlement Flag
151[1]	1	AN	Authorization Characteristics Indicator
152–157	6	AN	Authorization Code
158	1	AN	POS Terminal Capability
159	1	AN	International Fee Indicator
160	1	AN	Cardholder ID Method
161	1	AN	Collection-Only Flag
162–163	2	AN	POS Entry Mode
164–167	4	UN	Central Processing Date (YDDD)
168	1	AN	Reimbursement Attribute

Format: UN = Unpacked Numeric, AN = Alphanumeric

[1] This new value in a CPS/ATM-related field must correspond to the value submitted in a BASE I transaction. For more information about CPS/ATM-related fields, see Table 2–1 in Chapter 2.
[2] Applies to positions 28–33 only.

TC 07, 17, 27, 37

TCR 0

CTF – Outgoing and Incoming Interchange

Table C–5:   TCR 0 – Draft Data Edit Criteria (1 of 16)

Field (Position; Length; Format)	Edit Criteria
Transaction Code Positions: 1–2 Length: 2 Format: unpacked numeric	The field must contain the appropriate transaction code. 07 = Cash disbursement 17 = Cash disbursement chargeback 27 = Cash disbursement reversal 37 = Cash disbursement chargeback reversal **Note**: Representment transactions must have the original transaction code.
Transaction Code Qualifier Positions: 3 Length: 1 Format: unpacked numeric	This field must contain one of the following values: 0 = Default 1 = Account Funding 2 = Cardholder Funds Transfer
Transaction Component Sequence Number Positions: 4 Length: 1 Format: unpacked numeric	The field must contain a zero.

Table C–5:   TCR 0 – Draft Data Edit Criteria (2 of 16)

Field (Position; Length; Format)	Edit Criteria
Account Number Positions: 5–20 Length: 16 Format: unpacked numeric	The entry must be a 16-digit numeric. The first nine characters must be numeric. This field must contain a valid number from the BASE II ARDEF. The entire number must belong to an issuer BIN and pass the modulus-10 check digit algorithm as specified by the check-digit indicator in the ARDEF Table. The check-digit must be in the final position according to the account number length in the ARDEF entry. The field must be zero-filled to the right of an account number less than 16 digits in length. **Edit Package Edit:** For Plus International System account numbers (BIN 400087) and other accounts where the ARDEF card type is A (ATM only), this must be an ATM transaction (TC 07 or 27) and Merchant Category Code 6011. **VIC Edit:** The Account Number must be the same as in the Authorization Response (V.I.P. Field 2 converted to unpacked numeric) in the following transactions: ● Custom payment service original purchase transactions and their reversals ● CPS/ATM original ATM cash disbursement transactions and their reversals **VIC Edit:** If multiple authorizations and/or an authorization reversal were submitted, this field must contain the Account Number from the *first* authorization response.
	Representments, Reversals, Chargebacks, Chargeback Reversals for CPS Participating Countries This field must contain the same account number as the original transaction.
Account Number Extension Positions: 21–23 Length: 3 Format: unpacked numeric	If the account number exceeds 16 digits, the extension field entry must be numeric, left-justified, and any remaining positions zero-filled. **Note, Outgoing:** The Edit Package inserts zeros in the field if the Account Number is 16 digits or less (per the ARDEF Table).
Floor Limit Indicator Positions: 24 Length: 1 Format: alphanumeric	**Note**: The VIC inserts the appropriate code: Space = Floor limit validation not performed

Table C–5:   TCR 0 – Draft Data Edit Criteria (3 of 16)

Field (Position; Length; Format)	Edit Criteria
CRB/Exception File Indicator Positions: 25 Length: 1 Format: alphanumeric	**Note**: The field applies to cash disbursements and first chargebacks with reason codes 28 or 70 that were not authorized and have a transaction amount at or below the merchant's floor limit. Refer to the *BASE II Clearing Data Codes* manual for a listing of valid codes. **VIC Edit:** The VIC returns original sales drafts if the Indicator has been set to Y.
	Chargebacks **VIC Edit:** The VIC returns chargebacks with Reason Code 28 or 70 if the Indicator has been set to N.
PCAS Indicator Positions: 26 Length: 1 Format: alphanumeric	**Note**: The VIC inserts the appropriate code: Space = Unknown; does not imply that the authorization was issued by PCAS N = Authorization was not issued by PCAS This does not apply to credit vouchers, chargebacks of credit vouchers, reversals of sales drafts, and chargeback reversals of credit vouchers.
Acquirer Reference Number Positions: 27–49 Length: 23 Format: unpacked numeric	The entry must be in the following format:

Format Code
 	
    Positions: 27
    Length: 1
    Format: unpacked numeric
	The entry must be either a 2 or a 7.
	
	Cash transactions:
	(TC 07, 17, 27, and 37; Usage Code = 1 or 2) must contain a 7.

BIN
 	
    Positions: 28–33
    Length: 6
    Format: unpacked numeric
	The entry must be a valid six-digit acquiring BIN per the current BIN Table. May be an issuing BIN for cash disbursements.

Table C–5:   TCR 0 – Draft Data Edit Criteria (4 of 16)

Field (Position; Length; Format)	Edit Criteria
Acquirer Reference Number (continued) **Date** Positions: 34–37 Length: 4 Format: unpacked numeric	The date field must contain a four-digit numeric in the format YDDD (year and Julian day). where: Y = 0 through 9 DDD = 001 through 366 **Note**: The date should be either the data capture date or the pre-edit program run date.
Film Locator Positions: 38–48 Length: 11 Format: unpacked numeric	The field must contain an 11-digit numeric. Original Draft Transactions: (TC 07; Usage Code=1) must not be zeros
Check Digit Positions: 49 Length: 1 Format: unpacked numeric	The entry must be a valid standard modulus-10 check digit of the preceding 22 digits (positions 27–48).

Representments, Chargebacks, Reversals, Chargeback Reversals

The field must be the same as in the original transaction unless a correction is required for resolution of a representment or chargeback.

Acquirer's Business ID Positions: 50–57 Length: 8 Format: unpacked numeric	The entry must be numeric. **Note**: U.S. acquirers must provide this field on all original presentments. **Note**: For chargebacks and representments, U.S. issuers must retain and return the Acquirer's Business ID if it was provided by the acquirer.

Table C–5:   TCR 0 – Draft Data Edit Criteria (5 of 16)

Field (Position; Length; Format)	Edit Criteria
Purchase Date Positions: 58–61 Length: 4 Format: unpacked numeric	The entry must be a four-digit numeric (which may be zeros) in the format MMDD (month and day). (Four zeros (0000) must be used only if the date is unavailable or illegible. Refer to the *Visa International Operating Regulations*.) For originals only, the entry may not be greater than the Edit Package run date. The entry may not be older than 11 months from the Edit Package run date. For example, if the run date is May 1, the Purchase Date can not be older than June 2 of the previous year. The Purchase Date must not be zeros for CPS original purchase transactions and their reversals, or for Pre-PS2000 original purchase transactions and their reversals. **CPS/ATM:** The Purchase Date must be within one calendar day of the authorization date on original ATM cash disbursement transactions and their reversals. ATM originals must not contain zeros in this field. **VIC Edit, CPS/ATM:** To qualify for Tier II, the Purchase Date on original ATM cash disbursement transactions must not be more than three calendar days before the BASE II Central Processing Date, excluding the transaction day, central processing day, and Sundays. **Represents, Chargebacks, Reversals, Chargeback Reversals** The entry must be all zeros or a four-digit numeric in the format MMDD (month and day). where: MM = 01 through 12 DD = 01 through 31 **Note**: The field must be the same as in the original transaction.

Table C–5:   TCR 0 – Draft Data Edit Criteria (6 of 16)

Field (Position; Length; Format)	Edit Criteria
Destination Amount Positions: 62–73 Length: 12 Format: unpacked numeric	**Outgoing**: The field must contain zeros. **Notes, Outgoing:** The VIC converts the Source Amount to the Destination Amount. Two decimals are implied. **Notes, Incoming:** The field will contain a numeric value greater than zero. For presentments and reversals, the field will contain the Billing Amount in the issuer's billing currency. For National Settlement, it contains the same value as the Source Amount.
	Chargebacks **Notes, Incoming:** The field will contain a numeric value greater than zero. The field will contain the Source Amount converted, if necessary, to the acquirer's settlement currency. For National Settlement, it will contain the same value as the Source Amount.
Destination Currency Code Positions: 74–76 Length: 3 Format: alphanumeric	**Outgoing**: The field must contain spaces. **Notes, Outgoing:** The VIC inserts the Destination Currency Code. **Notes, Incoming:** The field will contain the ISO numeric code for the destination amount. For presentments, the field will contain the issuer's Billing Currency Code. For National Settlements, it will contain the same value as the Source Currency Code.
	Chargebacks **Notes, Incoming:** The field will contain the acquirer's center Settlement Currency Code. For National Settlement, it will contain the same value as the Source Currency Code.

Table C–5:   TCR 0 – Draft Data Edit Criteria (7 of 16)

Field (Position; Length; Format)	Edit Criteria
Source Amount Positions: 77–88 Length: 12 Format: unpacked numeric	**Note**: The Source Amount is the purchase value in transaction currency; two decimal places are implied. The entry must be a numeric greater than zero. **VIC Edit:** The value of member-originated financial transactions must be greater than or equal to U.S. $.005 and less than or equal to U.S. $499,999.99 or equivalent in non-U.S. currency. The value of Visa-originated financial transactions must be less than or equal to U.S. $9,999,999.99. If the Source Currency Code is an ISO currency defined with zero minor units (example 392 Japanese Yen), the Source Amount must contain zeros in the last two positions; otherwise, the draft data transaction will be returned with an Invalid Source Amount message. **VIC Edit, National—U.S.:** For U.S. Government transactions, the value must be less than or equal to U.S. $10,000,000.00.
	Chargebacks, Chargeback Reversals **Note**: For chargebacks and chargeback reversals (unless it is a National Interchange transaction), this field must be in the billing currency presented to the issuer by BASE II. The minimum chargeback amount applies to Chargeback Reason Codes. Refer to the *BASE II Clearing Data Codes* manual for the Chargeback Reason Codes. If the Source Currency is U.S. Dollars, the Edit Package rejects the transaction if the Source Amount is less than the minimum amount valid for the chargeback reason code. If the Source Currency is in any other currency, the VIC converts the Source Amount to U.S. Dollars and returns the transaction if the converted amount is less than the minimum amount for the chargeback reason code. **National Interchange:** The Source Amount must be in the local currency of the country.
Source Currency Code Positions: 89–91 Length: 3 Format: alphanumeric	**Outgoing**: The field must contain spaces or a valid currency ISO numeric code. If the field contains spaces, the Edit Package inserts the Currency Code associated with the Merchant Country Code. **Note, Outgoing**: The Source Currency Code must be the same as the currency code in the draft transaction, or in the case of an ATM transaction, the same as the currency dispensed.
	Chargebacks The field must contain a valid issuer's billing currency code.

Table C–5:   TCR 0 – Draft Data Edit Criteria (8 of 16)

Field (Position; Length; Format)	Edit Criteria
Merchant Name Positions: 92–116 Length: 25 Format: alphanumeric	The first position in this field cannot be a space. **VIC Edit:** Entries must not exceed 25 characters. For entries less than 25, space-fill after the last character. Refer to the *Visa International Operating Regulations* or the Operating Regulations of the six Visa regions for any special requirements regarding the use of the Merchant Name field.
	Representments The field must be the same as in the original transaction unless a correction is required to resolve a chargeback.
	Chargebacks, Reversals The entry must be the same as in the original transaction.
Merchant City Positions: 117–129 Length: 13 Format: alphanumeric	The first position in this field cannot be a space. **Note**: The field must be space-filled to the right.
	Representments **Note**: The field must be the same as in the original transaction unless a correction is required to resolve a chargeback issue.
	Chargebacks, Reversals The field must be the same as in the original transaction.
Merchant Country Code Positions: 130–132 Length: 3 Format: alphanumeric	The entry must be a valid BASE II code. The first two characters must be the country code; the third character must be a space. **Notes**: • Refer to the *BASE II Clearing Data Codes* manual for the proper location codes. The entry must be that of the country where the Visa transaction occurred, regardless of the location of entry to the system. • The field is critical for the proper processing of all transactions. It is one of the criteria for definition of an international transaction, which affects editing of other fields, reimbursement fee calculations, and BASE II processing charges.
	Representments, Chargebacks, Reversals This field must contain the merchant country code from the original presentment unless a new code has been assigned for that country or a correction is required to resolve a chargeback issue.

Table C–5:   TCR 0 – Draft Data Edit Criteria (9 of 16)

Field (Position; Length; Format)	Edit Criteria
Merchant Category Code Positions: 133–136 Length: 4 Format: unpacked numeric	The field must contain a valid four-digit numeric merchant category code (MCC). For Reimbursement Attribute 1, 2, G, or H, the entry must be 6011. For the CPS/ATM Custom Payment Service, the MCC must be 6011.
	Chargebacks, Chargeback Reversals The field must be the same as in the original transaction. Return Reason Codes 60, 79, 84 and 86 are not valid for EPS transactions.
Merchant ZIP Code Positions: 137–141 Length: 5 Format: unpacked numeric	The entry must be numeric; may be zeros.
	Represents, Chargebacks The field should be the same as in the original transaction.
Merchant State/Province Code Positions: 142–144 Length: 3 Format: alphanumeric	If the merchant country code is US or CA, this field must contain a valid U.S. State Code or Canadian Province Code, respectively. Otherwise, it must contain spaces.
	Represents, Chargebacks **Note**: The field should be the same as in the original transaction.
Requested Payment Service Positions: 145 Length: 1 Format: alphanumeric	**Originals and Reversals of Originals** 9 = CPS/ATM **VIC Edit, ATM:** If the Authorization Characteristics Indicator does not contain a value of E, BASE II will insert a space in this field and an N in the Authorization Characteristics Indicator field. For valid combinations of the Requested Payment Service and Authorization Characteristics indicator fields, refer to the *BASE II Clearing Data Codes* manual. Not all Requested Payment Service options are available in all CPS participating countries.
	Represents, Chargebacks **Notes**: This field must be the same as in the original transaction. For valid combinations of the Requested Payment Service and Authorization Characteristics Indicator fields, refer to the *BASE II Clearing Data Codes* manual.

Table C–5:   TCR 0 – Draft Data Edit Criteria (10 of 16)

Field (Position; Length; Format)	Edit Criteria
Reserved Positions: 146 Length: 1 Format: alphanumeric	**Note**: This field will be space-filled by the Edit Package.
Usage Code Positions: 147 Length: 1 Format: unpacked numeric	The entry must be 1 or 2**.** The entry will be 1 on original transactions. 1 = First presentment 2 = Second presentment **Chargebacks and Chargeback Reversals** **VIC Edit, National—U.S.:** The field must contain 1 for ATM transactions. 1 = First chargeback 2 = Second chargeback
Reason Code Positions: 148–149 Length: 2 Format: unpacked numeric	For originals and reversals of originals, the field must contain 00. **Chargeback, Chargeback Reversals** **Note**: See *BASE II Clearing Data Codes* for valid chargeback reason codes. The field must contain a valid two-digit numeric chargeback reason code that corresponds to the chargeback right. The reason code will be validated against the merchant category code as defined in the *Visa International Operating Regulations*. **Representments, Representment Reversals** This field must contain a two-digit numeric. Representments must contain the same code as the chargeback. **VIC Edit:** Transactions in the non-T&E service categories (other than ATM) must not have T&E reason codes.

Table C–5:   TCR 0 – Draft Data Edit Criteria (11 of 16)

Field (Position; Length; Format)	Edit Criteria
Settlement Flag Positions: 150 Length: 1 Format: unpacked numeric	The field must contain 0, 3, 8, or 9 per the permitted entries shown below. If the entry is 8, the Source Currency Code must be the currency of the national settlement service. **National—U.S.:** The field must contain a 0, 3, or 9. **National—Japan:** This field must contain a 0, 8, or 9. If this field contains an 8 on purchase and credit transactions, a TCR 2 must be present. **National—Mexico:** This field must contain a 0, 8, or 9. If this field contains an 8 on purchase and credit transactions, a TCR 2 must be present. **National—Sweden:** The field must contain a 3 or 8 and a TCR 2 must be present. 0 = International Settlement Service 3 = Clearing-only (not applicable for ATM) 8 = National Net Settlement Service (valid only for countries with defined service) 9 = BASE II selects the appropriate settlement service based on routing and country-defined default A 9 may only be used if the member's country has registered a default settlement service with Visa for domestic interchange. A 9 will be replaced by the VIC with the value indicating the selected settlement service.

Table C–5:   TCR 0 – Draft Data Edit Criteria (12 of 16)

Field (Position; Length; Format)	Edit Criteria
Authorization Characteristics Indicator Positions: 151 Length: 1 Format: alphanumeric	**Originals and Reversals of Originals** Original ATM cash disbursements and their reversals should contain one of the following values: N or space = Not a payment service transaction E = Card present with merchant name and location data X = Disqualified custom payment service transaction (inserted by BASE II) **VIC Edit, ATM:** If the Authorization Characteristics Indicator does not contain a value of E, BASE II will insert an N in this field and a space in the Requested Payment Service field. **VIC Edits:** The Authorization Characteristics Indicator must be the same as in the Authorization Response (V.I.P. Field 62.1) in CPS/ATM original ATM cash disbursement transactions and their reversals.
	Chargebacks and Represents *Note: Must be a valid value or a space.* For valid combinations of the Requested Payment Service and Authorization Characteristics Indicator, refer to the *BASE II Clearing Data Codes* manual.

Table C–5:   TCR 0 – Draft Data Edit Criteria (13 of 16)

Field (Position; Length; Format)	Edit Criteria
Authorization Code Positions: 152–157 Length: 6 Format: alphanumeric	The field must contain a six-position Authorization Code. Allowed entries are: Spaces (as of October 1, 2003, not applicable for ATM) A through Z 0 through 9 Failure to pass this edit will result in the transaction being returned. **National—U.S.:** 0000Y is invalid in the last five positions for EIRF, EPS, and Supermarket original sales drafts and their reversals. **VIC Edit:** For Custom Payment Service original purchase transactions and their reversals, the Authorization Code must be the same as in the Authorization Response (V.I.P. Field 38). If multiple authorizations and/or an authorization reversal were submitted, this field must contain the Authorization Code from the *first* authorization response. **VIC Edit, National—Germany**: In order to qualify for Airline IRF, the last 5 digits must not be 0000N, 0000Y, 00000, 0000^, or ^^^^. **VIC Edit, Intraregional EU and Domestic EU**: In order to qualify for Airline IRF, the last 5 digits must not be 0000N, 0000Y, 00000, 0000^, ^^^^, SVCXXX, 0000P, or X in the last position. **Note**: In addition to the edit for the allowed entries that determines the validity of a transaction, the following entries indicate that the transaction is considered unauthorized by the issuer (as defined in the *Visa International Operating Regulations* and regional operating regulations): SVC*xxx* (where *xxx* is the service code from the magnetic stripe) 00000 (in the last five positions of the field) ^^^^ (in the last five positions of the field) 0000N (in the last five positions of the field) 0000^ (in the last five positions of the field) 0000P (in the last five positions of the field) An X (in the last position of the field) (^ = space)

Table C–5:   TCR 0 – Draft Data Edit Criteria (14 of 16)

Field (Position; Length; Format)	Edit Criteria
POS Terminal Capability Positions: 158 Length: 1 Format: alphanumeric	The field must contain a space, 0 through 5, or 9. **Note**: Refer to the *BASE II Clearing Data Codes* manual for a list of valid codes. **For CPS Participating Countries:** If ACI = M, P, R, or V, this field may contain any valid value. Otherwise, CPS originals and their reversals, except CPS/ATM, must contain a 2 through 5 or 9. CPS credit vouchers may contain a space. **National—U.S.:** EIRF originals and their reversals must contain 0 through 5, or 9. EIRF credit vouchers may contain a space. **VIC Edit, National—U.S.:** EPS and Supermarket originals and reversals must contain 2 through 5, or 9.
	Represents, Chargebacks The entry is not required, but if it is present it must be a valid value.
International Fee Indicator Positions: 159 Length: 1 Format: alphanumeric	This field is used to indicate whether a transaction has been settled under the Visa International Interchange Reimbursement Fee (IRF) schedule, or instead was subject to a regional or national program. **Note, Incoming:** The VIC will set this field to one of the following values prior to delivery to the issuer: Space = Settled under national or regional fee schedule. 1 = Settled at the International standard IRF. Note that this value will also apply to ATM cash disbursements.
	Chargebacks and Represents This field must contain a space, 1, 2, 3, 4, 5, 6, 7, or 8. **Note**: Members should return this field in chargebacks and represents to ensure that the correct IRF is assessed.
Cardholder ID Method Positions: 160 Length: 1 Format: alphanumeric	This field must contain a space or 1 through 4. **Note:** Refer to the *BASE II Clearing Data Codes* manual for a list of valid codes.
	Represents, Chargebacks The entry is not required, but if it is present, it must be a space or one of the permitted values.

Table C–5:   TCR 0 – Draft Data Edit Criteria (15 of 16)

Field (Position; Length; Format)	Edit Criteria

Collection-Only Flag
 	
Positions: 161
Length: 1
Format: alphanumeric
	The field must contain a space or C. A space is applicable on an ATM transaction.
	
	An entry of C indicates that this is an intraprocessor transaction being submitted for collection only. Such transactions are not interchanged or settled.
	
	If a C is entered, the following edit criteria apply:
	
	• Entries for Source and Destination BINs, and account number fields must be the same as for non-collection-only transactions.
	
	• The Source Currency Code must be spaces or a valid currency. If spaces are entered, the Merchant Country Code must be valid.
	
	• The Destination Amount must be zero.
	
	• The Destination Currency Code must be spaces.
	
	• The following fields must be numeric:
	
	  – Acquirer Reference Number
	  – Acquirer's Business ID
	  – Purchase Date
	  – Merchant Category Code
	  – Reason Code
	  – Central Processing Date
	  – Settlement Flag
	  – Source Amount

POS Entry Mode Positions: 162–163 Length: 2 Format: alphanumeric	This entry must be spaces, 00 through 06, 90, or 95. **VIC Edits:** For custom payment service original purchase transactions and their reversals, this field must have the same contents as in the Authorization Request (V.I.P. Field 22.1, converted to unpacked numeric). If multiple authorizations and/or an authorization reversal were submitted, this field must contain the POS Entry Mode from the *first* authorization response. Refer to the *BASE II Clearing Data Codes* manual for a list of valid codes.
	Representments, Chargebacks The entry must be a valid value.

Table C–5:   TCR 0 – Draft Data Edit Criteria (16 of 16)

Field (Position; Length; Format)	Edit Criteria
Central Processing Date Positions: 164–167 Length: 4 Format: unpacked numeric	**Note, Outgoing:** The VIC inserts the Central Processing Date. **Note, Incoming:** The field contains the date format YDDD (year and day).
	Originals, Representments, Chargebacks **VIC Edit:** The entry must be numeric. **Note**: The VIC will insert the Central Processing Date in the YDDD format.
	Reversals, Chargeback Reversals **VIC Edit:** The entry must be numeric. The entry cannot be a future date. **Note**: The field must contain the Central Processing Date (in the YDDD format) of the transaction being reversed. This field is used to ensure that the correct currency conversion rates are used.
Reimbursement Attribute Positions: 168 Length: 1 Format: alphanumeric	The field must contain A through Z, or 0 through 9. If 1, 2, G, or H is entered, the merchant category code must be 6011 and the transaction must be a cash disbursement (TC 07, 17, 27, 37). As stated in the *BASE II Clearing Data Codes* manual, applicable codes for Reimbursement Attribute include: 1 Plus ATM Cash Disbursement 2 Visa ATM Cash Disbursement G Plus ATM Cash Disbursement Tier II H Visa ATM Cash Disbursement Tier II

TC 07, 17, 27, 37

TCR 1 – Additional Data

CTF – Outgoing and Incoming Interchange

Table C–6:   TCR 1 – Draft Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–10	6	AN	Issuer Workstation BIN
11–16	6	AN	Acquirer Workstation BIN
17–22	6	UN	Chargeback Reference Number
23	1	AN	Documentation Indicator
24–73	50	AN	Member Message Text
74–75	2	AN	Special Condition Indicators
76-78	3	AN	Fee Program Indicator
79–80	2	AN	Reserved
81–95	15	AN	Card Acceptor ID
96–103	8	AN	Terminal ID
104–115	12	UN	National Reimbursement Fee
116	1	AN	Mail/Telephone or Electronic Commerce Indicator
117	1	AN	Special Chargeback Indicator
118–123	6	AN	Interface Trace Number
124	1	AN	Cardholder Activated Terminal Indicator
125	1	AN	Prepaid Card Indicator
126	1	AN	Service Development Field
127	1	AN	AVS Response Code
128	1	AN	Authorization Source Code
129	1	AN	Purchase Identifier Format
130[1]	1	AN	ATM Account Selection
131–132	2	AN	Installment Payment Count
133–157	25	AN	Purchase Identifier
158–166	9	UN	Cashback
167	1	AN	Chip Condition Code
168	1	AN	Reserved

Format: UN = Unpacked Numeric, AN = Alphanumeric

[1]   This new value in a CPS/ATM-related field must correspond to the value submitted in a BASE I transaction. For more information about CPS/ATM-related fields, see Table 2–1 in Chapter 2.

TC 07, 17, 27, 37

TCR 1 – Additional Data

CTF – Outgoing and Incoming Interchange

Table C–7:   TCR 1 – Draft Data Edit Criteria (1 of 6)

Field (Position; Length; Format)	Edit Criteria
Transaction Code Positions: 1–2 Length: 2 Format: unpacked numeric	The field must contain the appropriate transaction code. It must be the same as the transaction code in the TCR 0. Representment transactions must have the original transaction code.
Transaction Code Qualifier Positions: 3 Length: 1 Format: unpacked numeric	The field must contain a zero.
Transaction Component Sequence Number Positions: 4 Length: 1 Format: unpacked numeric	The field must contain a 1.
Issuer Workstation BIN Positions: 5–10 Length: 6 Format: alphanumeric	The field must contain spaces or, for VDAS participants, a valid Visa Image Exchange Workstation (VIEW) BIN.
Acquirer Workstation BIN Positions: 11–16 Length: 6 Format: alphanumeric	The field must contain spaces or, for VDAS participants, a valid Visa Image Exchange Workstation (VIEW) BIN.
Chargeback Reference Number Positions: 17–22 Length: 6 Format: unpacked numeric	For original sales drafts, the entry must be zeros.
	Chargebacks **Note**: This field is assigned by issuers for internal routing purposes.
	Representments **Note**: An entry must be present if the issuer included it in the chargeback.

Table C–7:   TCR 1 – Draft Data Edit Criteria (2 of 6)

Field (Position; Length; Format)	Edit Criteria
Documentation Indicator Positions: 23 Length: 1 Format: alphanumeric	For originals, the entry must be a space. **Note**: This field is required for international transactions. **Representments, Chargebacks** The field must contain a space, or 0 through 4. **Notes**: Space = No support documentation required 0 = No support documentation provided 1 = Support documentation to follow 2 = Invalid acquirer's reference number used in prior chargeback record and 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 Refer to the *Visa International Operating Regulations* and the Operating Regulations of the six Visa regions. **Reversals** The entry must be the same as the transaction being reversed.
Member Message Text Positions: 24–73 Length: 50 Format: alphanumeric	If used, the entry must be left-justified. **Notes:** Refer to the *BASE II Clearing Data Codes* manual for Chargeback Reason Codes and the *Visa International Operating Regulations* for further information. This field is used to send text messages. It is required for some chargebacks and representments. All members must be able to receive and process this field. **Chargebacks, Chargeback Reversals** The field is required if the Chargeback Reason Code is 26, 29, or 94.

Table C–7:   TCR 1 – Draft Data Edit Criteria (3 of 6)

Field (Position; Length; Format)	Edit Criteria
Special Condition Indicators Positions: 74–75 Length: 2 Format: alphanumeric	The entry must begin with a space or 1, 2, or 3. The field's second position must be a space, B, D, F, H, L, S, or 8. **National—U.S.:** The above edit applies, but the second position cannot be an H. **Note**: Refer to the *BASE II Clearing Data Codes* manual for Special Condition Indicators.
Reserved Positions: 79–80 Length: 2 Format: alphanumeric	**Note, Outgoing**: This field will be space-filled by the Edit Package.
Card Acceptor ID Positions: 81–95 Length: 15 Format: alphanumeric	**Chargebacks** This field must be retained and returned by U.S. members in Plus chargebacks when it was provided in the original transaction.
Terminal ID Positions: 96–103 Length: 8 Format: alphanumeric	
National Reimbursement Fee Positions: 104–115 Length: 12 Format: unpacked numeric	Implementation of this capability requires pre-notification to the Visa Regional office. **Note**: Two decimal positions are implied.
Mail/Telephone or Electronic Commerce Indicator Positions: 116 Length: 1 Format: alphanumeric	Not applicable for ATM transactions.

Table C–7:   TCR 1 – Draft Data Edit Criteria (4 of 6)

Field (Position; Length; Format)	Edit Criteria
Special Chargeback Indicator Positions: 117 Length: 1 Format: alphanumeric	For originals, the field must contain a space.
	Represements, Reversals The field must contain a space.
	Chargebacks, Chargeback Reversals The field must contain a space or P. **Note**: For chargebacks the values are: Space = Field not applicable P = Partial amount chargeback
Interface Trace Number Positions: 118–123 Length: 6 Format: alphanumeric	**Note, Outgoing:** The field is reserved and should be zero-filled. **Note, Incoming:** The field is reserved; it may be non-zeros.
Cardholder Activated Terminal Indicator Positions: 124 Length: 1 Format: alphanumeric	The field must contain a space, or 1 through 3. Space = Not applicable to this transaction 1 = Limited amount terminal 2 = Automated Dispensing machine 3 = Self-service terminal
Prepaid Card Indicator Positions: 125 Length: 1 Format: alphanumeric	This field must contain one of the following valid values to identify the type of Visa Cash load transaction for which funds are being withdrawn: D = Purchasing disposable Visa Cash card R = Adding value to reloadable Visa Cash card **Note:** For chargebacks and represements the entry for this field should be the same as the original transaction.
Service Development Field Positions: 126 Length: 1 Format: alphanumeric	**Note:** This field should be numeric. This field is not applicable for ATM. 0 = Not used

Table C–7:   TCR 1 – Draft Data Edit Criteria (5 of 6)

Field (Position; Length; Format)	Edit Criteria
AVS Response Code Positions: 127 Length: 1 Format: alphanumeric	The entry must contain a space. Not applicable on an ATM transaction. **Note:** This entry contains the response to an Address Verification Service (AVS) request. Refer to the *BASE II Clearing Data Codes* manual for a listing of AVS Response Codes.
Authorization Source Code Positions: 128 Length: 1 Format: alphanumeric	The entry must be a space, A through Z, or 0 through 9, and must be the value from the Response Source Reason Code of Authorization Response. **Note:** Refer to the *BASE II Clearing Data Codes* manual for a list of Authorization Source Codes.
Purchase Identifier Format Positions: 129 Length: 1 Format: alphanumeric	This field must be a space for ATM transactions.
ATM Account Selection Positions: 130 Length: 1 Format: alphanumeric	**Notes**: The values are: Space = Not applicable 0 = Unavailable 1 = Savings account 2 = Checking account 3 = Credit card account Plus issuers must retain and return this field in subsequent U.S. national chargebacks.
Installment Payment Count Positions: 131–132 Length: 2 Format: alphanumeric	For ATM transactions, the value must be a space.
Purchase Identifier Positions: 133–157 Length: 25 Format: alphanumeric	For ATM transactions this field must be spaces.
Cashback Positions: 158–166 Length: 9 Format: unpacked numeric	For ATM transactions this field is zeros.

Table C–7:   TCR 1 – Draft Data Edit Criteria (6 of 6)

Field (Position; Length; Format)	Edit Criteria
Chip Condition Code Positions: 167 Length: 1 Format: alphanumeric	**Note:** This field can contain one of the following values: Space = Unknown/not applicable 0 = Non-chip card read at chip terminal 1 = Last chip read was successful 2 = Last attempted chip read failed
Reserved Positions: 168 Length: 1 Format: alphanumeric	**Note**: This field will be space-filled by the Edit Package.

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TCR 5 – Payment Service Data

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Table C–8:   TCR 5 – Draft Data Record Layout

Position	Field Length	Format	Contents
1–2	2	UN	Transaction Code
3	1	UN	Transaction Code Qualifier
4	1	UN	Transaction Component Sequence Number
5–19[1]	15	UN	Transaction Identifier
20–31[1, 2]	12	UN	Authorized Amount
32–34[1]	3	AN	Authorization Currency Code
35–36	2	AN	Authorization Response Code
37–40[1]	4	AN	Validation Code
41	1	AN	Excluded Transaction Identifier Reason
42	1	AN	CRS Processing Code
43–44	2	AN	Chargeback Rights Indicator
45–46	2	UN	Multiple Clearing Sequence Number
47–48	2	UN	Multiple Clearing Sequence Count
49	1	AN	Market-specific Authorization Data Indicator
50–61	12	UN	Total Authorized Amount
62	1	AN	Information Indicator
63–76	14	AN	Merchant Telephone Number
77	1	AN	Additional Data Indicator
78–79	2	AN	Merchant Volume Indicator
80–81	2	AN	Electronic Commerce Goods Indicator
82–168	87	AN	Reserved

Format: UN = Unpacked Numeric, AN = Alphanumeric

[1] This new value in a CPS/ATM-related field must correspond to the value submitted in a BASE I transaction. For more information about CPS/ATM-related fields, see Table 2–1 in Chapter 2.

[2] The value in BASE II transactions must be equal to or less than the value submitted in BASE I transactions to accommodate misdispense processing.

TC 07, 17, 27, 37

TCR 5 – Payment Service Data

CTF – Outgoing and Incoming Interchange

Table C–9:   TCR 5 – Draft Data Edit Criteria (1 of 6)

Field (Position; Length; Format)	Edit Criteria
Transaction Code Positions: 1–2 Length: 2 Format: unpacked numeric	The field must contain the same transaction code as the TCR 0. **Note**: Representment transactions must have the original transaction code.
Transaction Code Qualifier Positions: 3 Length: 1 Format: unpacked numeric	The field must contain a zero.
Transaction Component Sequence Number Positions: 4 Length: 1 Format: unpacked numeric	The field must contain a 5.

Table C–9:   TCR 5 – Draft Data Edit Criteria (2 of 6)

Field (Position; Length; Format)	Edit Criteria
Transaction Identifier Positions: 5–19 Length: 15 Format: unpacked numeric	The entry must be numeric. It must be either zeros or a valid Transaction Identifier.
	Originals and Original Reversals For CPS/ATM original ATM cash disbursements and their reversals, this field must not be zeros. For originals and reversals that do not participate in a custom payment service, this field must be zeros. **VIC Edit:** The Transaction Identifier must be the same as in the Authorization Response (V.I.P. Field 62.2, converted to unpacked numeric) in CPS/ATM original ATM cash disbursement transactions and their reversals **Note, Incoming:** A Transaction Identifier is assigned to every ATM original cash disbursement transaction that does not already contain one. This field must be retained and returned in subsequent exception transactions, if the TCR 5 is received.
	Chargebacks, Represents, and their Reversals **CPS Participating Countries:** The Transaction Identifier must be included for a domestic transaction with an Acquirer Reference Number Format Code of 2. If the Acquirer Reference Number Format Code is a 2, this field may not contain zeros. If the original transaction contained a Transaction Identifier, it must be included on the TCR 5.
Authorized Amount Positions: 20–31 Length: 12 Format: unpacked numeric	The entry must be numeric. For CPS original draft transactions and their reversals, this entry may not be zeros. **VIC Edit:** For custom payment service original draft transactions and their reversals, this field must contain the same amount as in the Authorization Response (V.I.P. Field 4, converted to unpacked numeric). If multiple authorizations and/or an authorization reversal were supplied, this field must contain the Authorized Amount from the *first* authorization response. **Note, Outgoing:** For originals and reversals that do not participate in a payment service or chip card service, the Edit Package will initialize this field to zeros. **Note, Incoming:** This field does not contain a fixed implied decimal location. The decimal location is determined by the Authorization Currency Code, as specified in the V.I.P. System Technical Reference manuals.

Table C–9:   TCR 5 – Draft Data Edit Criteria (3 of 6)

Field (Position; Length; Format)	Edit Criteria
Authorization Currency Code Positions: 32–34 Length: 3 Format: alphanumeric	The entry must be spaces or a valid ISO numeric currency code. If the Authorized Amount is not zeros, then the Authorization Currency Code must not be spaces. The source currency and the authorization currency must be the same. **VIC Edit:** The Authorization Currency Code must be the same as in the Authorization Response (V.I.P. Field 49, converted to unpacked numeric) in CPS/ATM original ATM cash disbursement transactions and their reversals **Note, Outgoing:** For originals and reversals that do not participate in a payment service, the Edit Package will initialize this field to spaces.
Authorization Response Code Positions: 35–36 Length: 2 Format: alphanumeric	The entry must be two alphanumeric characters: spaces, A through Z, or 0 through 9. **Note**: The values for this code and their meanings are documented in the *V.I.P. System SMS POS (Visa & Visa Electron) Technical Specifications* and the *V.I.P. System SMS Processing Specifications (U.S.)* manuals.
Validation Code Positions: 37–40 Length: 4 Format: alphanumeric	For CPS/ATM original ATM cash disbursements and their reversals, this entry may not be spaces. **Note, Outgoing:** For originals and reversals that do not participate in a custom payment service (Authorization Characteristics Indicator=N), Edit Package will move spaces to this field. **Chargebacks, Representments:** This field will be initialized to spaces by the Edit Package. **VIC Edit:** For CPS originals and their reversals, this field must contain the Validation Code received in the Authorization Response, (V.I.P. Field 62.3). **Note, Incoming:** This field will be initialized to spaces prior to delivery.
Excluded Transaction Identifier Reason Positions: 41 Length: 1 Format: alphanumeric	This field must be a space. **Chargebacks and Representments** **VIC Edit:** BASE II will initialize this field to spaces.

Table C–9:　　TCR 5 – Draft Data Edit Criteria (4 of 6)

Field (Position; Length; Format)	Edit Criteria
CRS Processing Code Positions: 42 Length: 1 Format: alphanumeric	This code will be set by BASE II when an exception item has been edited by the CRS. Y　=　Edited Space　=　Not edited **Note**: A transaction not qualified for CRS validations will always contain a space in this field.
Chargeback Rights Indicator Positions: 43–44 Length: 2 Format: alphanumeric	**Note, Incoming:** BASE II inserts spaces: Spaces　=　Indicator not set on ATM Transactions **Note**: This field will be space-filled by the Edit Package.
	Chargebacks and Representments **VIC Edit:** BASE II will initialize this field to spaces.
Multiple Clearing Sequence Number Positions: 45–46 Length: 2 Format: unpacked numeric	**Notes, Outgoing:** The Edit Package will move zeros to this field for all cash disbursement transactions.
	Representments, Reversals, Chargebacks, Chargeback Reversals, Retrieval Requests, and Fraud Advices This field must contain the same Multiple Clearing Sequence Number as the original purchase transaction.
Multiple Clearing Sequence Count Positions: 47–48 Length: 2 Format: unpacked numeric	**Note, Outgoing:** The Edit Package will move zeros to this field for all cash disbursement transactions.
Market-specific Authorization Data Indicator Positions: 49 Length: 1 Format: alphanumeric	For an ATM transaction, this field must contain a space as the Market-specific Authorization Data Indicator code: Space　=　No Market-Specific Authorization Data supplied

Table C–9:   TCR 5 – Draft Data Edit Criteria (5 of 6)

Field (Position; Length; Format)	Edit Criteria
Total Authorized Amount Positions: 50–61 Length: 12 Format: unpacked numeric	CPS/ATM transactions must contain zeros in this field. **Note, Outgoing:** For draft transactions that do not participate in a custom payment service (Authorization Characteristics Indicator=N), the Edit Package will initialize this field to zero, if it is not numeric. **Note, Incoming:** This field does not contain a fixed implied decimal location. The decimal location is determined by the Authorization Currency Code, as specified in the *BASE II Interchange Formats* manuals.
Information Indicator Positions: 62 Length: 1 Format: alphanumeric	**Note**: This optional field should contain a Y or N. Y indicates the merchant or customer service telephone number may be provided on the cardholder statement. N indicates that the telephone number must not be provided on the cardholder's statement but should be stored internally for cardholder inquiries.
Merchant Telephone Number Positions: 63–76 Length: 14 Format: alphanumeric	**Note**: This optional field should contain the merchant or customer service telephone number. This field should be left-justified with trailing spaces. Spaces should be used if the field is not supplied.
Additional Data Indicator Positions: 77 Length: 1 Format: alphanumeric	**Note**: The VIC inserts the appropriate code for commercial card non-T&E transactions in the U.S. only: Space = Indicator not set 0 = No additional data 1 = Additional data included **Represents, Chargebacks, Chargeback Reversals** For U.S. commercial card non-T&E transactions, this field must contain the same Additional Data Indicator as the original draft transaction to be assessed the same fee.
Merchant Volume Indicator Positions: 78–79 Length: 2 Format: alphanumeric	All U.S. acquired purchase and credit transactions must contain one of the following values: Space = Not used 00–99 = Number of basis points by which the IRF is reduced For non-U.S. acquirer purchases and credits, as well as all cash transactions, the Edit package will move a space to this field. The VIC will edit the Merchant Name and Merchant Volume Indicator against the eligibility table.

Table C–9:   TCR 5 – Draft Data Edit Criteria (6 of 6)

Field (Position; Length; Format)	Edit Criteria
Electronic Commerce Goods Indicator Positions: 80–81 Length: 2 Format: alphanumeric	This field indicates the type of goods that were purchased on the Internet. The field must be left-justified and space filled. The first position must contain: Space = Not used D = Digital Goods P = Physical Goods
Reserved Positions: 82–168 Length: 87 Format: alphanumeric	**Note**: This field will be space-filled by the Edit Package.