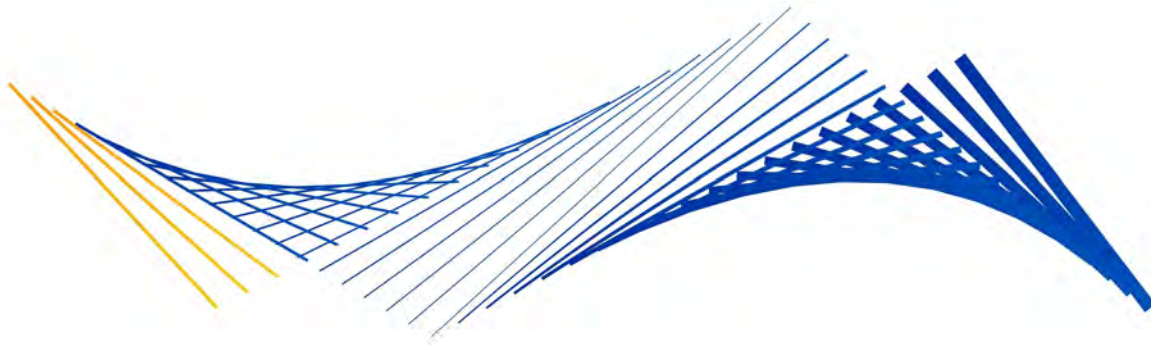




# VisaNet Authorization-Only Online Messages Technical Specifications, Volume 2

## V.I.P. System

Effective: 1 Jun 2020



Visa Supplemental Requirements

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# About This Manual

*Authorization-Only Online Messages Technical Specifications* contains specifications for the VisaNet Integrated Payment (V.I.P.) System, the Visa transaction processing system receiving and processing cardholder transactions for Visa products and services, and other proprietary cards.

This two-volume manual provides details of V.I.P. transaction processing in the authorization environment and contains specifications for message formats, field descriptions, codes, and files. (It is designed to be used with *V.I.P. System BASE I Processing Specifications*.)

## VisaNet System Terminology

VisaNet system names have been replaced with terms describing VisaNet transaction *functions*, focusing on processing and message terminology.

**Table 1      Terminology History**

System Name References	Primary VisaNet Transaction Function	Processing Method	Message Type/Naming Convention
BASE I System—Obsolete:  designated as VisaNet Integrated Payment (V.I.P.) System	Authorization	Dual-Message	Authorization
Single Message System (SMS)—  designated as VisaNet Integrated Payment (V.I.P.) System	Authorization and Clearing	Single-Message	SMS
V.I.P. System	Authorization	Dual-Message	Authorization-Only
	Authorization and Clearing	Single-Message	Full Financial
BASE II System	Clearing	Dual-Message	BASE II

**Table 1 Terminology History (continued)**

VisaNet Settlement Service (VSS)	Settlement	Dual-Message	BASE II
		Single-Message	Full Financial

**Table 2 Accepted Terminology**

Primary VisaNet Transaction Function	Processing Method	Message Type/Naming Convention
Authorization	Authorization-Only	Authorization-Only
Authorization and Clearing	Full Service	Full Financial
Clearing	Clearing	Clearing Transaction
Settlement	Settlement	Settlement Transaction

### VisaNet Business Terminology

VisaNet business terms have been replaced to cater to present market requirements and future expansion plans.

**Table 3 Visa Numeric Identifier Terms**

Identifier Names		Description	Source
New Term	Old Term/Terms		
Issuing BIN (ISO defined)	Bank Identification Number (BIN) Issuer Identification Number (IIN) ISO BIN Card Prefix	This is a numeric value used to identify the issuing institution. This is always the same as the first set of digits of the PAN. The length and format are defined by ISO.	First digits of PAN
Acquiring Identifier	Bank Identification Number (BIN) Acquiring BIN Acquiring Institution Identification Code Affiliate ID Acquiring ID Acquiring RID	This is a numeric value used to identify the acquiring institution. This is not governed by ISO. This can be any six-digit value and does not have to start with a four. This will include currently assigned acquiring routing IDs (RIDs) related to Plus and Interlink.	V.I.P. Messages — Acquiring Institution Identification Code  BASE II Draft Data — Acquirer Reference Number  BASE II Non-Draft Data (TC 10/20/33) — Source/Destination Identifier  SMS Reports: <ul style="list-style-type: none"> <li>Acquirer Transaction Detail Reports — Affiliate ID</li> <li>Issuer Transaction Detail Reports — Acquirer ID</li> </ul> Edit Package BIN Table



**Table 3 Visa Numeric Identifier Terms (continued)**

Issuing Identifier	<p>Bank Identification Number (BIN)</p> <p>Processing Rule (also known as Proc Rule)</p> <p>Issuing RID</p> <p>RID</p>	<p>This is a numeric value used to define issuing processing. It is not governed by ISO. Multiple issuing BINs (defined previously) can be linked to the same Issuing Identifier within Visa systems, which allows processing/routing configurations to be mirrored. This can be any numeric value and does not have to start with a four.</p>	<p>V.I.P. Request Messages:</p> <ul style="list-style-type: none"> <li>Receiving Institution Identification Code</li> <li>Issuing Institution Identification Code</li> </ul> <p>V.I.P. Response Messages — Forwarding Institution Identification Code</p> <p>BASE II Non-Draft Data (TC 10/20/33) — Source/Destination Identifier</p> <p>SMS Reports:</p> <ul style="list-style-type: none"> <li>Issuer Transaction Detail Reports — Issuer ID</li> </ul> <p>Edit Package:</p> <ul style="list-style-type: none"> <li>ARDEF</li> </ul>
VSS Processor	<p>Bank Identification Number (BIN)</p> <p>Processor</p> <p>Settlement BIN</p>	<p>This is a numeric value used to define the settlement entity for V.I.P. Full Service endpoints.</p>	<p>Reports/Reference Tables:</p> <ul style="list-style-type: none"> <li>SMS Reports, Acquirer Transaction Detail Reports — Processor</li> <li>SMS Reports, Issuer Transaction Detail Reports — Processor</li> </ul>
BASE II Center Information Block (CIB)	<p>Bank Identification Number (BIN)</p> <p>Processor BIN</p> <p>CIB</p>	<p>This is a numeric value used to define the processor/settlement entity for BASE II endpoints.</p>	<p>BASE II TC 90 header records</p> <p>Reports/Reference Tables:</p> <ul style="list-style-type: none"> <li>Edit Package BIN Table</li> <li>Edit Package ARDEF</li> </ul>
Alternate Routing ID (RID)	<p>Bank Identification Number (BIN)</p> <p>Routing ID</p>	<p>This is a numeric value used to define specialized processing or routing relationships. It can be any numeric value and does not have to start with a four. It may be used to split route ATM, POS, or exception transactions to an alternate destination.</p>	<p>V.I.P. Request Messages - Receiving Institution Identification Code</p> <p>Reports/Reference Tables - Licensing documentation</p>

**Table 3 Visa Numeric Identifier Terms (continued)**

Encryption Rule Identifier	Bank Identification Number (BIN) Encryption BIN Pseudo BIN Routing ID	This is a numeric value used as a Visa system locator to ensure correct keys are associated with a given entity. It can be any numeric value and does not have to start with a four.	Push Provisioning Requests
File Delivery Endpoint Identifier	Non-core numeric identifier (NCNID)	This is a numeric value used to identify a specific endpoint. It can be any numeric value and does not have to start with a four. It traditionally begins with a zero, but may vary depending on the purpose.	Reports/Reference Tables: <ul style="list-style-type: none"> <li>• Licensing documentation</li> <li>• Visa Open File Delivery (Visa OFD) File Name</li> <li>• Endpoint Diagrams</li> </ul>
Visa Resolve Online (VROL) Identifier	Routing ID	This is a numeric value that can be used to identify various VROL organizations, which enables endpoint access to specific disputes.	VROL service enablement

**Table 4 Visa Financial Message Terms**

Financial Messages		Description	Source
New Message Terms	Old Message Terms		
0220/0230 Dispute response financial	0220/0230 Representment	Used when a VROL dispute requires reallocation of funds.	Acquirer or, Visa on behalf of the acquirer
0220/0230 Dispute response financial reversal	0220/0230 Adjustment	Used when a VROL dispute requires reallocation of funds, or the reversal of a duplicate or erroneous dispute financial transaction.	Acquirer or, Visa on behalf of the acquirer

**Table 4 Visa Financial Message Terms (continued)**

0282/0292 Dispute response financial status advice	0282/0292 Status advice	<p>Optionally sent to the acquirer when either a dispute response financial or dispute response financial reversal message is created by Visa on behalf of the acquirer.</p> <p>Or when an acquirer initiates either a dispute response financial or dispute response financial reversal message, the 0282 Dispute response financial status advice is optionally sent to the acquirer after validation to notify the acquirer of the validation results.</p>	Visa
0422/0432 Dispute financial	0422/0432 Chargeback	Used when a VROL dispute requires reallocation of funds.	Issuer or, Visa on behalf of the issuer
0422/0432 Dispute financial reversal	0422/0432 Chargeback reversal	Used when a VROL dispute requires reallocation of funds, or the reversal of a duplicate or erroneous dispute financial transaction.	Issuer or, Visa on behalf of the issuer
0480/0490 Dispute financial status advice	0480/0490 Status advice	<p>Optionally sent to the issuer when either a dispute financial or dispute financial reversal message is created by Visa on behalf of the issuer.</p> <p>Or when an issuer initiates either a dispute financial or dispute financial reversal message, the 0480 Dispute financial status advice is optionally sent to the issuer after validation to notify the issuer of the validation results.</p>	Visa

## Audience

These two volumes are for technical staff and managers and customer support personnel who help clients solve system and production problems.

## Organization

### Volume 1

**Chapter 1, Message Matching**—Provides overview of matching concept, describes transaction sets, and identifies key data fields used in matching.

**Chapter 2, Message Structure**—Contains VisaNet and International Standards Organization (ISO) data field reference tables.

**Chapter 3, Header Fields**—Specifies header field formats, header field contents and use, and reject codes signifying invalid data in header fields.

**Chapter 4, Data Field Descriptions**—Contains data field descriptions for V.I.P. online messages.

**Indexes**—Field name and subject index.

### Volume 2

**Chapter 5, Message Tables**—Contains authorization message tables.

**Appendix A, Reject Codes**—Lists reject codes describing message content errors.

**Appendix B, File Maintenance Error Codes**—Lists codes describing file maintenance message content errors.

**Appendix C, GMT Conversion**—Shows conversion of Greenwich Mean Time (GMT) to local dates and times.

**Appendix D, Country and Currency Codes**—Lists country and currency codes.

**Appendix E, CRS Return Reason Codes**—Lists Chargeback Reduction Service (CRS) reason codes.

**Appendix F, Batch File Maintenance**—Explains batch file maintenance for records in user-maintained files.

**Appendix G, Electronic Reporting**—Shows how to get electronic reports.

**Appendix H, VSDC Fields—Additional Information**—Includes specifications for fields 134 and 142.

**Index**—Subject index.

## Document Conventions

**Table 5**      **Conventions**

Convention	Purpose
<b>boldface</b>	Extra emphasis (stronger than italics); field values, codes.

**Table 5 Conventions (continued)**

Convention	Purpose
<b>EXAMPLE</b>	Identifies what accompanying text describes or explains.
<b>IMPORTANT</b>	Highlights information in text.
<i>italics</i>	Document titles; emphasis; variables; terms or acronyms being defined.
text in quote marks	Section names; first instance of word used in unconventional or technical context.
text in Courier New font	Uniform Resource Locator (URL)s and email addresses.
<b>NOTE</b>	Provides details about preceding topic.
n/a	Not applicable.
shaded illustrations	Systems or procedures not directly involved in process being illustrated.
white boxes in flow diagrams	Request messages.
shaded boxes in flow diagrams	Response messages.
dotted line boxes in flow diagrams	Advice messages.

## Documentation Descriptions

**Table 6 V.I.P. System Manual Descriptions**

General Information
<p><i>V.I.P. System Overview</i></p> <p>Describes VisaNet and components, connection methods, processing concepts, requirements, and options. Defines V.I.P., Direct Exchange (DEX) and Extended Access Server (EAS), issuer and acquirer responsibilities, and VisaNet Interchange Center (VIC) operations. Introduces V.I.P. services.</p>
<p><i>V.I.P. System Reports</i></p> <p>Provides samples.</p>
<p><i>V.I.P. System Services, Volume 1</i></p> <p>Describes available services. Descriptions include processing requirements, options, features, key message fields, and message flows.</p> <p>Part 1: V.I.P. Basics  Part 2: Routing Services  Part 3: Risk Management Services  Part 4: Visa Secure Electronic Commerce (VSEC) Services  Part 5: Chip Card Services</p>
<p><i>V.I.P. System Services, Volume 2</i></p> <p>Describes available services. Descriptions include processing requirements, options, features, key message fields, and message flows.</p> <p>Part 6: Authorization Database Files and Services  Part 7: Authorization Services</p>

**Table 6 V.I.P. System Manual Descriptions (continued)**

<b>Authorization-Only</b>
<i>V.I.P. System BASE I Processing Specifications</i>
Describes authorization-only processing, including message types, processing considerations, related services, and VisaNet connection methods.
<i>VisaNet Authorization-Only Online Messages Technical Specifications, Volume 1</i>
Defines specifications of authorization-only processing and fields.
<i>VisaNet Authorization-Only Online Messages Technical Specifications, Volume 2</i>
Defines specifications of authorization-only processing, message formats, and file specifications.
<b>Interlink</b>
<i>V.I.P. System Single Message System (SMS) Processing Specifications (Visa U.S.A. (U.S.))</i>
Contains SMS information, including message types, processing considerations, connection methods, and services for Interlink, Visa and Plus Automated Teller Machine (ATM), Visa Point of Sale (POS), and Visa Electron.
<i>V.I.P. System SMS Interlink Technical Specifications</i>
Describes message formats, field descriptions, and file specifications for Interlink.
<b>SMS ATM</b>
<i>V.I.P. System SMS Processing Specifications (U.S.)</i>
Contains SMS information, including message types, processing considerations, connection methods, and services for Visa and Plus ATM, Interlink, Visa POS, and Visa Electron for U.S.-region clients.
<i>V.I.P. System International SMS ATM Processing Specifications</i>
Contains SMS ATM information, including message types, processing considerations, connection methods, and services for clients outside U.S. region.
<i>V.I.P. System SMS ATM Technical Specifications, Volume 1</i>
Contains field descriptions for ATM.
<i>V.I.P. System SMS ATM Technical Specifications, Volume 2</i>
Contains message formats and file specifications for ATM.
<b>SMS POS</b>
<i>V.I.P. System SMS Processing Specifications (U.S.)</i>
Contains SMS information, including message types, processing considerations, connection methods, and services for Visa POS, Visa Electron, Visa and Plus ATM, and Interlink for U.S.-region clients.
<i>V.I.P. System International SMS POS (Visa &amp; Visa Electron) Processing Specifications</i>
Contains SMS POS information, including message types, processing considerations, connection methods, and services for clients outside U.S. region.
<i>V.I.P. System SMS POS (Visa &amp; Visa Electron) Technical Specifications, Volume 1</i>
Describes fields for Visa POS and Visa Electron.
<i>V.I.P. System SMS POS (Visa &amp; Visa Electron) Technical Specifications, Volume 2</i>
Describes message formats and file specifications for Visa POS and Visa Electron.

## Information Sources

Information is analyzed, rewritten, and reorganized. Technical staff and subject matter experts review and verify updates. Approved comments and change requests received from clients and Visa staff are incorporated.

### V.I.P. Manuals

See [Table 6](#).

### VisaNet Business Enhancements Global Technical Letters and Implementation Guides

*V.I.P. System VisaNet Authorization-Only Online Message Technical Specifications* includes information from the April 2020 and July 2020 *VisaNet Business Enhancements Global Technical Letter and Implementation Guide (GTLIG)*, effective 12 March 2020.

## Report Samples

- *V.I.P. System Reports*
- *VisaNet Settlement Service (VSS) User's Guide, Volume 2, Reports*

## More Information

Visa provides product and service documentation. Clients get guides from Visa representatives. If you have comments or questions about this document or technical questions about Visa services or capabilities, contact your Visa representative.

### Related Publications

#### Visa Rules

*Visa Core Rules and Visa Product and Service Rules* contain Visa Rules.

#### PIN Management Requirements

*Payment Card Industry PIN Security Requirements Manual*: Contains requirements for managing, processing, and transmitting PIN data.

PIN Entry Device (PED) Security Requirements and Management Procedures:

- *Payment Card Industry Encrypting PIN Pad (EPP) Security Requirements Manual*
- *Payment Card Industry POS PIN Entry Device (PED) Security Requirements Manual*

#### Risk Management Services

*Card Recovery Bulletin Service User's Guide*

*Fraud Reporting Service (FRS) User's Guide*

*Issuer's Clearinghouse Service User's Guide*

*Risk Management Process Guide*

*Visa Fraud Monitoring Program Guide*

*Visa Risk Manager*

## **Security**

*Payment Technology Standards Manual*—Contains standards for PINs and encoding data on Visa payment form factors.



## **Visa Extended Access Servers (EA Servers)**

*Extended Access Administration and Installation Guide*

*Extended Access Management Installation Guide*

*Extended Access Management Operators Guide*

*Extended Access Security Administration Guide*

*Extended Access Server Endpoint Guide*

*Visa Extended Access Server Endpoint Guide*

## **Visa Incentive Network (VIN)**

*Credit Rewards Key Implementation Tasks and Best Practices*

*Credit Rewards: Visa Incentive Network and Credit Interchange Frequently Asked Questions*

*Visa Incentive Network Member Implementation Guide*

*Visa Incentive Network Service Description*

*Visa Signature Registration Toolkit*

*Visa Traditional Rewards Registration Toolkit*

## **Visa Resolve Online (VROL)**

*Visa Resolve Online Administrator's Guide*

*Visa Resolve Online Bulk Systems Interface Development Guide*

*Visa Resolve Online Member Implementation Guide*

*Visa Resolve Online Real-Time Systems Interface Development Guide*

*Visa Resolve Online Reference Manual*

*Visa Resolve Online User's Guide*

## **Visa Smart Debit/Smart Credit (VSDC) Service**

*Europay, MasterCard, Visa (EMV) Specifications, United States Dollar (USD\$)EMV '96 Version 3.1.1 and EMV 2000 Version 4.0*—Contain industry standards for chip card and terminal interaction: [www.emvco.com](http://www.emvco.com).

*Visa Integrated Circuit Card Specifications (VIS)*—Contains technical specifications for VSDC card applications, describing VSDC transaction functionality and flow.

*Visa Smart Debit and Credit Member Implementation Guide for Acquirers*—Provides guidelines for acquirers implementing VSDC programs.

*Visa Smart Debit and Credit Member Implementation Guide for Issuers*—Provides guidelines for issuers implementing VSDC programs.

*Visa Smart Debit and Credit Planning Guide*—Helps clients plan VSDC programs and migration strategies.

*Visa Smart Debit and Visa Smart Credit Service Description*—Describes VSDC program features and benefits.

*Visa Smart Debit/Visa Smart Credit System Technical Manual*—Provides information for clients and Visa staff implementing and operating VSDC programs.

### **Miscellaneous Systems and Services**

*Visa Information System User's Guide*

*VisaNet Test System (VTS)—V.I.P. User's Guide*

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

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

# Message Formats

## 5

Chapter 5 contains Auth Only message tables. They show fields in messages and whether field values are required, optional, or should be blank. Tables also describe actions acquirers, issuers, and VisaNet Interchange Center (VIC)s take.

**Table 5-1 Table Keys**

Format Designation	Description
Standard	Applies to VisaNet Integrated Payment (V.I.P.) messages for: <ul style="list-style-type: none"><li>• Non-Visa card products supported by Access Control Server (ACS).</li><li>• Visa card manual cash-only transactions.</li></ul>
CPS	Applies to Visa card products submitted as Custom Payment Service (CPS) transactions. Acquirers in CPS countries should use format when submitting transactions for qualification for CPS. Issuers in CPS countries should expect to see all transactions in this format.
non-CPS	Applies to Visa card transactions <i>not</i> being submitted for CPS consideration. Acquirers in CPS countries can use format for transactions not qualifying for CPS. Acquirers and issuers from non-CPS countries should use format.
Plus	Applies to Plus Automated Teller Machine (ATM) transactions.

## 5.1 Interpreting Tables

### 5.1.1 Definition of the Term “Mandatory”

*Mandatory* refers to client requirements and fields must be present in messages and contain certain values. *Conditional* refers to client requirements applying under specified conditions. While V.I.P. enforces edits and rejects transactions for some violations of mandatory requirements, V.I.P. does not enforce edits for all mandatory or conditional fields and values.

Visa strongly urges clients and processors to comply with mandatory field requirements. Failure to do so can result in greater risk to clients or increased processing costs, and may result in exposure to disputes and compliance claims, elevated decline rates, and disqualification for preferential interchange rates. Visa advises clients not to rely on V.I.P. to reject transactions not complying with mandatory or conditional requirements.

### 5.1.2 Use of M (Mandatory), C (Conditional), and O (Optional) in Tables

**M (Mandatory)** means fields, and perhaps specific codes or values, are required in messages.

**C (Conditional)** means fields, and specific codes or values are required in messages if certain conditions exist, that is, if messages are trying to meet certain service or system requirements. For instance, if messages are submitted for Card Verification Value (CVV) checking (field 22 = **05** or **95** and track data included), Field 44.5—CVV Results Code may be present in requests forwarded to issuers or responses to acquirers. However, if requests are not submitted for CVV checking (track data included, field 22 is not **05** or **95**), V.I.P. does not include field 44.5 in requests forwarded to issuers or responses to acquirers. Therefore, field 44.5 = **C** in message layout charts accommodating CVV and non-CVV submissions.

**O (Optional)** means presence of fields is up to message senders. V.I.P. does not check or edit fields or contents.

See Chapter 4 for field information.

## 5.2 Field Name Abbreviations

**Table 5-2 Field Names and Abbreviations**

Field Number	Field Name	Field Name Abbreviation
2	Primary Account Number (PAN)	Primary Acct Nbr
3	Processing Code	Not abbreviated
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	System Trace Audit Number	Sys Trace Audit Nbr
12	Time, Local Transaction	Time, Local Trans
13	Date, Local Transaction	Date, Local Trans
14	Date, Expiration	Date, Expr
18	Merchant Type	Mchnt Type
19	Acquiring Institution Country Code	Acqng Inst Cntry Code
20	PAN Extended, Country Code	PAN Extnd, Cntry Code
22	Point of Sale (POS) Entry Mode Code	Not abbreviated
23	Card Sequence Number	Card Seq Nbr
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	Not abbreviated
37	Retrieval Reference Number	Retrieval Ref Nbr
38	Authorization Identification Response	Auth ID Resp
39	Response Code	Resp Code

Table 5-2 Field Names and Abbreviations (continued)

Field Number	Field Name	Field Name Abbreviation
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	Additional Response Data	Addtnl Resp Data
44.5	CVV/iCC Card Verification Value (iCVV) Results Code	Not abbreviated
44.8	Card Authentication Results Code	Card Authen Results Code
48	Additional Data—Private	Addtnl Data—Private
49	Currency Code, Transaction	Currncy Code, Trans
51	Currency Code, Cardholder Billing	Currncy Code, Cdhldr Billing
52	Personal Identification Number (PIN) Data	Not abbreviated
53	Security-Related Control Information	Sec Related Cntrl Info
54	Additional Amounts	Addtnl Amts
55	Integrated Circuit Card (ICC)-Related Data	ICC-Related Data
59	National POS Geographic Data	Natl POS Geo Data
60	Additional ()POS Information	Addtnl POS Info
61.1	Other Amount, Transaction	Other Amt, Trans
62.0	Field 62 Bitmap	Bitmap (Field 62)
62.2	Transaction Identifier	Trans Idfr
62.21	Online Risk Assessment Risk Score and Reason Codes	Risk Score
62.22	Online Risk Assessment Condition Codes	Condition Codes
62.23	Product ID	Not abbreviated
63.0	Field 63 Bitmap	Bitmap (Field 63)
63.1	Network Identification Code	Netwk ID Code
63.3	Message Reason Code	Msg Rsn Code
63.9	Fraud Data	
63.13	Decimal Positions Indicator	
63.14	Issuer Currency Conversion Data	
63.19	Fee Program Indicator	Fee Prgm Indctr
70	Network Management Information Code	Netwk Mgmt Info Code
73	Date, Action	Not abbreviated
90	Original Data Elements	Orig Data Elemts
91	File Update Code	Not abbreviated
92	File Security Code	File Sec Code
100	Receiving Institution Identification Code	Rcvg Inst ID Code
101	File Name	Not abbreviated
102	Account Identification 1	Acct ID 1
114	Domestic and Localized Data	Not Abbreviated

**Table 5-2 Field Names and Abbreviations (continued)**

<b>Field Number</b>	<b>Field Name</b>	<b>Field Name Abbreviation</b>
125	Supporting Information	Supporting Info
126.0	Field 126 Bitmap	Bitmap (Field 126)
127E.2	Region Coding	Not abbreviated
130	Terminal Capability Profile	Term Capblty Profile
131	Terminal Verification Results (TVR)	Term Verif Results
132	Unpredictable Number	Unpredict Nbr
133	Terminal Serial Number	Term Serial Nbr
134	Visa Discretionary Data	Visa Discret Data
135	Issuer Discretionary Data	Issuer Discret Data
136	Cryptogram	Not abbreviated
137	Application Transaction Counter	App Trans Counter
138	Application Interchange Profile	App Intchg Profile
139	Authorization Response Cryptogram (ARPC) Response Cryptogram & Code	ARPC Resp Crypto & Code
140	Issuer Authentication Data	Issuer Auth Data
142	Issuer Script	Not abbreviated
143	Issuer Script Results	Not abbreviated
144	Cryptogram Transaction Type	Cryptogram Trans Type
145	Terminal Country Code	Term Cntry Code
146	Terminal Transaction Date	Term Trans Date
147	Cryptogram Amount	Crypto Amt
148	Cryptogram Currency Code	Crypto Currecy Code

## 5.3 Network Management Message (0800)

Network management messages are messages that (1) establish and change the network status of a station, (2) start and stop recovery of advices, (3) conduct an echo test, and (4) manage encryption key exchange (DKE).

**Table 5-3 Station Status Messages (Field 70 = 0071/0072) and Advice Recovery Messages (Field 70 = 0078/0079) from Authorization-Only Client to V.I.P.**

Field Number and Name		0800	0810
		Sndr	Rcvr
7	Trans Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
37	Retrieval Ref Nbr	O	C
39	Resp Code		C
63.0	Bitmap (Field 63)	O	O
63.1	Netwk ID <sup>1</sup>	O	O
70	Netwk Mgmt Info Code	M	M

1. Field 63.1 is optional. If present, the value must be 0002.

**Table 5-4 Echo Message from Authorization-Only Client to V.I.P.**

Field Number and Name		0800	0810
		Sndr	Rcvr
7	Trans Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
37	Retrieval Ref Nbr	O	C
39	Resp Code		C
63.0	Bitmap (Field 63)	O	O
63.1	Netwk ID <sup>1</sup>	O	O
70	Netwk Mgmt Info Code <sup>2</sup>	M	M

1. Field 63.1 is optional. If present, the value must be 0002.

2. Value in Field 70 must be **0301**.

**Table 5-5 Echo Message from V.I.P. to Authorization-Only Client**

Field Number and Name		0800	0810
		Sndr	Rcvr
7	Trans Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
37	Retrieval Ref Nbr	M	O
39	Resp Code		C
63.0	Bitmap (Field 63)	O	O
63.1	Netwk ID <sup>1</sup>	O	O

**Table 5-5 Echo Message from V.I.P. to Authorization-Only Client (continued)**

Field Number and Name		0800	0810
		Sndr	Rcvr
70	Netwk Mgmt Info Code <sup>2</sup>	M	M

1. Field 63.1 is optional. If present, the value must be 0002.

2. Value in Field 70 must be **0301**.

**Table 5-6 Dynamic Key Exchange**

Field Number and Name		0800	0810
		Sndr	Rcvr
7	Trans Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
33	Fwdng Inst ID Code	C	C
39	Resp Code		M
48	Addtnl Data—Private; Usage 14	C	
53	Sec Related Cntrl Info	M	
63.0	Bitmap (Field 63)	M	M
63.1	Netwk ID	M	M
70	Netwk Mgmt Info Code	M	M
96	Msg Sec Code	C	
105	Dbf-Lngth DES Key (Trple DES)	C	
110	Dataset ID 04, Tag 80, Control	O	
	Dataset ID 04, Tag 81, Key-set Identifier	O	
	Dataset ID 04, Tag 83, Algorithm	O	
	Dataset ID 04, Tag 85, Key Protection	O	
	Dataset ID 04, Tag 86, Key Index	O	
	Dataset ID 04, Tag 87, Encryption Data	O	
	Dataset ID 04, Tag 88, Key Checksum Value	O	

## 5.4 Card Authorization/Verification Purchase

This section details the fields used in non-chip purchase authorization messages. This chapter has different sections to describe Visa and non-Visa chip-based transactions.

Charts are included for each of the following customer transaction types:

- **Table 5-7:** Card Present or Card Not Present—Non-CPS Standard Purchase, Electronic Terminal, No PIN or PIN; E-Commerce. This table shows messages that support authorization or verification requests such as key-entered or magnetic stripe read from an electronic point-of-service terminal, or non-CPS e-commerce. A PIN may or may not be required.
- **Table 5-8:** Card Present/Card Not Present—Non-CPS Standard Purchase, Voice Authorization.
- **Table 5-9:** CPS Card Present—Retail Purchase, Passenger Transport, and Hotel and Auto Rental. These transactions, which can include incremental authorizations, are



card-present requests that may or may not include address verification data depending on the specific CPS program (for example, Passenger Transport). This message format can be used when no PIN is present. Issuers can use this format for PIN-Authenticated Visa Debit transactions.

- [Table 5-10](#): CPS Card Not Present—Direct Marketing, Passenger Transport including Preferred Customer, Hotel and Auto Rental including Preferred Customer, and E-Commerce.
- [Table 5-11](#): CPS Card Present—Automated Fuel Dispenser
- [Table 5-12](#): Bill Payment—Authorization (U.S. Only)
- [Table 5-13](#): Payment—Authorization Original (U.S. Only, Non-CPS)
- [Table 5-14](#): Account Verification Service Request
- [Table 5-15](#): Credit Voucher and Merchandise Return Authorization

In addition, message formats for the following advices can be found at the end of this section:

- [Table 5-16](#): Acquirer Authorization Advice, which is supported for the U.S. region only and can be used in conjunction with charts that include a footnote indicating such a relationship.
- [Table 5-17](#): Completion Advice for Auth Only Issuers, which is used in conjunction with preauthorizations.
- [Table 5-18](#): Authorization Advice and Response for Issuers, which shows the 0130 response message that issuers can optionally send when they receive an 0120 STIP advice.

**Table 5-7 Card Present or Card Not Present—Non-CPS Standard Purchase, Electronic Terminal, PIN or No PIN; E-Commerce**

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	C
2	Primary Acct Nbr (PAN)	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+	C+	C+	C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdhldr Billing		C+		C+	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M

**Table 5-7 Card Present or Card Not Present—Non-CPS Standard Purchase, Electronic Terminal, PIN or No PIN; E-Commerce (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
23	Card Seq. Nbr	C	C-	C	C-	C
25	POS Cond Code	M	→	M	C+	M
26	POS PIN Captr Code	C	C-			C
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
35	Track 2 Data	C	→			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code				M+	M
44.2	Addr Verific Result Code		C+	C	→	C
44.5	CVV/iCVV Results Code		C+	C	C+	C
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.10	CVV2 Results		C+	C	→	C
44.13	CAVV Results		C+	C	→	C
44.14	Resp Reason Code				C+	
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+	
45	Track 1 Data	C	→			
48	Addtnl Data —Private	C	→	C	→	C
49	Currncy Code, Trans	M	→	M	→	M
51	Currncy Code, Cdhldr Billing		C+	C+	C+	C
52	PIN Data	C	C-			
53	Sec Related Cntrl Info	C	C-			
54	Addtnl Amts	C	C-	C	→	C
55	ICC-Related Data	C	C-	C	C-	O
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.4	Sp Cond Indctr—Extg Debt	C	C-			C

**Table 5-7 Card Present or Card Not Present—Non-CPS Standard Purchase, Electronic Terminal, PIN or No PIN; E-Commerce (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
60.8	MOTO/ECI/Pymt Indctr	C	C+			C
60.9	Crdhldr ID Method		C+			C
60.10	Partial Auth Indctr	C	C-			
61.1	Other Amt, Trans	C	→			C
61.2	Other Amt, Cdhldr Billing		C+			C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.1	Auth Char Indctr		C+			C
62.2	Trans Idfr		M+	O	C+	M
62.4	Market-Specific Data Idfr	C	C-	O	C+	C
62.17	Gateway Trans ID			C	→	
62.20	Mchnt VV	C	C-	C	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
62.26	Account Status				C+	
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.2	Time (Preauth Time Limit)		O+	C	→	C
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgm Indctr	C				
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
100	Rcvg Inst ID Code	C	→			C
101	File Name			C	C-	C
102	Acct ID 1	C	→	C	→	C
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	C	C-	C
114	Domestic and Localized Data	C	→			C
115	Addtnl Trace Data	O	C-		C+	
116	Card Issr Ref Data				C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C

**Table 5-7 Card Present or Card Not Present—Non-CPS Standard Purchase, Electronic Terminal, PIN or No PIN; E-Commerce (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
123	Verif Data	C	C-		C+	C
125	Supporting Information	C	→			C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.5	Visa Merchant Identifier		C+		C+	C+
126.6	Cdhldr Ser Nbr	C	→			C
126.7	Mchnt Ser Nbr	C	→			C
126.8	Tran ID (XID)	C	→			C
126.9	CAVV	C	→			C
126.10	CVV2 Auth Req Data	C	C-			C
126.12	Svc Indctrs	C	→	C	→	C
126.13	POS Environment	C	C-			C
126.15	MC UCAF Indctr	O	C-			
126.16	MC UCAF Field	O	C-			
126.18	Agent Unique Acct Result	C	–			
126.19	DCC Indctr	C	–			
126.20	3-D Secure Indctr		C+	C	→	C
127	File Rcds—Action & Data			C	C-	C

**Table 5-8 Card Present/Card Not Present—Non-CPS Standard Purchase, Voice Authorization**

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M
2	Primary Acct Nbr (PAN)	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+	C+	C+	C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdhldr Billing		C+	C+	C+	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C

**Table 5-8 Card Present/Card Not Present—Non-CPS Standard Purchase, Voice Authorization (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	C	→	C	M+	C
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	O	→	O	→	C
42	Card Accptr ID Code	C	→	C	→	C
43	Card Accptr Name/Loc	C	→			C
44.1	Resp Source/Rsn Code				M+	M
44.2	Addr Verific Result Code		C+	C	→	C
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.10	CVV2 Results		C+	C	→	C
44.13	CAVV Results		C+	C	→	C
48	Addtnl Data—Private	O	→	O	→	C
49	Currncy Code, Trans	M	→	M	→	M
51	Currncy Code, Cdhldr Billing		C+	C+	C+	C
54	Addtnl Amts	C	C-	C	→	C
59	Natl POS Geo Data	O	→			C
60.1	Terminal Type	C	→			C
60.2	Term Entry Cap	C	→			C
60.8	MOTO/ECI/Pymt Indctr		C+			C
60.9	Crdhldr ID Method		C+			C
60.10	Partial Auth Indctr	C	C-			
61.1	Other Amt, Trans	C	→			C
61.2	Other Amt, Cdhldr Billing		C+			C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.1	Auth Char Indctr		C+			C
62.2	Trans Idfr		M+	O	C+	M

**Table 5-8 Card Present/Card Not Present—Non-CPS Standard Purchase, Voice Authorization (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
62.4	Market-Specific Data Idfr	C	C-	O	C+	C
62.20	Mchnt VV	C	C-	C	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgm Indctr	C				
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
100	Rcvg Inst ID Code	C	→			C
101	File Name			C	C-	C
102	Acct ID 1	C	→	C	→	C
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	C	C-	C
114	Domestic and Localized Data	C	→			C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
123	Verif Data	C	C-			C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.5	Visa Merchant Identifier		C+		C+	C+
126.6	Cdhldr Ser Nbr	C	→			C
126.7	Mchnt Ser Nbr	C	→			C
126.8	Tran ID (XID)	C	→			C
126.9	CAVV	C	→			C
126.10	CVV2 Auth Req Data	C	C-			C
126.12	Svc Indctrs	C	→	C	→	C
126.13	POS Environment	C	C-			C
126.18	Agent Unique Acct Result	C	-			
126.19	DCC Indctr	C	-			

**Table 5-8 Card Present/Card Not Present—Non-CPS Standard Purchase, Voice Authorization (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
126.20	3-D Secure Indctr		C+	C	→	C
127	File Rclds—Action & Data			C	C-	C

The following message format can be used when no PIN is present. Issuers can use this format for PIN-Authenticated Visa Debit transactions.

**Table 5-9 CPS Card Present—Retail Purchase, Passenger Transport, and Hotel and Auto Rental**

Field Number and Name		V.I.P. Msg Format <sup>1</sup>				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M	C	→	C	→	M
2	Primary Acct Nbr (PAN)	M	→	M	→	M	M	→	M	→	M
3	Processing Code	M	→	M	→	M	M	→	C	→	M
4	Amt, Trans	M	→	M	→	M	M	→	C	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M	M	→	M	→	M
10	Conv Rate, Cdhldr Billing		C+	C+	C-	C		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M	M	→	M	→	M
12	Time, Local Trans	M	C			C	M	C			C
13	Date, Local Trans	M	C			C	M	C			C
14	Date, Expr	M	→			M	C	→			C
15	Date, Settlmt		C+	C	C+	C		C+	C	C+	C
18	Mchnt Type	M	→			M	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M	M	C+			M

**Table 5-9 CPS Card Present—Retail Purchase, Passenger Transport, and Hotel and Auto Rental (continued)**

Field Number and Name		V.I.P. Msg Format <sup>1</sup>				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
23	Card Seq. Nbr	C	C-	C	C-	C	C	C-	C	C-	C
25	POS Cond Code	M	→	M	C+	M	M	→	M	C+	M
26 <sup>2</sup>	POS PIN Captr Code		C+			C					
28	Amt, Trans Fee	C	C-			C	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C	C	→			C
35	Track 2 Data	C	→				O	→			
37	Retrieval Ref Nbr	M	→	M	→	M	M	→	M	→	M
38	Auth ID Resp			C	→	C			C	→	C
39	Resp Code		C+	M	→	M		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C	C	→	C	→	C
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+	M
44.2	Addr Verific Result Code		C+	C	→	C					
44.5	CVV/iCVV Results Code		C+	C	C+	C		C+	C	C+	C
44.6	PACM Divrsn Level					C					C
44.7	PACM Divrsn Rsn Code					C					C
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+					C+	
45	Track 1 Data	C	→				O	→			
48	Addtnl Data—Private	C	→	C	→	C					C



**Table 5-9 CPS Card Present—Retail Purchase, Passenger Transport, and Hotel and Auto Rental (continued)**

Field Number and Name		V.I.P. Msg Format <sup>1</sup>				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
49	Currency Code, Trans	M	→	M	→	M	M	→	M	→	M
51	Currency Code, Cdhldr Billing		C+	C+	C-	C		C+	C+	C-	C
52 <sup>2</sup>	PIN Data		C+								
53 <sup>2</sup>	Sec Related Cntrl Info		C+								
54	Addtl Amts		C+	C	→	C		C+	C	→	C
55	ICC-Related Data	C	C-	C	C-	O	C	C-	C	C-	O
59	Natl POS Geo Data	C	→			C	M	→			C
60.1	Terminal Type	M	→			M	M	→			M
60.2	Term Entry Cap	M	→			M	M	→			M
60.4	Sp Cond Indctr—Extg Debt	C	C-			C	C	→			C
60.8	MOTO/ECI/Pynt Indctr		C+			C					
60.9	Crdhldr ID Method		C+			C		C+			C
60.10	Partial Auth Indctr	C	C-				C	C-			
61.1	Other Amt, Trans	C	→			C	C	→			C
61.2	Other Amt, Cdhldr Billing		C+			C		C+			C
62.0	Field 62 Bitmap	M	→	O	→	C	O	→	O	→	C
62.1	Auth Char Indctr	M	C+	O	C+	C	M	→			C
62.2	Trans Idfr		M+	O	C+	M	M	→	O	C+	M
62.3	Valid/Dwngd Rsn Code				C+						
62.4	Market-Specific Data Idfr	M	C		M+	C	O	→			O
62.5	Duration	M	→			C	O	→			O

**Table 5-9 CPS Card Present—Retail Purchase, Passenger Transport, and Hotel and Auto Rental (continued)**

Field Number and Name		V.I.P. Msg Format <sup>1</sup>				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
62.17	Gateway Trans ID			C	→						
62.20	Mchnt VV	C	C-	C	→	C	C	C-	C	→	C
62.21	Risk Score		C+		C-	C		C+		C-	C
62.22	Condition Codes		C+		C-	C		C+		C-	C
62.23	Product ID		C+	C	C+	C		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C		C+	O	C+	
62.26	Account Status				C+					C+	
63.0	Bitmap (Field 63)	M	→	M	→	M	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M	M	→	M	→	M
63.2	Time (Preauth Time Limit)		O+	C	→	C					
63.4	STIP/Switch Rsn Code					M					M
63.19	Fee Prgrm Indctr	C					C				
73	Date, Action			C	C-	C			C	C-	C
91	File Update Code			C	C-	C			C	C-	C
101	File Name			C	C-	C			C	C-	C
102	Acct ID 1			O	→				O	→	
104	Trans Description	O	C-	C	C-	C	O	C-	C	C-	C
114	Domestic and Localized Data	C	→			C	C	→			C
115	Addtnl Trace Data	O	C-		C+		O	C-		C+	
116	Card Issr Ref Data				C+						
117	National Use	C	C-	C	C-	C	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C	O	C-	O	C-	C

**Table 5-9 CPS Card Present—Retail Purchase, Passenger Transport, and Hotel and Auto Rental (continued)**

Field Number and Name		V.I.P. Msg Format <sup>1</sup>				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
123	Verif Data	C	C-			C					
125	Usage 2, MagnePrint	C	→			C					
126.0	Field 126 Bitmap	C	C-	C	→	C	C	C-	C	→	C
126.5	Visa Merchant Identifier		C+		C+	C+		C+		C+	C+
126.12	Svc Indctrs	C	C-	C	→	C	C	C-	C	→	C
126.13	POS Environment	C	C+			C					
126.18	Agent Unique Acct Result	C	–				C	–			
126.19	DCC Indctr	C	–				C	–			
127	File Rcds—Action & Data			C	C-	C			C	C-	C

1. A U.S.-only acquirer authorization advice, located at the end of this section, can be used in conjunction with this message format.
2. Fields 26, 52, and 53 apply to PIN-Authenticated Visa Debit transactions only.

**Table 5-10 CPS Card Not Present—Direct Marketing, Passenger Transport/Preferred Customer, Hotel and Auto Rental/Preferred Customer, E-Commerce**

Field Number and Name		V.I.P. Msg Format <sup>1</sup>				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M	C	→	C	→	C
2	Primary Acct Nbr (PAN)	M	→	M	→	M	M	→	M	→	M
3	Processing Code	M	→	M	→	M	M	→	C	→	M
4	Amt, Trans	M	→	M	→	M	M	→	C	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M	M	→	M	→	M

**Table 5-10 CPS Card Not Present—Direct Marketing, Passenger Transport/Preferred Customer, Hotel and Auto Rental/Preferred Customer, E-Commerce (continued)**

Field Number and Name		V.I.P. Msg Format <sup>1</sup>				Advice	Incremental Hotel/Auto Rental Authorizations					
		0100		0110			0120	0100		0110		0120
		Acqr	VIC	Issr	VIC			VIC	Acqr	VIC	Issr	
10	Conv Rate, Cdhldr Billing		C+	C+	C-	C		C+	C+	C-	C	
11	Sys Trace Audit Nbr	M	→	M	→	M	M	→	M	→	M	
12	Time, Local Trans	M	C			C	M	C			C	
13	Date, Local Trans	M	C			C	M	C			C	
14	Date, Exp	O	→			C						
15	Date, Settlmt		C+	C	C+	C		C+	C	C+	C	
18	Mchnt Type	M	→			M	M	→			M	
19	Acqng Inst Cntry Code	M	→	M	→	M	M	→	M	→	M	
22	POS Entry Mode Code	M	→			M	M	→			M	
25	POS Cond Code	M	→	M	C+	M	M	→	M	C+	M	
28	Amt, Trans Fee	C	C-			C	C	C-			C	
32	Acqng Inst ID Code	M	→	M	→	M	M	→	M	→	M	
37	Retrieval Ref Nbr	M	→	M	→	M	M	→	M	→	M	
38	Auth ID Resp			C	→	C			C	→	C	
39	Resp Code		C+	M	→	M		C+	M	→	M	
41	Card Accptr Termnl ID	C	→	C	→	C	C	→	C	→	C	
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+	M	
44.2	Addr Verif Result Code		C+	C	→	C						
44.6	PACM Divrsn Level					C					C	
44.7	PACM Divrsn Rsn Code					C					C	
44.10	CVV2 Results		C+	C	→	C		C+	C	→	C	

**Table 5-10 CPS Card Not Present—Direct Marketing, Passenger Transport/Preferred Customer, Hotel and Auto Rental/Preferred Customer, E-Commerce (continued)**

Field Number and Name		V.I.P. Msg Format <sup>1</sup>				Advice	Incremental Hotel/Auto Rental Authorizations					
		0100		0110			0120	0100		0110		0120
		Acqr	VIC	Issr	VIC			VIC	Acqr	VIC	Issr	
44.13	CAVV Results		C+	C	→	C						
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+					C+		
48	Addtnl Data—Private	C	→	C	→	C					C	
49	CurrCy Code, Trans	M	→	M	→	M	M	→	M	→	M	
51	CurrCy Code, Cdhldr Billing		C+	C	C-	C		C+	C+	C-	C	
54	Addtnl Amts		C+	C	→	C		C+	C	→	C	
59	Natl POS Geo Data	C	→			C		→			C	
60.1	Terminal Type	M	→			M	M	→			M	
60.2	Term Entry Cap	M	→			M	M	→			M	
60.4	Sp Cond Indctr—Extg Debt	C	→			C						
60.8	MOTO/ECI/Pymt Indctr	C	C+			C						
60.9	Crdhldr ID Method		C+			C		C+			C	
60.10	Partial Auth Indctr	C	C-				C	C-				
62.0	Bitmap (Field 62)	M	→	O	→	C	O	→	O	→	C	
62.1	Auth Char Indctr	M	C+	O	C+	C	M	→			C	
62.2	Trans Idfr		M+	O	C+	M	M	→	O	C+	M	
62.3	Valid/Dwngrd Rsn Code				C+							
62.4	Market-Specific Data Idfr	M	C		M+	C	O	→			O	
62.5	Duration	M	→			C	O	→			O	
62.17	Gateway Trans ID			C	→							
62.20	Mchnt VV	C	C-	C	→	C	C	C-	C	→	C	
62.21	Risk Score		C+		C-	C		C+		C-	C	
62.22	Condition Codes		C+		C-	C		C+		C-	C	

**Table 5-10 CPS Card Not Present—Direct Marketing, Passenger Transport/Preferred Customer, Hotel and Auto Rental/Preferred Customer, E-Commerce (continued)**

Field Number and Name		V.I.P. Msg Format <sup>1</sup>				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
62.23	Product ID		C+	C	C+	C		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C		C+	O	C+	
62.26	Account Status				C+					C+	
63.0	Bitmap (Field 63)	M	→	M	→	M	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M	M	→	M	→	M
63.4	STIP/Switch Rsn Code					M					M
63.19	Fee Prgrm Indctr	C					C				
73	Date, Action			C	C-	C			C	C-	C
91	File Update Code			C	C-	C			C	C-	C
101	File Name			C	C-	C			C	C-	C
102	Acct ID 1			O	→				O	→	
104	Trans Description	C	C-	C	C-	C	O	C-	C	C-	C
114	Domestic and Localized Data	C	→			C	C	→			C
115	Addtnl Trace Data	O	C-		C+		O	C-		C+	
116	Card Issr Ref Data				C+						
117	National Use	C	C-	C	C-	C	C	C-	C	C-	C
123	Verif Data	C	C-			C					
126.0	Field 126 Bitmap	C	C-	C	→	C	C	C-	C	→	C
126.5	Visa Merchant Identifier		C+		C+	C+		C+		C+	C+
126.6	Cdhldr Ser Nbr	C	→			C					
126.7	Mchnt Ser Nbr	C	→			C					
126.8	Tran ID (XID)	C	→			C					
126.9	CAVV	C	→			C					
126.10	CVV2 Auth Req Data	C	C-			C	C	C-			C
126.12	Svc Indctrs	C	C-	C	→	C	C	C-	C	→	C

**Table 5-10 CPS Card Not Present—Direct Marketing, Passenger Transport/Preferred Customer, Hotel and Auto Rental/Preferred Customer, E-Commerce (continued)**

Field Number and Name		V.I.P. Msg Format <sup>1</sup>				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
126.13	POS Environment	C	C+			C					
126.18	Agent Unique Acct Result	C	–				C	–			
126.19	DCC Indctr	C	–				C	–			
126.20	3–D Secure Indctr		C+	C	→	C		C+	C	→	C
127	File Rclds—Action & Data			C	C–	C			C	C–	C

1. A U.S.-only acquirer authorization advice, located at the end of this section, can be used in conjunction with this message format.

**Table 5-11 CPS Card Present—Automated Fuel Dispenser**

Field Number and Name		V.I.P. Msg Format <sup>1</sup>				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+	C+	C–	C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdhldr Billing		C+	C+	C–	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Exp	M	→			M
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C–			C
32	Acqng Inst ID Code	M	→	M	→	M
35	Track 2 Data	C	→			

Table 5-11 CPS Card Present—Automated Fuel Dispenser (continued)

Field Number and Name		V.I.P. Msg Format <sup>1</sup>				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code				M+	M
44.5	CVV/iCVV Results Code		C+	C	C+	C
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+	
45	Track 1 Data	C	→			
48	Addtnl Data—Private	O	→			C
49	Currncy Code, Trans	M	→	M	→	M
51	Currncy Code, Cdhldr Billing		C+	C+	C-	C
54	Addtnl Amts		C+	C	→	C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.9	Crdhldr ID Method		C+			C
62.0	Bitmap (Field 62)	M	→	O	→	C
62.1	Auth Char Indctr	M	C+	O	C+	C
62.2	Trans Idfr		M+	O	C+	M
62.3	Valid/Dwngrd Rsn Code				C+	
62.20	Mchnt VV	C	C-	C	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
62.26	Account Status				C+	
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.2	Time (Preauth Time Limit)		O+	C	→	C
63.4	STIP/Switch Rsn Code					M



**Table 5-11 CPS Card Present—Automated Fuel Dispenser (continued)**

Field Number and Name		V.I.P. Msg Format <sup>1</sup>				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
63.19	Fee Prgrm Indctr	C				
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
101	File Name			C	C-	C
102	Acct ID 1			O	→	
104	Trans Description	O	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
125	Usage 2, MagnePrint	C	→			C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.5	Visa Merchant Identifier		C+		C+	C+
126.12	Svc Indctrs	C	C-	C	→	C
126.18	Agent Unique Acct Result	C	–			
126.19	DCC Indctr	C	–			
127	File Rclds—Action & Data			C	C-	C

1. A U.S.-only acquirer authorization advice, located at the end of this section, can be used in conjunction with this message format.

**Table 5-12 Bill Payment: Authorization (U.S. Only)**

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdhldr Billing		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Exp	O	→			C
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M

Table 5-12 Bill Payment: Authorization (U.S. Only) (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
22	POS Entry Mode Code	M	→			M
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code				M+	M
44.2	Addr Verif Result Code		C+	C	C+	C
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.10	CVV2 Results		C+	C	→	C
44.13	CAVV Results		C+	C	→	C
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+	
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+	C
49	Currncy Code, Trans	M	→	M	→	M
51	Currncy Code, Cdhldr Billing		C+	C	C-	C
54	Addtnl Amts		C+			C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.4	Sp Cond Indctr—Extg Debt	C	→			C
60.8	MOTO/ECI/Pymt Indctr	M	→			M
60.9	Crdhldr ID Method		C+			C
60.10	Partial Auth Indctr	C	C-			
62.0	Bitmap (Field 62)	M	→	O	→	C
62.1	Auth Char Indctr	C	C+	O	C+	C
62.2	Trans Idfr		M+	O	C+	M
62.3	Valid/Dwngrd Rsn Code				C+	
62.4	Market-Specific Data Idfr	M	→	O	C+	M

**Table 5-12 Bill Payment: Authorization (U.S. Only) (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
62.20	Mchnt VV	C	C-	C	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
62.26	Account Status				C+	
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C				
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
101	File Name			C	C-	C
123	Verif Data	C	C-			C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.6	Cdhldr Ser Nbr	C	→			C
126.7	Mchnt Ser Nbr	C	→			C
126.8	Tran ID (XID)	C	→			C
126.9	CAVV	C	→			C
126.10	CVV2 Auth Req Data	C	C-			C
126.12	Svc Indctrs	C	C-	C	→	C
126.13	POS Environment	C	C+			C
126.18	Agent Unique Acct Result	C	-			
126.20	3-D Secure Indctr		C+	C	→	C
127	File Rclds— Action & Data			C	C-	C

**Table 5-13 Payment: Authorization Original (U.S. Only, Non-CPS)**

Field Number and Name		0100		0110	
		Acqr	VIC	Issr	VIC
2	Primary Acct Nbr (PAN)	M	→	M	→
3	Processing Code	M	→	M	→
4	Amt, Trans	M	→	M	→
6	Amt, Cdhldr Billing		C+		
7	Transmsn Date/Time	M	→	M	→

**Table 5-13 Payment: Authorization Original (U.S. Only, Non-CPS) (continued)**

Field Number and Name		0100		0110	
		Acqr	VIC	Issr	VIC
10	Conv Rate, Cdhldr Billing		C+		
11	Sys Trace Audit Nbr	M	→	M	→
12	Time, Local Trans	M	C		
13	Date, Local Trans	M	C		
14	Date, Expr.	C	→		
15	Date, Settlmt		C+	C	C+
18	Mchnt Type	M	→		
19	Acqng Inst Cntry Code	M	→	M	→
22	POS Entry Mode Code	M	→		
25	POS Cond Code	M	→	M	C+
26	POS PIN Captr Code	C	C		
28	Amt, Trans Fee	C	C-		
32	Acqng Inst ID Code	M	→	M	→
33	Fwdng Inst ID Code	C	→		
35	Track 2 Data	C	→		
37	Retrieval Ref Nbr	M	→	M	→
38	Auth ID Resp			M	→
39	Resp Code			M	→
41	Card Accptr Termnl ID	C	→	C	→
42	Card Accptr ID Code	M	→	M	→
43	Card Accptr Name/Loc	M	→		
44.1	Resp Source/Rsn Code				C+
44.2	Addr Verif Result Code			C	C
44.5	CVV/iCVV Results Code		C+	C	→
44.6	PACM Divrsn Level		C+		
44.7	PACM Divrsn Rsn Code		C+		
44.10	CVV2 Results		C+	C	→
44.13	CAVV Results		C+	C	→
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+
45	Track 1 Data	C	→		
48	Addtnl Data—Private	C	→	O	C+
49	Currncy Code, Trans	M	→	M	→
51	Currncy Code, Cdhldr Billing		C+		
52	PIN Data	C	C-		
53	Sec Related Cntrl Info	C	C-		
54	Addtnl Amts		C+	C	C

**Table 5-13 Payment: Authorization Original (U.S. Only, Non-CPS) (continued)**

Field Number and Name		0100		0110	
		Acqr	VIC	Issr	VIC
59	Natl POS Geo Data	C	→		
60.1	Terminal Type	M	→		
60.2	Term Entry Cap	M	→		
60.8	MOTO/ECI/Pymt Indctr	C	→		
60.9	Crdhldr ID Method		C+		
62.1	Auth Char Indctr	M	C+	O	
62.2	Trans Idfr		M+	O	C+
62.3	Valid Rsn Code				C+
62.20	Mchnt VV	M	→	O	→
62.23	Product ID		C+	C	C+
62.24	Program Idfr		O+	O	O+
62.25	Spnd Qlfd Indctr		C+	O	C+
62.26	Account Status				C+
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Netwk ID Code	M	→	M	→
63.19	Fee Prgm Indctr	C			
100	Rcvg Inst ID Code	C	→		
102	Acct ID 1			C	→
104	Trans Description	O	C-		
114	Domestic and Localized Data	C	→		
115	Addtnl Trace Data	O	C-		C+
121	Issng Inst ID Code	C	→	C	→
123	Verif Data	C	C-		
126.9	3-D Secure CAVV	C	C-		
126.10	CVV2 Auth Request Data	C	C-		
126.12	Svc Indctrs	C	C-		
126.20	3-D Secure Indctr		C+	C	→

**Table 5-14 Account Verification Service Request**

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Second	C	→	C	→	M
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M

Table 5-14 Account Verification Service Request (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
4	Amt, Trans	M	→	M	→	M
7	Transmsn Date/Time	M	→	M	→	M
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	O	→			C
13	Date, Local Trans	O	→			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	→			M
25	POS Cond Code	M	→	M	C+	M
32	Acqng Inst ID Code	M	→	M	→	M
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	
39	Resp Code		C+	M	→	M
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			C
44.1	Resp Source/Rsn Code				M+	M
44.2	Addr Verific Result Code			C	→	
44.10	CVV2 Results Code		C	C	→	C
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+	C
49	Currncy Code, Trans	M	→	M	→	M
54	Addtnl Amts	C	→	C	C-	C
60.9	Crdhldr ID Method		C			C
62.0	CPS Field Bitmap		C+		C+	C
62.2	Trans Idfr		M+	O	C+	M
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgm Indctr	C				
104	Trans Description	O	C-	O	C-	C
114	Domestic and Localized Data	C	→			C
117	National Use	C	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+	
123	Verif Data	C	C-			C

Table 5-14 Account Verification Service Request (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
126.0	Bitmap (Field 126)					
126.10	CVV2 Auth Req Data	C				C
126.13	POS Environment	O	C+	O		C+

Table 5-15 Credit Voucher and Merchandise Return Authorization

Field Number and Name		0100		0110		STIP Advice
						0120
		Acqr	VIC	Issr	VIC	VIC
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdhldr Billing		C+		C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
23	Card Seq. Nbr	C	C-	C	C-	C
25	POS Cond Code	M	→	M	C+	M
26	POS PIN Captr Code	C	C			C
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
35	Track 2 Data	C	→			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M

Table 5-15 Credit Voucher and Merchandise Return Authorization (continued)

Field Number and Name		0100		0110		STIP Advice
		Acqr	VIC	Issr	VIC	0120
						VIC
44.1	Resp Source/Rsn Code				C+	M
44.2	Addr Verific Result Code		C+	C+	C	C
44.5	CVV/iCVV Results Code		C+	C+	→	C
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.10	CVV2 Results		C+	C+	→	C
44.13	CAVV Results		C+	C	→	C
45	Track 1 Data	C	→			
48	Addtnl Data—Private	C	→	C	→	C
49	Currncy Code, Trans	M	→	M	→	M
51	Currncy Code, Cdhldr Billing		C+	C+	C-	C
52	PIN Data	C	C-			
53	Sec Related Cntrl Info	C	C-			
54	Addtnl Amts		C+	C	C	C
55	Chip Card Data	C	C-	C	C-	O
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.3	Chip Condttn Code	C	C-			C
60.6	Chip Trans Indctr	C	C-			C
60.7	Auth Rel Indctr	C	C-			C
60.8	MOTO/ECI/Pynt Indctr	C	C+			C
60.9	Crdhldr ID Method		C+			C
62.0	Bitmap (Field 62)	M	→	M	→	M
62.1	Auth Char Indctr	M	→	O		M
62.2	Trans Idfr		C+	O	C+	M
62.3	Valid/Dwngrd Rsn Code				C+	M
62.20	Merchant Verification Value	C	→	O	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	
62.24	Program Idfr		O+	O	O+	
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M



**Table 5-15 Credit Voucher and Merchandise Return Authorization (continued)**

Field Number and Name		0100		0110		STIP Advice
		Acqr	VIC	Issr	VIC	0120
						VIC
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C				
68	Rcvg Inst Cntry Code	C	→	C	→	C
73	Date, Action			O	–	
91	File Update Code			O	–	
100	Rcvg Inst ID Code	C	→			C
101	File Name			O	–	
102	Acct ID 1	O	→	O	→	C
103	Acct ID 2	O	→	O	→	C
104	Trans Description	O	C–	C	C–	C
114	Domestic and Localized Data	C	→			C
115	Addtnl Trace Data	O	C–		C+	
123	Verif Data	C	C–			
126.0	Field 126 Bitmap	C	C–	C	C–	C
126.5	Visa Merchant Identifier		C+		C+	C+
126.9	3–D Secure CAVV	C	→			
126.10	CVV2 Auth Req Data	C	→			C
126.12	Svc Indctrs	C	C–			C
126.13	POS Environment	C	C–			C
126.20	3–D Secure Indctr		C+	C	→	C
127	File Rclds—Action and Data			O	–	

**NOTE**

*In addition to the message types shown in the following chart, issuers can optionally generate an 0130 response to an 0120 STIP advice.*

**Table 5-16 U.S.-Only Acquirer Authorization Advice or AFD Confirmation Advice**

Field Number and Name		0120		0130		STIP Advice
		Acqr	VIC	Issr	VIC	0120
						VIC
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+	C+	C–	C

**Table 5-16 U.S.-Only Acquirer Authorization Advice or AFD Confirmation Advice (continued)**

Field Number and Name		0120		0130		STIP Advice
		Acqr	VIC	Issr	VIC	0120
						VIC
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdhdr Billing		C+		C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C	C	C	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
23	Card Seq. Nbr	C	C-	C	C-	C
25	POS Cond Code	M	→	M	→	M
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		O+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		C+	M	→	M
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.11	Orig Resp Code				C+	
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+	
48	Addtnl Data—Private	C	→	O	C+	C
49	Currncy Code, Trans	M	→	M	→	M
51	Currncy Code, Cdhdr Billing		C+	C+	C-	C
55	Chip Card Data	O	O	O	O	O
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.3	Chip Condtion Code	C	C-			C
60.6	Chip Trans Indctr	C	C-			C

**Table 5-16 U.S.-Only Acquirer Authorization Advice or AFD Confirmation Advice (continued)**

Field Number and Name		0120		0130		STIP Advice
		Acqr	VIC	Issr	VIC	0120
						VIC
60.7	Auth Rel Indctr	C	C-			C
60.8	MOTO/ECI/Pymt Indctr	C	C+			C
60.9	Crdhldr ID Method		C			C
62.0	Bitmap (Field 62)	C	M+	C	M+	M
62.1	Auth Char Indctr	M	→	O		M
62.2	Trans Idfr		C+	O	→	M
62.3	Valid/Dwngrd Rsn Code			O	→	O
62.4	Market-Specific Data Idfr	C	C-	O	C+	C
62.20	Merchant Verification Value	C	→	O	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.26	Account Status				C+	
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgm Indctr	C				
68	Rcvg Inst Cntry Code	C	→	C	→	C
100	Rcvg Inst ID Code	C	→			C
102	Acct ID 1	O	→	O	→	C
103	Acct ID 2	O	→	O	→	C
104	Trans Description	O	C-	O	C-	O
114	Domestic and Localized Data	C	→			C
115	Addtnl Trace Data	O	C-		C+	
116	Card Issr Ref Data				C+	
126.0	Field 126 Bitmap	C	C-			C
126.5	Visa Merchant Identifier		C+		C+	C+
126.12	Svc Indctrs	C	C-			
126.13	POS Environment	C	C-			C

**Table 5-17 Completion Advice for Auth Only Issuers**

Field Number and Name		Completion Advice	
		0120	0130
		VIC	Issr
–	Bitmap, Secondary	C	C

Table 5-17 Completion Advice for Auth Only Issuers (continued)

Field Number and Name		Completion Advice	
		0120	0130
		VIC	Issr
2	Primary Acct Nbr	M	M
3	Processing Code	M	M
4	Amt, Trans	M	M
6	Amt, Cdhldr Billing	C	
7	Transmsn Date/Time	M	M
10	Conv Rate, Chldr Billing	C	
11	Sys Trace Audit Nbr	M	M
12	Time, Local Trans	C	
13	Date, Local Trans	C	
14	Date, Expr	M	
15	Date, Settlmt	C	C
18	Mchnt Type	M	
19	Acqng Inst Cntry Code	M	M
22	POS Entry Mode Code	M	
23	Card Seq Nbr	C	C
25	POS Cond Code	M	M
28	Amt, Trans Fee	C	
32	Acqng Inst ID Code	M	M
33	Fwdng Inst ID Code	C	
37	Retrieval Ref Nbr	M	M
38	Auth ID Resp	C	
39	Resp Code		M
41	Card Accptr Termnl ID	C	C
42	Card Accptr ID Code	M	M
43	Card Accptr Name/Loc	M	
48	Addtnl Data—Private (Usage = 36)	C	
48	Addtnl Data—Private (Usage = 2 or 9a)	C	
49	Crrcy Code, Trans	M	M
51	Crrcy Code, Cdhldr Billing	C	
54	Addtnl Amts	C	
55	ICC-Related Data	O	
59	Natl POS Geo Data	C	
60.1	Terminal Type	M	
60.2	Term Entry Cap	M	

Table 5-17 Completion Advice for Auth Only Issuers (continued)

Field Number and Name		Completion Advice	
		0120	0130
		VIC	Issr
60.9	Crdhldr ID Method	C	
60.10	Partial Auth Indctr	C	
61.1	Other Amt, Trans	C	
61.2	Other Amt, Cdhldr Billing	C	
62.0	Bitmap (Field 62)	C	C
62.1	Auth Char Indctr	C	C
62.2	Trans Idfr	C	C
62.3	Valid/Downgrd Rsn Code	C	
62.20	Mchnt VV	C	
62.21	Risk Score	C	
62.22	Condition Codes	C	
62.23	Product ID	C	
62.24	Program Idfr	C	
62.25	Spnd Qlfd Indctr	C	O
63.0	Bitmap (Field 63)	M	M
63.1	Netwk ID Code	M	M
63.2	Time (Preauth Time Limit)	C	C
104	Trans-Spcfc Data	C	
114	Domestic and Localized Data	C	→
116	Card Issr Ref Data		C

**Table 5-18 Authorization Advice and Response for Authorization Only Issuers**

Field Number and Name		0120	0130
		VIC	Issr
–	Bitmap, Secondary	C	C
2	Primary Acct Nbr	M	M
3	Processing Code	M	M
4	Amt, Trans	M	M
6	Amt, Cdhldr Billing	C	
7	Transmsn Date/Time	M	M
10	Conv Rate, Chldr Billing	C	
11	Sys Trace Audit Nbr	M	M
12	Time, Local Trans	C	
13	Date, Local Time	C	
14	Date, Expr	M	
15	Date, Settlmt	C	C
18	Mchnt Type	M	
19	Acqng Inst Cntry Code	M	M
20	PAN Extnd Cntry Code	C	
22	POS Entry Mode Code	M	
23	Card Seq Nbr	C	C
25	POS Cond Code	M	M
32	Acqng Inst ID Code	M	M
33	Fwdng Inst ID Code	C	
35	Track 2 Data	C	
37	Retrieval Ref Nbr	M	M
38	Auth ID Resp	C	
39	Resp Code	C	M
41	Card Accptr Termnl ID	C	C
42	Card Accptr ID Code	M	M
43	Card Accptr Name/Loc	M	
44.1	Resp Source/Rsn Code	C	
44.2	Addr Verif Result Code	C	
44.5	CVV/iCVV Results Code	C	
44.6	PACM Divrsn Level	C	
44.7	PACM Divrsn Rsn Code	C	
44.10	CVV2 Results	C	
44.13	CAVV Results	C	
45	Track 1 Data	C	
48	Addtnl Data—Private	C	
49	Currncy Code, Trans	M	M

**Table 5-18 Authorization Advice and Response for Authorization Only Issuers (continued)**

Field Number and Name		0120	0130
		VIC	Issr
51	Currency Code, Cardholder Billing	C	
54	Addtional Amounts	C	
55	ICC-Related Data	O	
59	National Point of Sale Geo Data	C	
60.1	Terminal Type	M	
60.2	Terminal Entry Capability	M	
60.4	Special Condition Indicator—Extended Debt	C	
60.8	MOTO/ECI/Payment Indicator	C	
60.10	Partial Authorization Indicator	C	
61.1	Other Amount, Transaction	C	
61.2	Other Amount, Cardholder Billing	C	
62.0	Bitmap (Field 62)	C	C
62.1	Authorization Character Indicator	C	C
62.2	Transaction Identifier	M	O
62.3	Valid/Downgraded Reason Code	C	
62.4	Market-Specific Data Identifier	C	
62.20	Merchant VV	C	
62.21	Risk Score	C	
62.22	Condition Codes	C	
62.23	Product ID	C	
62.24	Program Identifier	C	
62.25	Spending Qualified Indicator	C	O
63.0	Bitmap (Field 63)	M	M
63.1	Network ID Code	M	M
63.2	Time (Preauthorization Time Limit)	C	C
63.3	Message Reason Code	C	
63.4	STIP/Switch Reason Code	C	
63.19	Fee Program Indicator		
100	Receiving Institution ID Code	C	C
102	Account ID 1	C	
103	Account ID 2	C	
104	Transaction Description	C	
114	Domestic and Localized Data	C	
116	Card Issuer Reference Data		C
117	National Use	C	C
118	Intra-Country Data	C	C

**Table 5-18 Authorization Advice and Response for Authorization Only Issuers (continued)**

Field Number and Name		0120	0130
		VIC	Issr
123	Verif Data	C	
126.0	Field 126 Bitmap	C	
126.5	Visa Merchant Identifier	C+	
126.6	Cdhldr Ser Nbr	C	
126.7	Mchnt Ser Nbr	C	
126.8	Tran ID	C	
126.9	CAVV	C	
126.10	CVV2 Auth Req Data	C	
126.12	Svc Indctrs	C	
126.13	POS Environment	O	
126.18	Agent Unique Acct Result	C	
126.20	3-D Secure Indctr	C	

## 5.5 Card Authorization—ATM Cash and Quasi-Cash

This section details the fields used in the authorization messages for cash withdrawals, cash advances, and quasi-cash transactions. It contains four charts, one for each of these customer transactions:

- [Table 5-19](#): ATM Cash Transaction—With PIN (non-CPS)
- [Table 5-20](#): Manual Cash or Quasi-Cash—Electronic Terminal, No PIN (non-CPS)
- [Table 5-21](#): Manual Cash or Quasi-Cash—Voice Authorization (non-CPS)
- [Table 5-22](#): CPS ATM, Visa Card—With PIN

As applicable, each chart contains these field requirements:

- 0100 Authorization Request (acquirer to issuer)
- 0101 Repeat Authorization Request
- 0110 Authorization Response
- 0120 Authorization Advice (VIC to issuer)

### NOTE

Authorization only issuers can respond to 0120 advices with 0130 responses. A chart for these responses is included at the end of the previous section.

**Table 5-19 ATM Cash Transaction—With PIN (Non-CPS)**

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M
2	Primary Acct Nbr (PAN)	C	C	C	C	C



Table 5-19 ATM Cash Transaction—With PIN (Non-CPS) (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Blng		C+			C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Blng		C+			C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	O	→			C
13	Date, Local Trans	O	→			C
14	Date, Expr	M	→			M
15	Date, Settlmt		C+	C	C+	C
18	Mchnt's Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
25	POS Cond Code	M	→	M	C+	M
26	POS PIN Captr Code	C	C-			C
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
35	Track 2 Data	C	→			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	M	→	M	→	M
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code				M+	M
44.5	CVV/iCVV Results Code		C+	C	C+	C
45	Track 1 Data	C	→			
48	Addtnl Data —Private	O	→	O	→	C
49	Crrcy Code, Trans	M	→	M	→	M
51	Crrcy Code, Cdhldr Blng		C+			C
52	PIN Data	M	C-			
53	Sec Related Cntrl Info	M	C-			
54	Addtnl Amts		C+	C	→	C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M

Table 5-19 ATM Cash Transaction—With PIN (Non-CPS) (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
60.2	Term Entry Cap	M	→			M
60.9	Crdhldr ID Method		C+			C
61.1	Other Amt, Trans					C
61.2	Other Amt, Cdhldr Blng					C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.2	Trans Idfr		M+	O	C+	M
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.3	Msg Rsn Code					
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgm Indctr	C				
68	Receiving Institution Country Code	C	→			C
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
100	Rcvg Inst ID Code	C	→			C
101	File Name			C	C-	C
102	Acct ID 1	C	→	C	→	C
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	O	C-	C
114	Domestic and Localized Data	C	→	C	→	C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
125	Usage 2, MagnePrint	C	→			C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.12	Svc Indctrs	C	C-	C	→	C
127	File Rclds—Action & Data			C	C-	C

**Table 5-20 Manual Cash or Quasi-Cash—Electronic Terminal, No PIN (Non-CPS)**

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M
2	Primary Acct Nbr (PAN)	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Blng		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Blng		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	C+	C
18	Mchnt's Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	C	C+			C
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
35	Track 2 Data	C	→			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C
39	Resp Code		C+	M	→	C
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	C	→	C	→	C
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code				M+	M
44.2	Addr Verif Result Code			C	→	C
44.5	CVV/iCVV Results Code		C+	C	C+	C
45	Track 1 Data	C	→			
48	Addtnl Data—Private	O	→	O	→	C
49	Crrcy Code, Trans	M	→	M	→	M
51	Crrcy Code, Cdhldr Blng		C+	C+	C-	C
54	Addtnl Amts		C+			C

**Table 5-20 Manual Cash or Quasi-Cash—Electronic Terminal, No PIN (Non-CPS) (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.9	Crhdldr ID Method		C+			C
61.1	Other Amt, Trans	C	→			C
61.2	Other Amt, Cdhldr Blng		C+			C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.1	Auth Char Indctr		C+			C
62.2	Trans Idfr		M+	O	C+	M
62.20 <sup>1</sup>	Mchnt VV	C	C-	C	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C				
68	Receiving Institution Country Code	C	→			C
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
100	Rcvg Inst ID Code	C	→			C
101	File Name			C	C-	C
102	Acct ID 1	C	→	C	→	C
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	C	C-	C
114	Domestic and Localized Data	C	→			C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
123	Verif Data	O	C-			C
125	Usage 2, MagnePrint	C	→			C

**Table 5-20 Manual Cash or Quasi-Cash—Electronic Terminal, No PIN (Non-CPS) (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
126.19	DCC Indctr	C	–			
127	File Rclds—Action & Data			C	C-	C

1. Field 62.20 MVV is not applicable to manual cash.

**Table 5-21 Manual Cash or Quasi-Cash—Voice Authorization (Non-CPS)**

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M
2	Primary Acct Nbr (PAN)	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Blng		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Blng		C+		C+	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	C+	C
18	Mchnt's Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	C	→			C
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	O	→			C
42	Card Accptr ID Code	O	→			C
43	Card Accptr Name/Loc	C	→			C
44.1	Resp Source/Rsn Code				M+	M

Table 5-21 Manual Cash or Quasi-Cash—Voice Authorization (Non-CPS) (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
44.2	Addr Verif Result Code			C	→	C
44.10	CVV2 Results		C+	C	→	C
48	Addtnl Data—Private	O	→	O	→	C
49	CurrCy Code, Trans	M	→	M	→	M
51	CurrCy Code, Cdhldr Blng		C+	C+	C-	C
54	Addtnl Amts		C+			C
59	Natl POS Geo Data	O	→			C
60.1	Terminal Type	O	→			C
60.2	Term Entry Cap	O	→			C
60.9	Crdhldr ID Method		C+			C
61.1	Other Amt, Trans	C	→			C
61.2	Other Amt, Cdhldr Blng		C+			C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.1	Auth Char Indctr		C+			C
62.2	Trans Idfr		M+	O	C+	M
62.20 <sup>1</sup>	Mchnt VV	C	C-	C	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C				
68	Receiving Institution Country Code	C	→			C
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
100	Rcvg Inst ID Code	C	→			C
101	File Name			C	C-	C
102	Acct ID 1	C	→	C	→	C
103	Acct ID	C	→	C	→	C
104	Trans Description	O	C-	C	C-	C
114	Domestic and Localized Data	C	→			C
115	Addtnl Trace Data	O	C-		C+	

**Table 5-21 Manual Cash or Quasi-Cash—Voice Authorization (Non-CPS) (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
123	Verif Data	C	→			C
126.0	Field 126 Bitmap	C	→			C
126.10	CVV2 Auth Req Data	C	C-			C
126.19	DCC Indctr	C	-			
127	File Rcds—Action & Data			C	C-	C

1. Field 62.20 MVV is not applicable to manual cash.

**Table 5-22 CPS ATM, Visa Card—With PIN**

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	C
6	Amt, Cdhldr Blng		C+			C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Blng		C+			C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	M	→			M
15	Date, Settlmt		C+	C	C+	C
18	Mchnt's Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
25	POS Cond Code	M	→	M	C+	M
26	POS PIN Captr Code	C	C-			C
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
35	Track 2 Data	C	→			

Table 5-22 CPS ATM, Visa Card—With PIN (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	M	→	M	→	M
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code				M+	M
44.5	CVV/iCVV Results Code		C+	C	C+	C
45	Track 1 Data	C	→			
48	Addtnl Data—Private	O	→	O	→	C
49	Currncy Code, Trans	M	→	M	→	M
51	Currncy Code, Cdhldr Blng		C+			C
52	PIN Data	M	C-			
53	Sec Related Cntrl Info	M	C-			
54	Addtnl Amts		C+	C	→	C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.9	Crdhldr ID Method		C+			C
61.1	Other Amt, Trans					C
61.2	Other Amt, Cdhldr Blng					C
62.0	Bitmap (Field 62)	M	→	C	→	C
62.1	Auth Char Indctr	M	C	O	M+	C
62.2	Trans Idfr		M+	O	C+	M
62.3	Valid/Dwngrd Rsn Code				C+	
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	O
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.3	Msg Rsn Code					
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C				
73	Date, Action			C	C-	C



Table 5-22 CPS ATM, Visa Card—With PIN (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
91	File Update Code			C	C-	C
101	File Name			C	C-	C
102	Acct ID 1			O	→	
104	Trans Description	O	C-	O	C-	C
114	Domestic and Localized Data	C	→	C	→	C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.12	Svc Indctrs	C	C-	C	→	C
127	File Rcds—Action & Data			C	C-	C

## 5.6 ATM and POS Balance Inquiry

This section details the fields used in the authorization messages for ATM and POS balance inquiries for Custom Payment Service (CPS) and non-CPS transactions.

Balance inquiries are available for U.S. Visa cardholders at ATMs or POS terminals inside the United States. The request messages originate at Single Message System (SMS) acquirers and are sent to Auth Only issuers.

### NOTE

*STIP does not process a balance inquiry unless it is part of a POS authorization request for which the issuer has established STIP parameters. In this event, the balance inquiry part of the request is ignored.*

Table 5-23 includes the ATM balance inquiry field requirements for:

- 0100 Authorization Request
- 0110 Authorization Request Response

Table 5-24 includes the POS balance inquiry field requirements for:

- 0100 Authorization Request
- 0110 Authorization Request Response

Table 5-23 ATM Balance Inquiry

Field Number and Name		V.I.P. Msg Format			
		0100		0110	
		Acqr	VIC	Issr	VIC
2	Primary Acct Nbr (PAN)	C	→	C	→
3	Processing Code	M	→	M	→
7	Transmn Date/Time	M	→	M	→

Table 5-23 ATM Balance Inquiry (continued)

Field Number and Name		V.I.P. Msg Format			
		0100		0110	
		Acqr	VIC	Issr	VIC
11	Sys Trace Audit Nbr	M	→	M	→
12	Time, Local Trans	M	C		
13	Date, Local Trans	M	C		
14	Date, Expr	C	→		
15	Date, Settlmt		C+	C	C+
18	Mchnt Type	M	→		
19	Acqng Inst Cntry Code	M	→	M	→
22	POS Entry Mode Code	M	C+		
25	POS Cond Code	M	→	M	C+
26	POS PIN Captr Code	C	C-		
28	Amt, Trans Fee	C	C-		
32	Acqng Inst ID Code	M	→	M	→
33	Fwdng Inst ID Code	C	→		
35	Track 2 Data	C	→		
37	Retrieval Ref Nbr	M	→	M	→
38	Auth ID Resp			C	→
39	Resp Code		C+	M	→
41	Card Accptr Termnl ID	M	→	M	→
42	Card Accptr ID Code	M	→	M	→
43	Card Accptr Name/Loc	M	→		
44.1	Resp Source/Rsn Code				M+
44.5	CVV/iCVV Results Code		C+	C	C+
45	Track 1 Data	C	→		
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+
49	Currncy Code, Trans	M	→	M	→
52	PIN Data	M	C-		
53	Sec Related Cntrl Info	M	C-		
54A	Addtnl Amts:			C	→
	Balance 1				
54B	Balance 2			C	→
54C	Balance 3				C+
54D	Balance 4				C+
59	Natl POS Geo Data	C	→		
60.1	Terminal Type	M	→		
60.2	Term Entry Cap	M	→		

Table 5-23 ATM Balance Inquiry (continued)

Field Number and Name		V.I.P. Msg Format			
		0100		0110	
		Acqr	VIC	Issr	VIC
60.9	Crdhldr ID Method		C+		
62.0	Bitmap (Field 62)	C	→	O	→
62.2	Trans Idfr		C+	O	C+
62.21	Risk Score		C+		C-
62.22	Condition Codes		C+		C-
62.23	Product ID		C+	C	C+
62.24	Program Idfr		O+	O	O+
62.25	Spnd Qlfd Indctr		C+	O	C+
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Netwk ID Code	M	→	M	→
63.19	Fee Prgm Indctr	C			
102	Acct ID 1			O	→
104	Trans Description	O	C-	O	C-
115	Addtnl Trace Data	O	C-		C+
117	National Use	C	C-	C	C-
118	Intra-Cntry Data	O	C-	O	C-
121	Issuing Inst ID Code	C	→	C	→

Table 5-24 POS Balance Inquiry

Field Number and Name		V.I.P. Msg Format			
		0100		0110	
		Acqr	VIC	Issr	VIC
2	Primary Acct Nbr (PAN)	C	→	C	→
3	Processing Code	M	→	M	→
7	Transmsn Date/Time	M	→	M	→
11	Sys Trace Audit Nbr	M	→	M	→
12	Time, Local Trans	M	C		
13	Date, Local Trans	M	C		
14	Date, Expr	C	→		
15	Date, Settlmt		C+	C	C+
18	Mchnt Type	M	→		
19	Acqng Inst Cntry Code	M	→	M	→
22	POS Entry Mode Code	M	C+		
25	POS Cond Code	M	→	M	C+

Table 5-24 POS Balance Inquiry (continued)

Field Number and Name		V.I.P. Msg Format			
		0100		0110	
		Acqr	VIC	Issr	VIC
26	POS PIN Captr Code	C	C-		
28	Amt, Trans Fee	C	C-		
32	Acqng Inst ID Code	M	→	M	→
33	Fwdng Inst ID Code	C	→		
35	Track 2 Data	C	→		
37	Retrieval Ref Nbr	M	→	M	→
38	Auth ID Resp			C	→
39	Resp Code		C+	M	→
41	Card Accptr Termnl ID	M	→	M	→
42	Card Accptr ID Code	M	→	M	→
43	Card Accptr Name/Loc	M	→		
44.1	Resp Source/Rsn Code				M+
44.5	CVV/iCVV Results Code		C+	C	C+
45	Track 1 Data	C	→		
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+
49	Currncy Code, Trans	M	→	M	→
52	PIN Data	C	C-		
53	Sec Related Cntrl Info	C	C-		
54A	Addtnl Amts: Balance 1			C	→
54B	Balance 2			C	→
54C	Balance 3				C+
54D	Balance 4				C+
59	Natl POS Geo Data	C	→		
60.1	Terminal Type	M	→		
60.2	Term Entry Cap	M	→		
60.9	Crhdldr ID Method		C+		
62.0	Bitmap (Field 62)	C	→	O	→
62.2	Trans Idfr		C+	O	C+
62.20	Mchnt VV	C	C-	C	→
62.21	Risk Score		C+		C-
62.22	Condition Codes		C+		C-
62.23	Product ID		C+	C	C+
62.24	Program Idfr		O+	O	O+
62.25	Spnd Qlfd Indctr		C+	O	C+

Table 5-24 POS Balance Inquiry (continued)

Field Number and Name		V.I.P. Msg Format			
		0100		0110	
		Acqr	VIC	Issr	VIC
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Netwk ID Code	M	→	M	→
63.19	Fee Prgrm Indctr	C			
102	Acct ID 1			O	→
104	Trans Description	O	C-	O	C-
115	Addtnl Trace Data	O	C-		C+
117	National Use	C	C-	C	C-
118	Intra-Cntry Data	O	C-	O	C-
121	Issuing Inst ID Code	C	→	C	→

## 5.7 Eligibility Inquiry Transaction (U.S. Only)

The eligibility inquiry transaction in the following table is a non-financial, information-only request that can be used to verify whether an individual's health insurance coverage is current. These requests are not submitted to clearing and settlement.

**Table 5-25 Eligibility Inquiry**

Field Number and Name		Original Inquiry			
		0100		0110	
		Acqr	VIC	Issr	VIC
—	Bitmap, Secondary	M	→	M	→
2	Primary Acct Nbr (PAN)	M	→	M	→
3	Processing Code	M	→	M	→
4	Amt, Trans	M	→	M	
7	Transmsn Date/Time	M	→	M	→
11	Sys Trace Audit Nbr	M	→	M	→
14	Date, Expr	M	→		
15	Date, Settlmt		C+	C	C+
18	Mchnt Type	M	→		
19	Acqng Inst Cntry Code	M	→	M	→
22	POS Entry Mode Code	M	C+		
25	POS Cond Code	M	→	M	C+
32	Acqng Inst ID Code	M	→	M	→
35	Track 2 Data	C	→		
37	Retrieval Ref Nbr	M	→	M	→
38	Auth ID Resp			C	→
39	Resp Code			M	→
41	Card Acqptr Termnl ID	C	→	C	→
42	Card Acqptr ID Code	M	→	M	→
43	Card Acqptr Name/Loc	M	→		
44.1	Resp Source/Rsn Code				M+
49	Currncy Code, Trans	M	→	M	→
54	Addtnl Amts			O	→
60.9	Crhdldr ID Method		C+		
62.0	Bitmap (Field 62)	M	→	O	→
62.2	Trans Idfr		M+	C	M+
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Netwk ID Code	M	→	M	→
63.19	Fee Prgrm Indctr	C			
104	Trans-Spcfc Data	C	C-	C	→
126.0	Field 126 Bitmap	C	—		
126.18	Agent Unique Acct Result	C	—		

## 5.8 Product Eligibility Inquiry

Endpoints use the following message to view product information associated with a card number. Use of this message is optional for acquirers and issuers.

**Table 5-26 Product Eligibility Inquiry**

Field Number and Name		Inquiry	
		0100	0110
		Acqr	VIC
—	Bitmap, Secondary	M	M
2	Primary Acct Nbr	M	M
3	Processing Code	M	M
4	Amt, Trans	M	M
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
14	Date, Expr	M	
15	Date, Settlmt		C+
18	Mchnt Type	M	
19	Acqng Inst Cntry Code	M	M
20	PAN Extnd, Cntry Code	C	C
22	POS Entry Mode Code	M	C+
25	POS Cond Code	M	M
32	Acqng Inst ID Code	M	M
35	Track 2 Data	C	
37	Retrieval Ref Nbr	M	M
39	Resp Code		M
41	Card Accptr Termnl ID	C	C
42	Card Accptr ID Code	M	M
43	Card Accptr Name/Loc	M	
44.1	Resp Source/Rsn Code		M
49	Currncy Code, Trans	M	M
59	Natl POS Geo Data	C	
62.0	Bitmap (Field 62)		M
62.23	Product ID		M
62.24	Program Idfr		O
62.25	Spnd Qlfd Indctr	→	C
63.0	Bitmap (Field 63)	C	C
63.1	Netwk ID Code	C	C

## 5.9 Original Credit Authorization

### IMPORTANT

*V.I.P. does not support the initiation of 0100 original credit transactions. Such requests are declined. However, issuers can receive enhanced original credit transactions that V.I.P. has converted from the 0200 to the 0100 format.*

**Table 5-27 Original Credit: Authorization (Non-CPS)**

Field Number and Name		Original				STIP Advice
		0100		0110		0120
		Acqr/Issr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	C	C	C	C
2	Primary Acct Nbr (PAN)	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+		C+	C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdhldr Billing		C+		C+	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	O	→			C
13	Date, Local Trans	O	→			C
14	Date, Expr	M	→			M
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→	O		M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	→			M
25	POS Cond Code	M	→	M	C+	M
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
35	Track 2 Data	O	→			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C
39	Resp Code		C+	M		M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→	O		M
44.1	Resp Source/Rsn Code				M+	M
44.10	CVV2 Results		C+	C	→	C
45	Track 1 Data	O	→			



Table 5-27 Original Credit: Authorization (Non-CPS) (continued)

Field Number and Name		Original				STIP Advice
		0100		0110		0120
		Acqr/Issr	VIC	Issr	VIC	VIC
48	Addtnl Data—Private (Usage = 37)		C+			C
49	Currncy Code, Trans	M	→	M	→	M
51	Currncy Code, Cdhldr Billing		C+		C+	C
52	PIN Data	O	→			
53	Sec Related Cntrl Info	O	→			
59	Natl POS Geo Data	O	→			C
60.1	Terminal Type	C	→			C
60.2	Term Entry Cap	C	→			C
60.8	MOTO/ECI/Pymt Indctr	C	C-			C
60.9	Crhdldr ID Method		C+			C
62.0	Bitmap (Field 62)		C+	C	C+	C
62.2	Trans Idfr		C+		C+	C
62.23	Product ID		C+	C	C+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C				
100	Rcvg Inst ID Code	C				C
102	Acct ID 1	C	→	C	→	C
103	Acct ID 2	C	→	C	→	C
104	Trans Description	C	C-	C	C-	C
114	Domestic and Localized Data	C	→			C
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	C	C-	C	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
126.0	Field 126 Bitmap	C	C-			C
126.10	CVV2 Auth Req Data	C	C-			C
126.19	DCC Indctr	C	—			
127.PAN	Dataset ID 41—PAN File Maint	O		O		C

## 5.10 Prepaid Load and Activate

The following message format may be used for prepaid loads and also for prepaid activations.

**Table 5-28 Prepaid Load and Activate (0100)**

Field Number and Name		Original			
		0100		0110	
		Acqr	VIC	Issr	VIC
—	Bitmap, Secondary	C	→	C	→
2	Primary Acct Nbr	M	→	M	→
3	Processing Code	M	→	M	→
4	Amt, Trans	M	→	M	→
7	Transmsn Date/Time	M	→	M	→
11	Sys Trace Audit Nbr	M	→	M	→
12	Time, Local Trans	M	C		
13	Date, Local Trans	M	C		
14	Date, Expr	O	→		
15	Date, Settlmt		C+	C	C+
18	Mchnt Type	M	→		
19	Acqng Inst Cntry Code	M	→	M	→
22	POS Entry Mode Code	M	→		
25	POS Cond Code	M	→	M	C+
28	Amt, Trans Fee	C	C-		
32	Acqng Inst ID Code	M	→	M	→
33	Fwdng Inst ID Code	C	→		
35	Track 2 Data	C	→		
37	Retrieval Ref Nbr	M	→	M	→
38	Auth ID Resp			C	→
39	Resp Code		C+	M	C+
41	Card Accptr Termnl ID	C	→	C	→
42	Card Accptr ID Code	M	→	M	→
43	Card Accptr Name/Loc	M	→		
44.1	Resp Source/Rsn Code				M+
44.5	CVV/iCVV Results Code		C+	O	C+
44.11	Orig Resp Code				C+
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+
45	Track 1 Data	C	→		
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+

Table 5-28 Prepaid Load and Activate (0100) (continued)

Field Number and Name		Original			
		0100		0110	
		Acqr	VIC	Issr	VIC
49	CurrCy Code, Trans	M	→	M	→
54	Addtnl Amts		C+	O	C-
59	Natl POS Geo Data	C	→		
60	Additional POS Info	C	C+		
60.9	Crdhldr ID Method		C+		
62.0	Bitmap (Field 62)	C	→	C	C+
62.1	Auth Char Indctr	C	C+	O	C+
62.2	Trans Idfr		C+		C+
62.3	Valid/Downgrd Rsn Code				C+
62.23	Product ID		C+	C	C+
62.24	Program Idfr		O+	O	O+
62.25	Spnd Qlfd Indctr		C+	O	C+
62.26	Account Status				C+
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Netwk ID Code	M	→	M	→
63.19	Fee Prgm Indctr	C			
100	Rcvg Inst ID Code	C	→		
102	Acct ID 1	C	→	C	→
103	Acct ID 2	C	→	C	→
117	National Use	C	C-	C	C-
118	Intra-Cntry Data	O	C-	O	C-
121	Issng Inst ID Code	C	→	C	→
123	Verif Data				C+
126.0	Bitmap (Field 126)	C	→		
126.6	Cdhldr Ser Nbr	C	→		
126.7	Mchnt Ser Nbr	C	→		
126.8	Tran ID (XID)	C	→		
126.18	Agent Unique Acct Result	C	-		
126.19	DCC Indctr	C	-		

## 5.11 Reversals

This section details the fields used in reversal messages to reverse previously approved card authorizations. The charts contain the customer transaction types listed below.

### NOTE

*Balance inquiries cannot be reversed.*

- [Table 5-29](#): Standard Purchase, Manual Cash, or Quasi-Cash—Electronic Terminal (non-CPS).
- [Table 5-30](#): Standard Purchase, Manual Cash, or Quasi-Cash—Voice Authorization (non-CPS).
- [Table 5-31](#): Automated POS Purchase—With PIN (non-CPS).
- [Table 5-32](#): CPS Card Present POS Authorization Reversal—Retail Purchase, Passenger Transport, and Hotel and Auto Rental. Issuers can use this format for PIN-Authenticated Visa Debit transactions.
- [Table 5-33](#): CPS Card Not Present—Passenger Transport, Hotel and Auto Rental, Direct Marketing, and E-Commerce.
- [Table 5-34](#): CPS/Automated Fuel Dispenser.
- [Table 5-35](#): Bill Payment—Authorization Reversal (U.S. Only).
- [Table 5-36](#): Payment—Authorization Reversal (U.S. Only, Non-CPS).
- [Table 5-37](#): POS Partial Reversal—Non-CPS and CPS.

### NOTE

*The partial reversal fields, field 61.3 and field 95, are shown only in the Partial Reversal table.*

- [Table 5-38](#): ATM Full and Partial Reversal
- [Table 5-39](#): Original Credit—Authorization Reversal (Non-CPS)
- [Table 5-40](#)  
: Prepaid Load and Activate Reversal of 0100 (0400/0420)
- [Table 5-41](#)  
: Credit Voucher and Merchandise Return Authorization Reversal

The charts in this section identify the field requirements for 0400 reversal requests, 0410 reversal responses, and 0420 reversal advices.

In addition, the section includes the following tables for various advices and their responses:

- [Table 5-42](#): Acquirer Authorization Advice Reversal (U.S. Only), which contains a message format for 0420/0430 acquirer authorization advice reversals. These are supported for the U.S. region only. The message format can be used in conjunction with the charts that include a footnote indicating such a relationship.
- [Table 5-43](#): Reversal Advice and Response for Auth Only, which shows the 0430 response message that can optionally be sent when they receive an 0420 reversal advice.
- [Table 5-44](#): POS Partial Reversal Advice and Response for Issuers, which shows the 0430 response message that can optionally be sent when they receive an 0420 POS partial reversal advice.

**Table 5-29 Standard Non-CPS Purchase, Manual Cash, or Quasi-Cash Reversal—Electronic Terminal**

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	→	C	→	M
2	Primary Acct Nbr (PAN)	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Blng		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Blng		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
23	Card Seq. Nbr	C	C-	C	C-	C
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	O	—			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		C+		M+	M

**Table 5-29 Standard Non-CPS Purchase, Manual Cash, or Quasi-Cash Reversal—Electronic Terminal (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+	
48	Addtnl Data—Private	O	→	O	→	C
49	Currncy Code, Trans	M	→	M	→	M
51	Currncy Code, Cdhldr Blng		C+	C+	C-	C
54	Addtnl Amt	C	C-	C	→	C
55	ICC-Related Data	C	C-	C	C-	C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.4	Sp Cond Indctr—Extg Debt	C	→			C
60.8	MOTO/ECI/Pymt Indctr	C	C+			C
60.10	Partial Auth Indctr	C	C-			
61.1	Other Amt, Trans	C	→			C
61.2	Other Amt, Cdhldr Blng	C	→			C
62.0	Bitmap (Field 62)	C	→	O	→	
62.2	Trans Idfr	M	→	O	C+	M
62.4	Market-Specific Data Idfr	C	C-	O	C+	O
62.17	Gateway Trans ID	C	→	C	→	
62.20 <sup>1</sup>	Mchnt VV	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
62.26	Account Status				C+	
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.2	Time (Preauth Time Limit)		O+	C	→	C
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C				
90	Orig Data Elemts	M	→	O	→	M
100	Rcvg Inst ID Code	C	→			C
102	Acct ID 1	C	→	C	→	C

**Table 5-29 Standard Non-CPS Purchase, Manual Cash, or Quasi-Cash Reversal—Electronic Terminal (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
123	Verif Data		C+		C+	C+
125	Usage 2, MagnePrint	O	→			C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.5	Visa Merchant Identifier		C+		C+	C+
126.12	Svc Indctrs	C	→	C	→	C
126.13	POS Environment	C	C+			C
126.15	MC UCAF Indctr	O	C-			
126.16	MC UCAF Field	O	C-			
126.19	DCC Indctr	C	—			

1. Field 62.20 MVV is not applicable to manual cash.

**Table 5-30 Standard Non-CPS Purchase, Manual Cash, or Quasi-Cash Reversal—Voice Authorization (Non-CPS)**

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M
2	Primary Acct Nbr (PAN)	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Billing		C+	C+	C-	M
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M

**Table 5-30 Standard Non-CPS Purchase, Manual Cash, or Quasi-Cash Reversal—Voice Authorization (Non-CPS) (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	O	–			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	C	→	C	→	C
43	Card Accptr Name/Loc	C	→			C
44.1	Resp Source/Rsn Code		C+		M+	M
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+	
48	Addtnl Data—Private	O	→	O	→	C
49	Currncy Code, Trans	M	→	M	→	M
51	Currncy Code, Cdhldr Billing		C+	C+	C-	C
54	Addtnl Amts	C	C-	C	→	C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	C	→			C
60.2	Term Entry Cap	C	→			C
60.8	MOTO/ECI/Pymt Indctr	C	C+			C
60.10	Partial Auth Indctr	C	C-			
61.1	Other Amt, Trans	C	→			C
61.2	Other Amt, Cdhldr Billing	C	→			C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.2	Trans Idfr	M	→	O	C+	M
62.4	Market-Specific Data Idfr	C	C-	O	C+	O
62.20 <sup>1</sup>	Mchnt VV	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
62.26	Account Status				C+	
63.0	Bitmap (Field 63)	M	→	M	→	M



**Table 5-30 Standard Non-CPS Purchase, Manual Cash, or Quasi-Cash Reversal—Voice Authorization (Non-CPS) (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
63.1	Netwk ID Code	M	→	M	→	M
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C				
90	Orig Data Elemts	M	→	O	→	M
100	Rcvg Inst ID Code	C	→			C
102	Acct ID 1	C	→	C	→	C
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
123	Verif Data		C+		C+	C+
126.0	Field 126 Bitmap	C	C-	C	→	C
126.5	Visa Merchant Identifier		C+		C+	C+
126.12	Svc Indctrs	C	→	C	→	C
126.13	POS Environment	C	C+			C
126.19	DCC Indctr	C	–			

1. Field 62.20 MVV is not applicable to manual cash.

**Table 5-31 Automated POS Purchase Reversal—With PIN**

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	→	C	→	M
2	Primary Acct Nbr (PAN)	M	→	M	→	C
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+			C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Billing		C+			C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C

Table 5-31 Automated POS Purchase Reversal—With PIN (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	O	–			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	C	→	C	→	C
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		C+		M+	M
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+	
48	Addtnl Data—Private	O	→	O	→	C
49	Currncy Code, Trans	M	→	M	→	M
51	Currncy Code, Cdhltr Blng		C+			C
54	Addtnl Amts		C+			C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
61.1	Other Amt, Trans	C	→			C
61.2	Other Amt, Cdhltr Blng	C	→			C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.2	Trans Idfr	M	→	O	C+	M
62.20	Mchnt VV	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
62.26	Account Status				C+	
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.3	Msg Rsn Code	M	→			M

**Table 5-31 Automated POS Purchase Reversal—With PIN (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C				
68	Receiving Institution Country Code	C	→			C
90	Orig Data Elemts	M	→	O	→	M
100	Rcvg Inst ID Code	C	→			C
102	Acct ID 1	C	→	C	→	C
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
123	Verif Data		C+		C+	C+
126.0	Field 126 Bitmap	C	→	C	→	C
126.5	Visa Merchant Identifier		C+		C+	C+
126.12	Svc Indctrs	C	→	C	→	C
126.19	DCC Indctr	C	–			

The following message format can also be used for PIN-Authenticated Visa Debit transactions.

**Table 5-32 CPS Card Present POS Authorization Reversal—Retail Purchase, Passenger Transport, and Hotel and Auto Rental**

Field Number and Name		V.I.P. Msg Format <sup>1</sup>				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	→	M	→	M
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Blng		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Blng		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C

**Table 5-32 CPS Card Present POS Authorization Reversal—Retail Purchase, Passenger Transport, and Hotel and Auto Rental (continued)**

Field Number and Name		V.I.P. Msg Format <sup>1</sup>				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
23	Card Seq. Nbr	C	C-	C	C-	C
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M
41	Card Acceptor Termnl ID	C	→	C	→	C
42	Card Acceptor ID Code	M	→	M	→	M
43	Card Acceptor Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		C+		M+	M
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+	
48	Addtnl Data—Private	O	→	O	→	C
49	Currncy Code, Trans	M	→	M	→	M
51	Currncy Code, Cdhldr Blng		C+	C+	C-	C
54	Addtnl Amts		C+	C	→	C
55	ICC-Related Data	C	C-	C	C-	C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.4	Sp Cond Indctr—Extg Debt	C	→			C
60.8	MOTO/ECI/Pynt Indctr	C	C+			C
60.10	Partial Auth Indctr	C	C-			
61.1	Other Amt, Trans	C	→			C
61.2	Other Amt, Cdhldr Blng	C	→			C
62	Bitmap	C	→	C	→	C
62.1	Auth Char Indctr	O	→	O	C	O

**Table 5-32 CPS Card Present POS Authorization Reversal—Retail Purchase, Passenger Transport, and Hotel and Auto Rental (continued)**

Field Number and Name		V.I.P. Msg Format <sup>1</sup>				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
62.2	Trans Idfr	M	→	O	C+	M
62.17	Gateway Trans ID	C	→	C	→	
62.20	Mchnt VV	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
62.26	Account Status				C+	
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.2	Time (Preauth Time Limit)		O+	C	→	C
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgm Indctr	C				
90	Orig Data Elemts	M	→	O	→	M
104	Trans Description	O	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
123	Verif Data		C+		C+	C+
125	Usage 2, MagnePrint	O	→			C
126.0	Field 126 Bitmap	C	→	C	→	C
126.5	Visa Merchant Identifier		C+		C+	C+
126.12	Svc Indctrs	C	→	C	→	C
126.13	POS Environment	C	C+			C
126.19	DCC Indctr	C	—			

1. A U.S.-only acquirer authorization reversal advice, located at the end of this section, can be used in conjunction with this message format.

**Table 5-33 CPS Card Not Present Reversal—Passenger Transport, Hotel and Auto Rental, Direct Marketing, and E-Commerce**

Field Number and Name		V.I.P. Msg Format <sup>1</sup>				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	→	C	→	M
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M

**Table 5-33 CPS Card Not Present Reversal—Passenger Transport, Hotel and Auto Rental, Direct Marketing, and E-Commerce (continued)**

Field Number and Name		V.I.P. Msg Format <sup>1</sup>				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convs Rate, Cdhldr Billing		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	→			M
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		C+		M+	M
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+	
48	Addtnl Data—Private	O	→	O	→	C
49	Currncy Code, Trans	M	→	M	→	M
51	Currncy Code, Cdhldr Billing		C+	C+	C-	C
54	Addtnl Amts		C+	C	→	C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.4	Sp Cond Indctr—Extg Debt	C	→			C
60.8	MOTO/ECI/Pymt Indctr	C	C+			C

**Table 5-33 CPS Card Not Present Reversal—Passenger Transport, Hotel and Auto Rental, Direct Marketing, and E-Commerce (continued)**

Field Number and Name		V.I.P. Msg Format <sup>1</sup>				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
60.10	Partial Auth Indctr	C	C-			
62.0	Bitmap (Field 62)	C	→	C	→	C
62.1	Auth Char Indctr	O	→	O	C	O
62.2	Trans Idfr	M	→	O	C+	M
62.17	Gateway Trans ID	C	→	C	→	
62.20	Mchnt VV	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
62.26	Account Status				C+	
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C				
90	Orig Data Elemts	M	→	O	→	M
104	Trans Description	O	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
123	Verif Data		C+		C+	C+
126.0	Field 126 Bitmap	C	C-	C	→	C
126.5	Visa Merchant Identifier		C+		C+	C+
126.8	Tran ID (XID)	C	C-			
126.9	CAVV	C	C-			
126.12	Svc Indctrs	C	→	C	→	C
126.13	POS Environment	C	C+			C
126.19	DCC Indctr	C	–			

1. A U.S.-only acquirer authorization reversal advice, located at the end of this section, can be used in conjunction with this message format.

**Table 5-34 CPS/Automated Fuel Dispenser Reversal**

Field Number and Name		V.I.P. Msg Format <sup>1</sup>				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	→	C	→	M

Table 5-34 CPS/Automated Fuel Dispenser Reversal (continued)

Field Number and Name		V.I.P. Msg Format <sup>1</sup>				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convs Rate, Cdhldr Billing		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	M	→			M
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		C+		M+	M
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+	
48	Addtnl Data—Private	O	→	O	→	C
49	Currncy Code, Trans	M	→	M	→	M
51	Currncy Code, Cdhldr Billing		C+	C+	C-	C
54	Addtnl Amts		C+			C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
62.0	Bitmap (Field 62)	C	→	C	→	C



Table 5-34 CPS/Automated Fuel Dispenser Reversal (continued)

Field Number and Name		V.I.P. Msg Format <sup>1</sup>				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
62.1	Auth Char Indctr	O	→	O	C	O
62.2	Trans Idfr	M	→	O	C+	M
62.20	Mchnt VV	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
62.26	Account Status				C+	
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.2	Time (Preauth Time Limit)		O+	C	→	C
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgm Indctr	C				
90	Orig Data Elemts	M	→	O	→	M
104	Trans Description	O	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
123	Verif Data		C+		C+	C+
125	Usage 2, MagnePrint	O	→			C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.5	Visa Merchant Identifier		C+		C+	C+
126.12	Svc Indctrs	C	C-	C	→	C
126.19	DCC Indctr	C	-			

1. A U.S.-only acquirer authorization reversal advice, located at the end of this section, can be used in conjunction with this message format.

Table 5-35 Bill Payment: Authorization Reversal (U.S. Only)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	→	C	→	M
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M

Table 5-35 Bill Payment: Authorization Reversal (U.S. Only) (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
6	Amt, Cdhldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convs Rate, Cdhldr Billing		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	→			M
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		M+		M+	M
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+	
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+	C
49	Currncy Code, Trans	M	→	M	→	M
51	Currncy Code, Cdhldr Billing		C+	C+	C-	C
54	Addtnl Amts		C+			C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.4	Sp Cond Indctr—Extg Debt	C	→			C
60.8	MOTO/ECI/Pymt Indctr	M	→			M
60.10	Partial Auth Indctr	C	C-			

**Table 5-35 Bill Payment: Authorization Reversal (U.S. Only) (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
62.0	Bitmap (Field 62)	C	→	C	→	C
62.1	Auth Char Indctr	C	→	O	C+	C
62.2	Trans Idfr	M	→	O	C+	M
62.4	Market-Specific Data ID	M	→	O	C+	M
62.20	Mchnt VV	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
62.26	Account Status				C+	
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgm Indctr	C				
90	Orig Data Elemts	M	→	O	→	M
123	Verif Data		C+		C+	C+
126.0	Field 126 Bitmap	C	C-	C	→	C
126.8	Tran ID (XID)	C	C-			
126.9	CAVV	C	C-			
126.12	Svc Indctrs	C	→	C	→	C
126.13	POS Environment	C	C+			C

**Table 5-36 Payment: Authorization Reversal (U.S. Only, Non-CPS)**

Field Number and Name		0400		0410	
		Acqr	VIC	Issr	VIC
2	Primary Acct Nbr (PAN)	M	→	M	→
3	Processing Code	M	→	M	→
4	Amt, Trans	M	→	M	→
6	Amt, Cdhltr Billing		C+		
7	Transmsn Date/Time	M	→	M	→
10	Conv Rate, Cdhltr Billing		C+		C-
11	Sys Trace Audit Nbr	M	→	M	→
12	Time, Local Trans	M	→		
13	Date, Local Trans	M	→		
14	Date, Expr.	C	→		
15	Date, Settlmt		C+	C	C+

**Table 5-36 Payment: Authorization Reversal (U.S. Only, Non-CPS) (continued)**

Field Number and Name		0400		0410	
		Acqr	VIC	Issr	VIC
18	Mchnt Type	M	→		
19	Acqng Inst Cntry Code	M	→	M	→
22	POS Entry Mode Code	M	→		
25	POS Cond Code	M	→	M	C+
28	Amt, Trans Fee	C	C-		
32	Acqng Inst ID Code	M	→	M	→
33	Fwdng Inst ID Code	O	–		
37	Retrieval Ref Nbr	M	→	M	→
38	Auth ID Resp	C	→		
39	Resp Code			M	→
41	Card Accptr Termnl ID	C	→	C	→
42	Card Accptr ID Code	M	→	M	→
43	Card Accptr Name/Loc	M	→		
44.1	Resp Source/Rsn Code		M+		C+
44.6	PACM Divrsn Level		C+		
44.7	PACM Divrsn Rsn Code		C+		
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+
48	Addtnl Data—Private	M	→	M	→
49	Currncy Code, Trans	M	→	M	→
51	Currncy Code, Cdhldr Billing		C+		
54	Addtnl Amts		C+	C	C
59	Natl POS Geo Data	C	→		
60.1	Terminal Type	M	→		
60.2	Term Entry Cap	M	→		
62.1	Auth Char Indctr	M	C+	O	
62.2	Trans Idfr	M	→	O	C+
62.3	Valid Code				C+
62.20	Mchnt VV	M	→	O	→
62.23	Product ID		C+	C	→
62.24	Program Idfr		O	O	→
62.25	Spnd Qlfd Indctr		C+	O	C+
62.26	Account Status				C+
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Network ID	M	→	M	→
63.3	Msg Rsn Code	M	→		
63.19	Fee Prgrm Indctr	C			

**Table 5-36 Payment: Authorization Reversal (U.S. Only, Non-CPS) (continued)**

Field Number and Name		0400		0410	
		Acqr	VIC	Issr	VIC
90	Orig Data Elemts	M	→	O	→
100	Rcvg Inst ID Code	C	→		
102	Acct ID 1	C	→	C	→
104	Trans Description	O	C-		C+
115	Addtnl Trace Data	O	C-		C+
121	Issng Inst ID Code	C	→	C	→
123	Verif Data		C+		C+
126.12	Svc Indctrs	C	C-		

**Table 5-37 POS Partial Reversal—Non-CPS and CPS**

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	→	M	→	C
2	Primary Acct Nbr (PAN)	C	→	C	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convs Rate, Cdhldr Billing		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	O	—			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M

Table 5-37 POS Partial Reversal—Non-CPS and CPS (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		C+		M+	M
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+	
48	Addtnl Data—Private	O	→	O	→	C
49	Currency Code, Trans	M	→	M	→	M
51	Currency Code, Cdhldr Billing		C+	C+	C-	C
54	Addtnl Amts		C+	C	→	C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.4	Sp Cond Indctr—Extg Debt	C	→			C
60.10	Partial Auth Indctr	C	C-			
61.1	Other Amt, Trans	C	→			C
61.2	Other Amt, Cdhldr Blng	C	→			C
61.3	Other Amt, Rplcmt Billing		C+			C
62.0	Bitmap (Field 62)	C	→	C	→	C
62.1	Auth Char Indctr	O	→	O	C	C
62.2	Trans Idfr	M	→	O	C+	M
62.17	Gateway Trans ID	C	→	C	→	
62.20	Mchnt VV	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
62.26	Account Status				C+	
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.2	Time (Preauth Time Limit)					C
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgm Indctr	C				
90	Orig Data Elemts	M	→	O	→	M

**Table 5-37 POS Partial Reversal—Non-CPS and CPS (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
95	Replacement Amt	M	→	M	→	M
102	Acct ID 1	C	→	C	→	C
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	C	C-	C
115	Addtl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
123	Verif Data		C+		C+	C+
126.0	Field 126 Bitmap	C	→			C
126.8	Tran ID (VSEC)	C	C-			
126.13	POS Environment	C	→			C
126.19	DCC Indctr	C	–			

The following chart shows message types for ATM full and partial reversals. However, Visa encourages acquirers to use message types 0420 and 0430 for these transactions rather than message types 0400 and 0410.

**IMPORTANT**

Full reversals do not include field 61.3 or field 95.

**Table 5-38 ATM Full and Partial Reversal (0400/0420)**

Field Number and Name		Advice				Switch Advice	
		0400/0420		0410/0430		0420	0430
		Acqr	VIC	Issr	VIC	VIC	Issr
—	Bitmap, Secondary	M	→	M	→	M	M
2	Primary Acct Nbr	M	→	M	→	M	M
3	Processing Code	M	→	M	→	M	M
4	Amt, Trans	M	→			M	
6	Amt, Cdhldr Billing		C+			C	
7	Transmsn Date/Time	M	→	M	→	M	M
10	Conv Rate, Cdhldr Billing		C+			C	
11	Sys Trace Audit Nbr	M	→	M	→	M	M
12	Time, Local Trans	M	C			C	
13	Date, Local Trans	M	C			C	
14	Date, Expr	C	→			C	
15	Date, Settlmt		C+	C	C+	C	C
18	Mchnt Type	M	→			M	
19	Acqng Inst Cntry Code	M	→	M	→	M	M
22	POS Entry Mode Code	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
33	Fwdng Inst ID Code	O	—				
37	Retrieval Ref Nbr	M	→	M	→	M	M
38	Auth ID Resp	C	→			C	
39	Resp Code			M	→	M	M
41	Card Accptr Termnl ID	M	→	M	→	M	M
42	Card Accptr ID Code	M	→	M	→	M	M
43	Card Accptr Name/Loc	M	→			M	
44.1	Resp Source/Rsn Code		C+		M+	M	
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+	C	
49	Currncy Code, Trans	M	→			M	
51	Currncy Code, Cdhldr Billing		C+			C	
54	Addtnl Amts	C	→	C	→	C	C
59	Natl POS Geo Data	C	→			C	



Table 5-38 ATM Full and Partial Reversal (0400/0420) (continued)

Field Number and Name		Advice				Switch Advice	
		0400/0420		0410/0430		0420	0430
		Acqr	VIC	Issr	VIC	VIC	Issr
60.1	Terminal Type	C	→			C	
60.2	Term Entry Cap	C	→			C	
61.3 <sup>1</sup>	Other Amt, Rplcmt Billing		C+			C	
62.0	Bitmap (Field 62)	C	C+	C	C+	C	C
62.1	Auth Char Inctr	C	→	O	C+	C	O
62.2	Trans Idfr	M	→	O	C+	M	O
62.23	Product ID	O	C+	C	C+	C	O
62.24	Program Idfr		C+	O	C+	C	O
62.25	Spnd Qlfd Indctr		C+	O	C+	C	O
63.0	Bitmap (field 63)	M	→	M	→	M	M
63.1	Netwk ID Code	M	→	M	→	M	M
63.3	Msg Rsn Code	M	→			M	
63.4	STIP/Switch Rsn Code					M	
63.19	Fee Prgm Indctr	C					
90	Orig Data Elemts	M	→	O	→	M	O
95 <sup>1</sup>	Replacement Amts	M	→	M	→	M	M
102	Acct ID 1	C	→	C	→	C	C
114	Domestic and Localized Data	C	→			C	→
115	Addtnl Trace Data	O	–		C+		
117	National Use	C	C-	C	C-	C	C
118	Intra-Cntry Data	C	C-	C	C-	C	C
126.0	Field 126 Bitmap	C	C-	C	C	C	C
126.12	Svc Indctrs	C	C-			C	

1. This field does not apply to full reversals. It is used in partial reversals only.

Table 5-39 Original Credit: Authorization Reversal (Non-CPS)

Field Number and Name		Acquirer/Issuer Advice				STIP Advice
		0400		0410		0420
		Acqr/Issr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	C	C	C	C
2	Primary Acct Nbr (PAN)	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+			C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Billing		C+			C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	M	→			M
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	→			M
25	POS Cond Code	M	→	M	C+	M
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	O	—			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		C+		M+	M
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+	C
49	Crrcy Code, Trans	M	→	M	→	M
51	Crrcy Code, Cdhldr Billing		C+			C
59	Natl POS Geo Data	C				C
60.1	Terminal Type	C	→			C
60.2	Term Entry Cap	C	→			C
60.8	MOTO/ECI/Pymt Indctr	C	C-			C
62.0	Bitmap (Field 62)	C	C+		C+	C

Table 5-39 Original Credit: Authorization Reversal (Non-CPS) (continued)

Field Number and Name		Acquirer/Issuer Advice				STIP Advice
		0400		0410		0420
		Acqr/Issr	VIC	Issr	VIC	VIC
62.2	Trans Idfr	C	C+		C+	C
62.23	Product ID	O	C+	C	C+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C				
90	Orig Data Elemts	M	→	O	→	M
100	Rcvg Inst ID Code	C	→			C
102	Acct ID 1	C	→	C	→	C
103	Acct ID 2	C	→	C	→	C
104	Trans Description	C	→	C	→	C
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	C	C-	C	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
126.19	DCC Indctr	O	–			

The following message format may be used to reverse prepaid loads and also prepaid activations.

**Table 5-40 Prepaid Load and Activate Reversal of 0100 (0400)**

Field Number and Name		Original			
		0400		0410	
		Acqr	VIC	Issr	VIC
—	Bitmap, Secondary	M	→	M	→
2	Primary Acct Nbr	M	→	M	→
3	Processing Code	M	→	M	→
4	Amt, Trans	M	→	M	→
7	Transmsn Date/Time	M	→	M	C
11	Sys Trace Audit Nbr	M	→	M	→
12	Time, Local Trans	M	C		
13	Date, Local Trans	M	C		
14	Date, Expr	C	→		
15	Date, Settlmt		C+	C	C+
18	Mchnt Type	M	→		
19	Acqng Inst Cntry Code	M	→	M	→
22	POS Entry Mode Code	M	→		
25	POS Cond Code	M	→	M	C+
32	Acqng Inst ID Code	M	→	M	→
33	Fwdng Inst ID Code	O	—		
37	Retrieval Ref Nbr	M	→	M	→
38	Auth ID Resp	C	→		
39	Resp Code		C+	M	C+
41	Card Accptr Termnl ID	C	→	C	→
42	Card Accptr ID Code	M	→	M	→
43	Card Accptr Name/Loc	M	→		
44.1	Resp Source/Rsn Code		C+		M+
44.5	CVV/iCVV Results Code		C+	O	C+
44.11	Orig Resp Code				C+
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+
49	Currncy Code, Trans	M	→	M	→
54	Addtnl Amts			O	C-
59	Natl POS Geo Data	C	→		
60	Additional POS Info	C	C+		
62.0	Bitmap (Field 62)	C	C+	C	C+

**Table 5-40 Prepaid Load and Activate Reversal of 0100 (0400) (continued)**

Field Number and Name		Original			
		0400		0410	
		Acqr	VIC	Issr	VIC
62.1	Auth Char Indctr	C	→	O	C+
62.2	Trans Idfr	C	C+		C+
62.23	Product ID	O	C+	C	C+
62.24	Program Idfr		O+	O	O+
62.25	Spnd Qlfd Indctr		C+	O	C+
62.26	Account Status				C+
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Netwk ID Code	M	→	M	→
63.3	Msg Rsn Code	M	→		
63.19	Fee Prgm Indctr	C			
90	Orig Data Elemts	M	→	M	→
100	Rcvg Inst ID Code	C	→		
102	Acct ID 1	O	→	O	→
103	Acct ID 2	O	→	O	→
117	National Use	C	C-	C	C-
118	Intra-Cntry Data	O	C-	O	C-
123	Verif Data		C+		C+
126.0	Bitmap (Field 126)	C	C-		
126.8	Tran ID (XID)	O	C-		
126.19	DCC Indctr	C	–		

**Table 5-41 Credit Voucher and Merchandise Return Authorization Reversal**

Field Number and Name		0400		0410		STIP Advice
						0420
		Acqr	VIC	Issr	VIC	VIC
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→			M
6	Amt, Cdhldr Billing		C+			C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Billing	C	C+			C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C

**Table 5-41 Credit Voucher and Merchandise Return Authorization Reversal (continued)**

Field Number and Name		0400		0410		STIP Advice
		Acqr	VIC	Issr	VIC	0420
						VIC
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
23	Card Seq. Nbr	C	C-	C	C-	C
25	POS Cond Code	M	→	M	C+	M
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	O	–			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code			M	C+	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		M+		M+	M
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.15	Primary Acct Nbr Last Four Digits for Rcpt				C+	
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+	C
49	Currncy Code, Trans	M	→	M	→	M
51	Currncy Code, Cdhldr Billing		C+			C
54	Addtnl Amts	C	C-			C
55	ICC-Related Data	C	C-	C	C-	C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.3	Chip Condtion Code	C	C-			C
60.6	Chip Trans Indctr	C	C-			C
60.7	Auth Rel Indctr	C	C-			C
60.8	MOTO/ECI/Pynt Indctr	C	C-			C
62.0	Bitmap (Field 62)	M	M+	C	M+	M

**Table 5-41 Credit Voucher and Merchandise Return Authorization Reversal (continued)**

Field Number and Name		0400		0410		STIP Advice
		Acqr	VIC	Issr	VIC	0420
						VIC
62.1	Auth Char Indctr	M	→	O		M
62.2	Trans Idfr	C	M+		M+	M
62.20	Mchnt VV	O	C-		C+	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
62.26	Account Status				C+	
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C				
68	Rcvg Inst Cntry Code	C	→	C	→	C
90	Orig Data Elemts	M	→	M	→	M
100	Rcvg Inst ID Code	O	→	O	→	O
102	Acct ID 1	O	→	O	→	
103	Acct ID 2	O	→	O	→	
104	Trans Description	O	C-	O	C-	C
115	Addtnl Trace Data	O	C-		C+	
123	Verif Data		C+		C+	C+
126.0	Field 126 Bitmap	C	C-			C
126.12	Svc Indctrs	C	C+			C
126.13	POS Environment	O	C+			C

**NOTE**

*In addition to the message types shown in the following chart, issuers can optionally generate an 0430 response to an 0420 STIP advice.*

**Table 5-42 Acquirer Authorization Advice Reversal (U.S. Only)**

Field Number and Name		0420		0430		STIP Advice
		Acqr	VIC	Issr	VIC	0420
						VIC
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→			M

Table 5-42 Acquirer Authorization Advice Reversal (U.S. Only) (continued)

Field Number and Name		0420		0430		STIP Advice
		Acqr	VIC	Issr	VIC	0420
						VIC
6	Amt, Cdhldr Billing		C+			C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Billing		C+			C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			O
13	Date, Local Trans	M	C			O
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	→			M
23	Card Seq. Nbr	C	C-	C	C-	C
25	POS Cond Code	M	→	M	→	M
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	O	–			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			M
39	Resp Code		O+	M	C+	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		M+		M+	M
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.11	Orig Resp Code				C+	
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+	
48	Addtnl Data—Private	C	→	C	→	C
49	Currncy Code, Trans	M	→			M
51	Currncy Code, Cdhldr Billing		C+			C



Table 5-42 Acquirer Authorization Advice Reversal (U.S. Only) (continued)

Field Number and Name		0420		0430		STIP Advice
		Acqr	VIC	Issr	VIC	0420
						VIC
60.1	Terminal Type	C	→			C
60.2	Term Entry Cap	C	→			C
60.3	Chip Condtm Code	C	C-			C
60.6	Chip Trans Indctr	C	C-			C
60.7	Auth Rel Indctr	C	C-			C
60.8	MOTO/ECI/Pymt Indctr	C	C+			C
62.0	Bitmap (Field 62)	C	C+		C+	C
62.1	Auth Char Indctr	C	→	O		M
62.2	Trans Idfr	C	M+	O	M+	M
62.4	Market-Specific Data Idfr	C	C-	O	C+	C
62.17	Gateway Trans ID	C	→	C	→	
62.20	Mchnt VV	C	→	O	→	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
62.26	Account Status				C+	
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C				
68	Rcvg Inst Cntry Code	C	→	C	→	C
90	Orig Data Elemts	M	→	M	→	M
100	Rcvg Inst ID Code	C	→			C
102	Acct ID 1	O	→	O	→	C
103	Acct ID 2	O	→	O	→	C
104	Trans Description	O	C-	O	C-	C
115	Addtnl Trace Data	O	C-		C+	
123	Verif Data		C+		C+	C+
126.0	Field 126 Bitmap	C	C-	C	→	C
126.5	Visa Merchant Identifier		C+		C+	C+
126.12	Svc Indctrs	C	C-			C

**Table 5-42 Acquirer Authorization Advice Reversal (U.S. Only) (continued)**

Field Number and Name		0420		0430		STIP Advice
		Acqr	VIC	Issr	VIC	0420
						VIC
126.13	POS Environment	C	C-			C

**Table 5-43 Reversal Advice and Response for Auth Only Issuers**

Field Number and Name		0420	0430
		VIC	Issr
—	Bitmap, Secondary	C	C
2	Primary Acct Nbr	M	M
3	Processing Code	M	M
4	Amt, Trans	M	
6	Amt, Cdhldr Billing	C	
7	Transmsn Date/Time	M	M
10	Conv Rate, Cdhldr Billing	C	
11	Sys Trace Audit Nbr	M	M
12	Time, Local Trans	C	
13	Date, Local Trans	C	
14	Date, Expr	C	
15	Date, Settlmt	C	C
18	Mchnt Type	M	
19	Acqng Inst Cntry Code	M	M
22	POS Entry Mode Code	M	
23	Card Seq Nbr	C	C
25	POS Cond Code	M	M
32	Acqng Inst ID Code	M	M
37	Retrieval Ref Nbr	M	M
39	Resp Code	M	M
41	Card Accptr Termnl ID	C	C
42	Card Accptr ID Code	M	M
43	Card Accptr Name/Loc	M	
44.1	Resp Source/Rsn Code	M	
44.6	PACM Divrsn Level	C	
44.7	PACM Divrsn Rsn Code	C	
48	Addtnl Data—Private	C	
49	Currncy Code, Trans	M	
51	Currncy Code, Cdhldr Billing	C	
54	Addtnl Amts	C	
55	ICC-Related Data	C	

**Table 5-43 Reversal Advice and Response for Auth Only Issuers (continued)**

Field Number and Name		0420	0430
		VIC	Issr
59	Natl POS Geo Data	C	
60.1	Terminal Type	M	
60.2	Term Entry Cap	M	
60.4	Sp Cond Indctr—Extg Debt	C	
60.8	MOTO/ECI/Pynt Indctr	C	
60.10	Partial Auth Indctr	C	
61.1	Other Amt, Trans	C	
61.2	Other Amt, Cdhldr Billing	C	
62.0	Bitmap (Field 62)	C	C
62.1	Auth Char Indctr	C	C
62.2	Trans Idfr	M	O
62.4	Market-Specific Data Idfr	C	
62.20	Mchnt VV	C	
62.23	Product ID	C	
62.24	Program Idfr	C	
62.25	Spnd Qlfd Indctr	C	O
63.0	Bitmap (Field 63)	M	M
63.1	Netwk ID Code	M	M
63.2	Time (Preauth Time Limit)	C	C
63.3	Msg Rsn Code	M	
63.4	STIP/Switch Rsn Code	M	
90	Orig Data Elemts	M	M
104	Trans Description	C	
117	National Use	C	C
118	Intra-Cntry Data	C	C
126.0	Field 126 Bitmap	C	
126.5	Visa Merchant Identifier	C+	
126.12	Svc Indctrs	C	
126.13	POS Environment	O	

**Table 5-44 POS Partial Reversal Advice and Response for Authorization Only Issuers**

Field Number and Name		Advice	
		0420	0430
		VIC	Issr
—	Bitmap, Secondary	C	C
2	Primary Acct Nbr (PAN)	M	M
3	Processing Code	M	M

**Table 5-44 POS Partial Reversal Advice and Response for Authorization Only Issuers (continued)**

Field Number and Name		Advice	
		0420	0430
		VIC	Issr
4	Amt, Trans	M	
6	Amt, Cdhdr Billing	C	
7	Transmsn Date/Time	M	M
10	Convs Rate, Cdhdr Billing	C	
11	Sys Trace Audit Nbr	M	M
12	Time, Local Trans	C	
13	Date, Local Trans	C	
14	Date, Expr	C	
15	Date, Settlmt	C	C
18	Mchnt Type	M	
19	Acqng Inst Cntry Code	M	M
22	POS Entry Mode Code	M	
23	Card Seq Nbr	C	C
25	POS Cond Code	M	M
28	Amt, Trans Fee	C	
32	Acqng Inst ID Code	M	M
37	Retrieval Ref Nbr	M	M
39	Resp Code	M	M
41	Card Accptr Termnl ID	C	C
42	Card Accptr ID Code	M	M
43	Card Accptr Name/Loc	M	
44.1	Resp Source/Rsn Code	M	
44.6	PACM Divrsn Level	C	
44.7	PACM Divrsn Rsn Code	C	
48	Addtnl Data—Private	C	
49	Crrcy Code, Trans	M	
51	Crrcy Code, Cdhdr Billing	C	
54	Addtnl Amts	C	
55	ICC-Related Data	C	
59	Natl POS Geo Data	C	
60.1	Terminal Type	M	
60.2	Term Entry Cap	M	
60.4	Sp Cond Indctr—Extg Debt	C	
60.8	MOTO/ECI/Pymt Indctr	C	
60.10	Partial Auth Indctr	C	

**Table 5-44 POS Partial Reversal Advice and Response for Authorization Only Issuers (continued)**

Field Number and Name		Advice	
		0420	0430
		VIC	Issr
61.1	Other Amt, Trans	C	
61.2	Other Amt, Cdhdr Blng	C	
61.3	Other Amt, Rplcmt Billing	C	
62.0	Bitmap (Field 62)	C	C
62.1	Auth Char Indctr	C	C
62.2	Trans Idfr	M	O
62.4	Market-Specific Data Idfr	C	
62.20	Mchnt VV	C	
62.23	Product ID	C	
62.24	Program Idfr	C	
62.25	Spnd Qlfd Indctr	C	O
63.0	Bitmap (Field 63)	M	M
63.1	Netwk ID Code	M	M
63.2	Time (Preauth Time Limit)	C	C
63.3	Msg Rsn Code	M	
63.4	STIP/Switch Rsn Code	M	
90	Orig Data Elemts	M	M
95	Replacement Amts	M	M
104	Trans Description	C	
117	National Use	C	C
118	Intra-Cntry Data	C	C
126.0	Field 126 Bitmap	C	
126.5	Visa Merchant Identifier	C+	
126.12	Svc Indctrs	C	
126.13	POS Environment	O	

## 5.12 Chip-Based Transactions: VSDC

This section details the fields used in Auth Only VSDC authorization request and reversal messages.

### NOTE

*There is not necessarily a one-to-one correlation between the non-CPS charts and the CPS charts.*

The charts for chip-based transactions include field 55 and the third bitmap fields, fields 130–149 and 152. Requirements related to the presence of the fields in messages are based on acquirer and issuer specified preferences for using field 55 or the third bitmap for exchanging chip data. Third bitmap fields are not carried in messages where the client preference is field 55. Third bitmap fields and field 55 can be present in messages where the client endpoint uses the third bitmap to exchange chip data and has successfully completed testing for supplemental data in field 55.

The requirements related to the chip data elements that are required in VSDC transactions are the same regardless of whether field 55 or the third bitmap is used to exchange chip data. V.I.P. maps the data between the third bitmap and field 55 based upon acquirer and issuer set-up.

The following charts are included:

### POS Requests

[Table 5-45](#), VSDC Non-CPS Card Present Request—Standard Purchase, Electronic Terminal, PIN or No PIN; E-Commerce

This chart is also used to depict Mastercard chip-based transaction submissions. Visa third bitmap fields are not used in Banknet messages; only field 55 is supported. If acquirers send fields 130–149 in requests, V.I.P. maps the data to field 55 in TLV format before forwarding the Banknet-compatible message to Mastercard.

[Table 5-46](#), VSDC CPS Card Present Request—Retail Purchase, Passenger Transport, and Hotel and Auto Rental. This message format can be used when no PIN is present. Issuers can use this format for PIN-Authenticated Visa Debit transactions.

[Table 5-47](#), VSDC CPS Card Present Request—Automated Fuel Dispenser.

[Table 5-48](#), VSDC Prepaid Load and Activate (0100).

### ATM Requests

[Table 5-49](#), VSDC Non-CPS ATM Authorization Request

[Table 5-50](#), VSDC CPS ATM Request, Visa Card—With PIN

[Table 5-51](#), VSDC Non-CPS ATM Balance Inquiry Request

### NOTE

*Balance inquiries are for U.S. Visa cardholders at ATMs or POS terminals inside the United States. Requests originate with Single Message System (SMS) acquirers and are sent to Auth Only issuers. STIP cannot process a balance inquiry.*

[Table 5-52](#), PIN Change/Unblock Request. Use this message format to change or unblock a VSDC card PIN at an ATM. are part of the Visa PIN Management Service and are currently available for VSDC cards used at an ATM. STIP does not process a PIN Change/Unblock request.

### Authorization Advice and Response

Table 5-53, Authorization Advice and Response for Issuers, which shows the 0130 response message that can optionally be sent when they receive an 0120 STIP advice.

### POS Reversals

Table 5-54, VSDC Non-CPS Purchase, Manual Cash, or Quasi-Cash Reversal— Electronic Terminal

Table 5-55, VSDC CPS Card Present POS Authorization Reversal. Auth Only issuers can use this format for PIN-Authenticated Visa Debit transactions.

Table 5-56, VSDC CPS Automated Fuel Dispenser Reversal

Table 5-57, VSDC Non-CPS and CPS POS Partial Authorization Reversal

Table 5-58, VSDC Prepaid Load and Activate Reversal of 0100 (0400)

### ATM Reversals

Table 5-49, VSDC Non-CPS ATM Authorization Reversal

Table 5-59, VSDC CPS ATM Authorization Reversal

Table 5-61: PIN Change/Unblock Request Reversal

### Reversal Advices and Responses

Table 5-62, Reversal Advice and Response for Auth Only issuers, shows the 0430 response message that can optionally be sent when they receive an 0420 reversal advice.

Table 5-63, POS Partial Reversal Advice and Response for Authorization Only Issuers, shows the 0430 response message that can optionally be sent when they receive an 0420 POS partial reversal advice.

**Table 5-45 VSDC Non-CPS Card Present Request—Standard Purchase, Electronic Terminal, PIN or No PIN; E-Commerce**

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	C
—	Bitmap, Third	C	→	C	→	C
2	Primary Acct Nbr (PAN)	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdhldr Billing		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr.	C	→			C
15	Date, Settlmt		C+	C	C+	C

**Table 5-45 VSDC Non-CPS Card Present Request—Standard Purchase, Electronic Terminal, PIN or No PIN; E-Commerce (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
23	Card Seq. Nbr	C	C-	C	C-	C
25	POS Cond Code	M	→	M	C+	M
26	POS PIN Captr Code	C	C-			C
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
35	Track 2 Data	C	→			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code				M+	M
44.2	Addr Verific Result Code		C+	C	→	C
44.5	CVV/iCVV Results Code		C+	C	C+	C
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.8	Card Authen Results Code		C+	C	C+	C
44.10	CVV2 Results		C+	C	→	C
44.13	CAVV Results		C+	C	→	C
44.14	Resp Reason Code					
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+	
45	Track 1 Data	C	→			
48	Addtnl Data —Private	C	→	C	→	C
49	CurrCy Code, Trans	M	→	M	→	M
51	CurrCy Code, Cdhldr Billing		C+	C+	C-	C
52	PIN Data	C	C-			
53	Sec Related Cntrl Info	C	C-			
54	Addtnl Amts		C+			C
54A	Addtnl Amts: Balance 1			C	→	C



**Table 5-45 VSDC Non-CPS Card Present Request—Standard Purchase, Electronic Terminal, PIN or No PIN; E-Commerce (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
54B	Balance 2			C	→	C
55	ICC-Related Data	C	C-	C	C-	C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.4	Sp Cond Indctr—Extg Debt	C	C-			C
60.6	Chip Trans Indctr	C	C+			C
60.7	Auth Rel Indctr	C	→			C
60.8	MOTO/ECI/Pymt Indctr	C	C+			C
60.9	Crdhldr ID Method		C+			C
60.10	Partial Auth Indctr	C	C-			
61.1	Other Amt, Trans	C	→			C
61.2	Other Amt, Cdhldr Billing		C+			C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.1	Auth Char Indctr		C+			
62.2	Trans Idfr		M+	O	C+	M
62.4	Market-Specific Data Idfr	C	C-	O	C+	C
62.17	Gateway Trans ID			C	→	
62.20	Mchnt VV	C	C-	C	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
62.26	Account Status				C+	
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.2	Time (Preauth Time Limit)		O+	C	→	C
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgm Indctr	C				
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
100	Rcvg Inst ID Code	C	→			C
101	File Name			C	C-	C
102	Acct ID 1	C	→	C	→	C

**Table 5-45 VSDC Non-CPS Card Present Request—Standard Purchase, Electronic Terminal, PIN or No PIN; E-Commerce (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
123	Verif Data	C	C-			C
125	Supporting Information	C	→			C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.5	Visa Merchant Identifier		C+		C+	C+
126.6	Cdhldr Ser Nbr	C	→			C
126.7	Mchnt Ser Nbr	C	→			C
126.8	Tran ID (XID)	C	→			C
126.9	CAVV	C	→			C
126.12	Svc Indctrs	C	→	C	→	C
126.13	POS Environment	C	C+			C
126.15	MC UCAF Indctr	O	C-			
126.16	MC UCAF Field	O	C-			
126.18	Agent Unique Acct Result	C	-			
126.19	DCC Indctr	C	-			
126.20	3-D Secure Indctr		C+	C	→	C
127	File Rclds—Action & Data			C	C-	C
130	Term Capblty Profile	C	C-			O
131	Term Verif Results	C	C-			O
132	Unpredict Nbr	C	C-			O
133	Term Serial Nbr	O	C-			O
134	Visa Discret Data	C	C-			O
135	Issuer Discret Data	C	C-			O
136	Cryptogram	C	C-			O
137	App Trans Counter	C	C-	O	→	O
138	App Intchg Profile	C	C-			O
139	ARPC Resp Crypto & Code			C	C+	O
140	Issuer Auth Data				C+	O
142	Issuer Script			O	→	
144	Crypto Trans Type	C	C-			O

**Table 5-45 VSDC Non-CPS Card Present Request—Standard Purchase, Electronic Terminal, PIN or No PIN; E-Commerce (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
145	Term Cntry Code	C	C-			O
146	Term Trans Date	C	C-			O
147	Crypto Amt	C	C-			O
148	Crypto Crrcy Code	C	C-			O
149	Crypto Cback Amt	C	C-			O

This message format can be used when no PIN is present. Authorization only issuers can use this format for PIN-Authenticated Visa Debit transactions.

**Table 5-46 VSDC CPS Card Present Request—Retail Purchase, Passenger Transport, and Hotel and Auto Rental**

Field Number and Name		V.I.P. Msg Format				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M	C	→	C	→	M
—	Bitmap, Third	C	→	C	→	C	C	→	C	→	C
2	Primary Acct Nbr (PAN)	M	→	M	→	M	M	→	M	→	M
3	Processing Code	M	→	M	→	M	M	→	C	→	M
4	Amt, Trans	M	→	M	→	M	M	→	C	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M	M	→	M	→	M
10	Conv Rate, Cdhldr Billing		C+	C+	C-	C		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M	M	→	M	→	C
12	Time, Local Trans	C	C			C	M	C			C
13	Date, Local Trans	M	C			C	M	C			C
14	Date, Expr	M	→			M	C	→			C
15	Date, Settlmt		C+	C	C+	C		C+	C	C+	C
18	Mchnt Type	M	→			M	M	→			M

**Table 5-46 VSDC CPS Card Present Request—Retail Purchase, Passenger Transport, and Hotel and Auto Rental (continued)**

Field Number and Name		V.I.P. Msg Format				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
19	Acqng Inst Cntry Code	M	→	M	→	M	M	→	C	→	M
22	POS Entry Mode Code	M	C+			M	M	C+			M
23	Card Seq. Nbr	C	C-	C	C-	C	C	C-	C	C-	C
25	POS Cond Code	M	→	M	C+	M	M	→			M
26 <sup>1</sup>	POS PIN Captr Code		C+			C					
28	Amt, Trans Fee	C	C-			C	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C	C	→			C
35	Track 2 Data	C	→				O	→			
37	Retrieval Ref Nbr	M	→	M	→	M	M	→	M	→	M
38	Auth ID Resp			C	→	C			C	→	C
39	Resp Code		C+	M	→	M		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C	C	→	C	→	C
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+	M
44.2	Addr Verific Result Code		C+	C	→	C					
44.5	CVV/iCVV Results Code		C+	C	C+	C		C+	C	C+	C
44.6	PACM Divrsn Level					C					C
44.7	PACM Divrsn Rsn Code					C					C
44.8	Card Authen Results Code		C+	C	C+	C		C+	C	C+	
44.13	CAVV Results		C+	C	→	C					

**Table 5-46 VSDC CPS Card Present Request—Retail Purchase, Passenger Transport, and Hotel and Auto Rental (continued)**

Field Number and Name		V.I.P. Msg Format				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+					C+	
45	Track 1 Data	C	→				O	→			
48	Addtnl Data—Private	C	→	C	→	C					C
49	Currncy Code, Trans	M	→	M	→	M	M	→	M	→	M
51	Currncy Code, Cdhldr Billing		C+	C+	C-	C		C+	C+	C-	C
52 <sup>1</sup>	PIN Data		C+								
53 <sup>1</sup>	Sec Related Cntrl Info		C+								
54	Addtnl Amt		C+			C		C+			C
54A	Addtnl Amt:			C	→	C			C	→	C
54B	Balance 2			C	→	C			C	→	C
55	ICC-Related Data	C	C-	C	C-	O	C	C-	C	C-	O
59	Natl POS Geo Data	C	→			C	M	→			C
60.1	Terminal Type	M	→			M	M	→			M
60.2	Term Entry Cap	M	→			M	M	→			M
60.4	Sp Cond Indctr—Extg Debt	C	C-			C	C	→			C
60.6	Chip Trans Indctr	C	→			C	C	C+			C
60.7	Auth Rel Indctr	C	→			C	C	→			C
60.8	MOTO/ECI/Pymt Indctr	C	C+			C					
60.9	Crdhldr ID Method		C+			C		C+			C
60.10	Partial Auth Indctr	C	C-				C	C-			
61.1	Other Amt, Trans	C	→			C	C	→			C

**Table 5-46 VSDC CPS Card Present Request—Retail Purchase, Passenger Transport, and Hotel and Auto Rental (continued)**

Field Number and Name		V.I.P. Msg Format				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
61.2	Other Amt, Cdhldr Billing		C+			C		C+			C
62.0	Bitmap (Field 62)	M	→	O	→	C	O	→	O	→	C
62.1	Auth Char Indctr	M	C+	O	C+	C	M	→			C
62.2	Trans Idfr		M+	O	C+	M	M	→	O	C+	M
62.3	Valid/Dwngrd Rsn Code				C+						
62.4	Market-Specific Data Idfr	C	C-	O	C+	C	C	C-	O	C+	O
62.5	Duration	M	→			C	O	→			O
62.17	Gateway Trans ID			C	→						
62.20	Mchnt VV	C	C-	C	→	C	C	C-	C	→	C
62.21	Risk Score		C+		C-	C		C+		C-	C
62.22	Condition Codes		C+		C-	C		C+		C-	C
62.23	Product ID		C+	C	C+	C		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	O	C		C+	O	O	C
62.26	Account Status				C+					C+	
63.0	Bitmap (Field 63)	M	→	M	→	M	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M	M	→	M	→	M
63.2	Time (Preauth Time Limit)		O+	C	→	C					
63.4	STIP/Switch Rsn Code					M					M
63.19	Fee Prgrm Indctr	C					C				
73	Date, Action			C	C-	C			C	C-	C
91	File Update Code			C	C-	C			C	C-	C
101	File Name			C	C-	C			C	C-	C
102	Acct ID 1			O	→				O	→	

**Table 5-46 VSDC CPS Card Present Request—Retail Purchase, Passenger Transport, and Hotel and Auto Rental (continued)**

Field Number and Name		V.I.P. Msg Format				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
104	Trans Description	O	C-	C	C-	C	O	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+		O	C-		C+	
117	National Use	C	C-	C	C-	C	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C	O	C-	O	C-	C
123	Verif Data	C	→			C					
126.0	Field 126 Bitmap	C	C-	C	→	C	C	→	C	C-	C
126.5	Visa Merchant Identifier		C+		C+	C+		C+		C+	C+
126.12	Svc Indctrs	C	C-	C	→	C	C	→	C	→	C
126.13	POS Environment	C	C+			C					
126.18	Agent Unique Acct Result	C	-				C	-			
126.19	DCC Indctr	C	-				C	-			
127	File Rclds—Action & Data			C	C-	C			C	C-	C
130	Term Capblty Profile	C	C-			O	C	C-			O
131	Term Verif Results	C	C-			O	C	C-			O
132	Unpredict Nbr	C	C-			O	C	C-			O
133	Term Serial Nbr	O	C-			O	C	C-			O
134	Visa Discret Data	C	C-			O	C	C-			O
135	Issuer Discret Data	C	C-			O	C	C-			O
136	Cryptogram	C	C-			O	C	C-			O
137	App Trans Counter	C	C-	O	→	O	C	C-	O	→	O
138	App Intchg Profile	C	C-			O	C	C-			O
139	ARPC Resp Crypto & Code			C	C+	O			C	C+	O
140	Issuer Auth Data				C+	O				C+	O

**Table 5-46 VSDC CPS Card Present Request—Retail Purchase, Passenger Transport, and Hotel and Auto Rental (continued)**

Field Number and Name		V.I.P. Msg Format				Advice	Incremental Hotel/Auto Rental Authorizations				
		0100		0110		0120	0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC	Acqr	VIC	Issr	VIC	VIC
142	Issuer Script			O	→				O	→	
144	Crypto Trans Type	C	C-			O	C	C-			O
145	Term Cntry Code	C	C-			O	C	C-			O
146	Term Trans Date	C	C-			O	C	C-			O
147	Crypto Amt	C	C-			O	C	C-			O
148	Crypto Currecy Code	C	C-			O	C	C-			O
149	Crypto Cback Amt	C	C-			O	C	C-			O

1. Fields 26, 52, and 53 apply to PIN-Authenticated Visa Debit transactions only.

**Table 5-47 VSDC CPS Card Present Request—Automated Fuel Dispenser**

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M
2	Primary Acct Nbr (PAN)	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdhldr Billing		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Exp	M	→			M
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
23	Card Seq. Nbr	C	→	C	→	C
25	POS Cond Code	M	→	M	C+	M
26	POS PIN Captr Code	C	C-			C
28	Amt, Trans Fee	C	C-			C



Table 5-47 VSDC CPS Card Present Request—Automated Fuel Dispenser (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
32	Acqng Inst ID Code	M	→	M	→	M
35	Track 2 Data	C	→			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code				M+	M
44.5	CVV/iCVV Results Code		C+	C	C+	C
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.8	Card Authen Results Code		C+	C	C+	C
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+	
45	Track 1 Data	C	→			
48	Addtnl Data—Private	O	→	O	C+	C
49	Currncy Code, Trans	M	→	M	→	M
51	Currncy Code, Cdhldr Billing		C+	C+	C-	C
54	Addtnl Amts		C+	C	→	C
55	ICC-Related Data	C	C+	C	C+	O
59	Natl POS Geo Data	M	→			M
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.6	Chip Trans Indctr	C	C+			C
60.7	Auth Rel Indctr	C	→			C
60.9	Crdhldr ID Method		C+			C
62.0	Bitmap (Field 62)	M	→	O	→	C
62.1	Auth Char Indctr	M	C+	O	C+	C
62.2	Trans Idfr		M+	O	C+	M
62.3	Valid/Dwngrd Rsn Code				C+	
62.20	Mchnt VV	C	C-	C	→	C
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C

Table 5-47 VSDC CPS Card Present Request—Automated Fuel Dispenser (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
62.25	Spnd Qlfd Indctr		C+	O	C+	C
62.26	Account Status				C+	
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.2	Time (Preauth Time Limit)		O+	C	→	C
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgm Indctr	C				
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
101	File Name			C	C-	C
102	Acct ID 1			O	→	
104	Trans Description	O	C-	C	C-	C
115	Addtnl Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
123	Verif Data		C+		C+	C+
126.0	Field 126 Bitmap	C	C-	C	→	C
126.5	Visa Merchant Identifier		C+		C+	C+
126.12	Svc Indctrs	C	C-	C	→	C
126.18	Agent Unique Acct Result	C	–			
126.19	DCC Indctr	C	–			
127	File Rclds—Action & Data			C	C-	C
130	Term Capblty Profile	C	C-			O
131	Term Verif Results	C	C-			O
132	Unpredict Nbr	C	C-			O
133	Term Serial Nbr	O	C-			O
134	Visa Discret Data	C	C-			O
135	Issuer Discret Data	C	C-			O
136	Cryptogram	C	C-			O
137	App Trans Counter	C	C-	O	→	O
138	App Intchg Profile	C	C-			O
139	ARPC Resp Crypto & Code			C	C+	O
140	Issuer Auth Data				C+	O
142	Issuer Script			O	→	
144	Crypto Trans Type	C	C-			O
145	Term Cntry Code	C	C-			O

**Table 5-47 VSDC CPS Card Present Request—Automated Fuel Dispenser (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
146	Term Trans Date	C	C-			O
147	Crypto Amt	C	C-			O
148	Crypto Crrcy Code	C	C-			O

**Table 5-48 VSDC Prepaid Load and Activate (0100)**

Field Number and Name		Original			
		0100		0110	
		Acqr	VIC	Issr	VIC
—	Bitmap, Secondary	C	→	C	→
—	Bitmap Third	C	→	C	→
2	Primary Acct Nbr	M	→	M	→
3	Processing Code	M	→	M	→
4	Amt, Trans	M	→	M	→
7	Transmsn Date/Time	M	→	M	→
11	Sys Trace Audit Nbr	M	→	M	→
12	Time, Local Trans	M	C		
13	Date, Local Trans	M	C		
14	Date, Expr	O	→		
15	Date, Settlmt		C+	C	C+
18	Mchnt Type	M	→		
19	Acqng Inst Cntry Code	M	→	M	→
22	POS Entry Mode Code	M	→		
23	Card Seq. Nbr	C	C-	C	C
25	POS Cond Code	M	→	M	C+
32	Acqng Inst ID Code	M	→	M	→
33	Fwdng Inst ID Code	C	→		
35	Track 2 Data	C	→		
37	Retrieval Ref Nbr	M	→	M	→
38	Auth ID Resp			C	→
39	Resp Code		C+	M	C+
41	Card Accptr Termnl ID	C	→	C	→
42	Card Accptr ID Code	M	→	M	→
43	Card Accptr Name/Loc	M	→		
44.1	Resp Source/Rsn Code				M+

Table 5-48 VSDC Prepaid Load and Activate (0100) (continued)

Field Number and Name		Original			
		0100		0110	
		Acqr	VIC	Issr	VIC
44.5	CVV/iCVV Results Code		C+	O	C+
44.11	Orig Resp Code				C+
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+
45	Track 1 Data	C	→		
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+
49	Currncy Code, Trans	M	→	M	→
54	Addtnl Amts			O	C-
55	ICC-Related Data	C	C-	C	O
59	Natl POS Geo Data	C	→		
60	Additional POS Info	C	C+		
60.9	Crdhldr ID Method		C+		
62.0	Bitmap (Field 62)	C	→	C	C+
62.1	Auth Char Indctr	C	C+	O	C+
62.2	Trans Idfr		C+		C+
62.3	Valid/Downgrd Rsn Code				C+
62.25	Spnd Qlfd Indctr		C+	O	C+
62.26	Account Status				C+
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Netwk ID Code	M	→	M	→
63.19	Fee Prgm Indctr	C			
100	Rcvg Inst ID Code	C	→		
102	Acct ID 1	C	→	C	→
103	Acct ID 2	C	→	C	→
117	National Use	C	C-	C	C-
118	Intra-Cntry Data	O	C-	O	C-
121	Issng Inst ID Code	C	→	C	→
123	Verif Data		C+		C+
126.0	Bitmap (Field 126)	C	–		
126.18	Agent Unique Acct Result	C	–		
126.19	DCC Indctr	C	–		
130	Term Capblty Profile	C	C-		
131	Term Verif Results	C	C-		
132	Unpredict Nbr	C	C-		
133	Term Serial Nbr	O	C-		

Table 5-48 VSDC Prepaid Load and Activate (0100) (continued)

Field Number and Name		Original			
		0100		0110	
		Acqr	VIC	Issr	VIC
134	Visa Discret Data	C	C-		
135	Issuer Discret Data	C	C-		
136	Cryptogram	C	C-		
137	App Trans Counter	C	C-	O	→
138	App Intchg Profile	C	C-		
139	ARPC Resp Crypto & Code			C	C+
140	Issuer Auth Data				C+
142	Issuer Script			O	→
144	Crypto Trans Type	C	C-		
145	Term Cntry Code	C	C-		
146	Term Trans Date	C	C-		
147	Crypto Amt	C	C-		
148	Crypto Currecy Code	C	C-		
149	Crypto Cback Amt	C	C-		

Table 5-49 VSDC Non-CPS ATM Authorization Request

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M
—	Bitmap, Third	C	→	C	→	C
2	Primary Acct Nbr (PAN)	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+			C
7	Transmsn Date/Time	M	→	M	→	M
10	Conv Rate, Cdhldr Billing		C+			C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	O	→			C
13	Date, Local Trans	O	→			C
14	Date, Expr.	M	→			M
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
23	Card Seq. Nbr	C	→	C	→	C

Table 5-49 VSDC Non-CPS ATM Authorization Request (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
25	POS Cond Code	M	→	M	C+	M
26	POS PIN Captr Code	C	C-			C
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
35	Track 2 Data	C	→			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C
39	Resp Code		C+	M	→	M
41	Card Acceptor Termnl ID	M	→	M	→	M
42	Card Acceptor ID Code	M	→	M	→	M
43	Card Acceptor Name/Loc	M	→			M
44.1	Resp Source/Rsn Code				M+	M
44.5	CVV/iCVV Results Code		C+	C	C+	C
44.8	Card Authen Results Code		C+	C	C+	C
45	Track 1 Data	C	→			
48	Addtnl Data —Private	O	→	O	→	C
49	Currncy Code, Trans	M	→	M	→	M
51	Currncy Code, Cdhldr Billing		C+			C
52	PIN Data	M	C-			
53	Sec Related Cntrl Info	M	C-			
54	Addtnl Amts		C+	C	→	C
55	ICC-Related Data	C	C+	C	C+	O
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.6	Chip Trans Indctr	C	C+			C
60.7	Auth Rel Indctr	C	→			C
60.9	Crdhldr ID Method		C+			C
61.1	Other Amt, Trans					C
61.2	Other Amt, Cdhldr Billing					C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.2	Trans Idfr		M+	O	C+	M
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C

Table 5-49 VSDC Non-CPS ATM Authorization Request (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.3	Msg Rsn Code					
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgm Indctr	C				
68	Receiving Institution Country Code	C	→			C
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
100	Rcvg Inst ID Code	C	→			C
101	File Name			C	C-	C
102	Acct ID 1	C	→	C	→	C
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	O	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
125	Usage 2, MagnePrint	C	→			C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.12	Svc Indctrs	C	C-	C	→	C
127	File Rcds—Action & Data			C	C-	C
130	Term Capblty Profile	C	C-			C-
131	Term Verif Results	C	C-			O
132	Unpredict Nbr	C	C-			O
133	Term Serial Nbr	O	C-			O
134	Visa Discret Data	C	C-			O
135	Issuer Discret Data	C	C-			O
136	Cryptogram	C	C-			O
137	App Trans Counter	C	C-	O	→	O
138	App Intchg Profile	C	C-			O
139	ARPC Resp Crypto & Code			C	C+	O
140	Issuer Auth Data				C+	O
142	Issuer Script			O	→	
144	Crypto Trans Type	C	C-			O

Table 5-49 VSDC Non-CPS ATM Authorization Request (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
145	Term Cntry Code	C	C-			O
146	Term Trans Date	C	C-			O
147	Crypto Amt	C	C-			O
148	Crypto Crrcy Code	C	C-			O

Table 5-50 VSDC CPS ATM Request, Visa Card—With PIN

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	C	→	C	→	M
—	Bitmap, Third	C	→	C	→	C
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	C
6	Amt, Cdhlr Bng		C+			C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsr Rate, Cdhlr Bng		C+			C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date Local Trans	M	C			C
14	Date, Expr	M	→			M
15	Date, Settlmt		C+	C	C+	C
18	Mchnt's Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
23	Card Seq. Nbr	C	→	C	→	C
25	POS Cond Code	M	→	M	C+	M
26	POS PIN Captr Code	C	C-			C
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
35	Track 2 Data	C	→			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp			C	→	C



Table 5-50 VSDC CPS ATM Request, Visa Card—With PIN (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	M	→	M	→	M
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code				M+	M
44.5	CVV/iCVV Results Code		C+	C	C+	C
44.8	Card Authen Results Code		C+	C	C+	C
45	Track 1 Data	C	→			
48	Addtl Data—Private	O	→	O	→	C
49	CurrCy Code, Trans	M	→	M	→	M
51	CurrCy Code, Cdhldr Blng		C+			C
52	PIN Data	M	C-			
53	Sec Related Cntrl Info	M	C-			
54	Addtl Amts		C+	C	→	C
55	ICC-Related Data	C	C+	C	C+	O
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.6	Chip Trans Indctr	C	C+			C
60.7	Auth Rel Indctr	C	→			C
60.9	Crdhldr ID Method		C			C
61.1	Other Amt, Trans					C
61.2	Other Amt, Cdhldr Blng					C
62.0	Bitmap (Field 62)	M	→	C	→	C
62.1	Auth Char Indctr	M	C	O	M+	C
62.2	Trans Idfr		M+	O	C+	M
62.3	Valid/Dwngrd Rsn Code				C+	
62.21	Risk Score		C+		C-	C
62.22	Condition Codes		C+		C-	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.3	Msg Rsn Code					
63.4	STIP/Switch Rsn Code					M

Table 5-50 VSDC CPS ATM Request, Visa Card—With PIN (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
63.19	Fee Prgrm Indctr	C				
73	Date, Action			C	C-	C
91	File Update Code			C	C-	C
101	File Name			C	C-	C
102	Acct ID 1			O	→	
104	Trans Description	O	C-	O	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.12	Svc Indctrs	C	C-	C	→	C
127	File Rcds—Action & Data			C	C-	C
130	Term Capblty Profile	C	C-			O
131	Term Verif Results	C	C-			O
132	Unpredict Nbr	C	C-			O
133	Term Serial Nbr	O	C-			O
134	Visa Discret Data	C	C-			O
135	Issuer Discret Data	C	C-			O
136	Cryptogram	C	C-			O
137	App Trans Counter	C	C-	O	→	O
138	App Intchg Profile	C	C-			O
139	ARPC Resp Crypto & Code			C	C+	O
140	Issuer Auth Data				C+	O
142	Issuer Script			O	→	
144	Crypto Trans Type	C	C-			O
145	Term Cntry Code	C	C-			O
146	Term Trans Date	C	C-			O
147	Crypto Amt	C	C-			O
148	Crypto Currecy Code	C	C-			O

Table 5-51 VSDC Non-CPS ATM Balance Inquiry Request

Field Number and Name		V.I.P. Msg Format			
		0100		0110	
		Acqr	VIC	Issr	VIC

Table 5-51 VSDC Non-CPS ATM Balance Inquiry Request (continued)

Field Number and Name		V.I.P. Msg Format			
		0100		0110	
		Acqr	VIC	Issr	VIC
—	Bitmap, Secondary	C	→	C	→
—	Bitmap, Third	C	→	C	→
2	Primary Acct Nbr (PAN)	C	→	C	→
3	Processing Code	M	→	M	→
7	Transmsn Date/Time	M	→	M	→
11	Sys Trace Audit Nbr	M	→	M	→
12	Time, Local Trans	M	C		
13	Date, Local Trans	M	C		
14	Date, Expr	C	→		
15	Date, Settlmt		C+	C	C+
18	Mchnt Type	M	→		
19	Acqng Inst Cntry Code	M	→	M	→
22	POS Entry Mode Code	M	C+		
23	Card Seq. Nbr	C	→	C	→
25	POS Cond Code	M	→	M	C+
26	POS PIN Captr Code	C	C-		
28	Amt, Trans Fee	C	C-		
32	Acqng Inst ID Code	M	→	M	→
33	Fwdng Inst ID Code	C	→		
35	Track 2 Data	C	→		
37	Retrieval Ref Nbr	M	→	M	→
38	Auth ID Resp			C	→
39	Resp Code		C+	M	→
41	Card Accptr Termnl ID	M	→	M	→
42	Card Accptr ID Code	M	→	M	→
43	Card Accptr Name/Loc	M	→		
44.1	Resp Source/Rsn Code				M+
44.5	CVV/iCVV Results Code		C+	C	C+
44.8	Card Authen Results Code		C+	C	C+
45	Track 1 Data	C	→		
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+
49	Currncy Code, Trans	M	→	M	→
52	PIN Data	C	C-		
53	Sec Related Cntrl Info	C	C-		

Table 5-51 VSDC Non-CPS ATM Balance Inquiry Request (continued)

Field Number and Name		V.I.P. Msg Format			
		0100		0110	
		Acqr	VIC	Issr	VIC
54A	Addtnl Amts:			C	→
	Balance 1				
54B	Balance 2			C	→
54C	Balance 3				C+
54D	Balance 4				C+
55	ICC-Related Data	C	C+	C	C+
59	Natl POS Geo Data	C	→		
60.1	Terminal Type	M	→		
60.2	Term Entry Cap	M	→		
60.6	Chip Trans Indctr	C	C+		
60.7	Auth Rel Indctr	C	→		
60.9	Crdhldr ID Method		C+		
62.0	Bitmap (Field 62)	C	→	O	→
62.2	Trans Idfr		C+	O	C+
62.21	Risk Score		C+		C-
62.22	Condition codes		C+		C-
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Netwk ID Code	M	→	M	→
63.19	Fee Prgm Indctr	C			
115	Additional Trace Data	O	C-		C+
117	National Use	C	C-	C	C-
118	Intra-Cntry Data	O	C-	O	C-
121	Issuing Inst ID Code	C	→	C	→
130	Term Capblty Profile	C	C-		
131	Term Verif Results	C	C-		
132	Unpredict Nbr	C	C-		
133	Term Serial Nbr	O	C-		
134	Visa Discret Data	C	C-		
135	Issuer Discret Data	C	C-		
136	Cryptogram	C	C-		
137	App Trans Counter	C	C-	O	→
138	App Intchg Profile	C	C-		
139	ARPC Resp Crypto & Code			C	C+
140	Issuer Auth Data				C+
142	Issuer Script			O	→

**Table 5-51 VSDC Non-CPS ATM Balance Inquiry Request (continued)**

Field Number and Name		V.I.P. Msg Format			
		0100		0110	
		Acqr	VIC	Issr	VIC
144	Crypto Trans Type	C	C-		
145	Term Cntry Code	C	C-		
146	Term Trans Date	C	C-		
147	Crypto Amt	C	C-		
148	Crypto Currecy Code	C	C-		

Table 5-52 PIN Change/Unblock Request

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Third	M	→	M	→	M
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
7	Transmsn Date/Time	M	→	M	→	M
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	→			M
23	Card Seq. Nbr	C	→	C	→	C
25	POS Cond Code	M	→	M	C+	M
26	POS PIN Captr Code	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	C	→			C
35	Track 2 Data	C	→			
37	Retrieval Ref Nbr	M	→	M	→	M
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	M	→	M	→	M
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code				M+	M
44.5	CVV/iCVV Results Code		C+	C	C+	C
44.8	Card Authen Results Code		C+	C	C+	C
45	Track 1 Data	C	→			
49	Currncy Code, Trans	O	→	O	→	O
52	PIN Data	M	C-			
53	Sec Related Cntrl Info	M	C-			
55	ICC-Related Data	C	C+	C	C+	O
59	Natl POS Geo Data	C	→			C
60.2	Term Entry Cap	C	C+			M
60.6	Chip Trans Indctr	C	→			C
60.7	Auth Rel Indctr	C	→			C
60.9	Crdhldr ID Method		C+			C

Table 5-52 PIN Change/Unblock Request (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0100		0110		0120
		Acqr	VIC	Issr	VIC	VIC
62.0	Bitmap (Field 62)	C	→	O	→	
62.2	Trans Idfr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C				
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
130	Term Capblty Profile	C	C			O
131	Term Verif Results	C	C			O
132	Unpredict Nbr	C	C			O
133	Term Serial Nbr	O	C+			O
134	Visa Discret Data	C	C			O
135	Issuer Discret Data	C	C+			O
136	Cryptogram	O	C			O
137	App Trans Counter	C	C+	O	→	O
138	App Intchg Profile	C	C			O
139	ARPC Resp Crypto & Code				C+	O
140	Issuer Auth Data				C+	O
142	Issuer Script			C	C+	
144	Crypto Trans Type	C	C			O
145	Term Cntry Code	C	C			O
146	Term Trans Date	C	C			O
147	Crypto Amt	O	C			O
148	Crypto Crrcy Code	C	C			O
149	Crypto Cback Amt	C	C+			O
152	Secondary PIN Block	C	C+			O

Table 5-53 Authorization Advice and Response for Issuers

Field Number and Name		0120	0130
		VIC	Issr
–	Bitmap, Secondary	C	C
–	Bitmap, Third	C	C
2	Primary Acct Nbr	M	M
3	Processing Code	M	M
4	Amt, Trans	M	M
6	Amt, Cdhlr Billing	C	
7	Transmsn Date/Time	M	M
10	Conv Rate, Chldr Billing	C	
11	Sys Trace Audit Nbr	M	M
12	Time, Local Trans	C	
13	Date, Local Trans	C	
14	Date, Expr	M	
15	Date, Settlmt	C	C
18	Mchnt Type	M	
19	Acqng Inst Cntry Code	M	M
22	POS Entry Mode Code	M	
23	Card Seq Nbr	C	C
25	POS Cond Code	M	M
28	Amt, Trans Fee	C	
32	Acqng Inst ID Code	M	M
33	Fwdng Inst ID Code	C	
37	Retrieval Ref Nbr	M	M
38	Auth ID Resp	C	
39	Resp Code	C	M
41	Card Accptr Termnl ID	C	C
42	Card Accptr ID Code	M	M
43	Card Accptr Name/Loc	M	
44.1	Resp Source/Rsn Code	C	
44.2	Addr Verif Result Code	C	
44.5	CVV/iCVV Results Code	C	
44.8	Card Authen Results Code	C	
44.6	PACM Divrsn Level	C	
44.7	PACM Divrsn Rsn Code	C	
44.10	CVV2 Results	C	
44.13	CAVV Results	C	
48	Addtnl Data—Private	C	
49	Currncy Code, Trans	M	M



**Table 5-53 Authorization Advice and Response for Issuers (continued)**

Field Number and Name		0120	0130
		VIC	Issr
51	Currency Code, Cardholder Billing	C	
54	Addt'l Amts	C	
55	ICC-Related Data	O	
59	Natl POS Geo Data	C	
60.1	Terminal Type	M	
60.2	Term Entry Cap	M	
60.4	Sp Cond Indctr—Extg Debt	C	
60.8	MOTO/ECI/Pymt Indctr	C	
60.9	Cardholder ID Method	C	
60.10	Partial Auth Indctr	C	
61.1	Other Amt, Trans	C	
61.2	Other Amt, Cardholder Billing	C	
62.0	Bitmap (Field 62)	C	C
62.1	Auth Char Indctr	C	C
62.2	Trans Idfr	M	O
62.3	Valid/Downgrd Rsn Code	C	
62.4	Market-Specific Data Idfr	C	
62.20	Mchnt VV	C	
62.21	Risk Score	C	
62.22	Condition Codes	C	
62.23	Product ID	C	
62.24	Program Idfr	C	
62.25	Spnd Qlfd Indctr	C	O
63.0	Bitmap (Field 63)	M	M
63.1	Netwk ID Code	M	M
63.2	Time (Preauth Time Limit)	C	C
63.3	Msg Rsn Code	C	
63.4	STIP/Switch Rsn Code	C	
100	Rcvg Inst ID Code	C	C
102	Acct ID 1	C	
103	Acct ID 2	C	
104	Trans Description	C	
117	National Use	C	C
118	Intra-Cntry Data	C	C
123	Verif Data	C	
126.0	Field 126 Bitmap	C	
126.5	Visa Merchant Identifier	C+	

**Table 5-53 Authorization Advice and Response for Issuers (continued)**

Field Number and Name		0120	0130
		VIC	Issr
126.6	Cdhldr Ser Nbr	C	
126.7	Mchnt Ser Nbr	C	
126.8	Tran ID	C	
126.9	CAVV	C	
126.10	CVV2 Auth Req Data	C	
126.12	Svc Indctrs	C	
126.13	POS Environment	C	
126.18	Agent Unique Acct Result	C	
126.20	3-D Secure Indctr	C	
130	Term Capblty Profile	O	
131	Term Verif Results	O	
132	Unpredict Nbr	O	
133	Term Serial Nbr	O	
134	Visa Discret Data	O	
135	Issuer Discret Data	O	
136	Cryptogram	O	
137	App Trans Counter	O	O
138	App Intchg Profile	O	
139	ARPC Resp Crypto & Code	O	
140	Issuer Auth Data	O	
144	Cryptogram Trans Type	O	
145	Term Cntry Code	O	
146	Term Trans Date	O	
147	Crypto Amt	O	
148	Crypto Crrcy Code	O	
149	Crypto Cback Amt	O	

**Table 5-54 VSDC Non-CPS Purchase, Manual Cash, or Quasi-Cash Reversal—Electronic Terminal**

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	→	C	→	M
—	Bitmap, Third	C	→	C	→	C
2	Primary Acct Nbr (PAN)	C	→	C	→	C
3	Processing Code	M	→	M	→	M

**Table 5-54 VSDC Non-CPS Purchase, Manual Cash, or Quasi-Cash Reversal—Electronic Terminal (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Blng		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Blng		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	→			M
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	O	–			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		C+		M+	M
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+	
48	Addtnl Data—Private	O	→	O	→	C
49	Crrcy Code, Trans	M	→	M	→	M
51	Crrcy Code, Cdhldr Blng		C+	C+	C-	C
54	Addtnl Amts	C	C-	C	→	C
55	ICC-Related Data	O	→			C
59	Natl POS Geo Data	C	→			C
60.2	Term Entry Cap	M	→			M
60.4	Sp Cond Indctr—Extg Debt	C	→			C

**Table 5-54 VSDC Non-CPS Purchase, Manual Cash, or Quasi-Cash Reversal—Electronic Terminal (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
60.8	MOTO/ECI/Pymt Indctr	C	C+			C
60.10	Partial Auth Indctr	C	C-			
61.1	Other Amt, Trans	C	→			C
61.2	Other Amt, Cdhldr Blng	C	→			C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.2	Trans Idfr	M	→	O	C+	M
62.4	Market-Specific Data Idfr	C	C-	O	C+	C
62.17	Gateway Trans ID	C	→	C	→	
62.20 <sup>1</sup>	Mchnt VV	C	C-	C	→	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
62.26	Account Status				C+	
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.2	Time (Preauth Time Limit)		O+	C	→	C
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgm Indctr	C				
90	Orig Data Elemts	M	→	O	→	M
100	Rcvg Inst ID Code	C	→			C
102	Acct ID 1	C	→	C	→	C
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	C	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
123	Verif Data		C+		C+	C+
124	Free-Form Text—Japan			O	→	C
125	Usage 2, MagnePrint	O	→			C
126.0	Field 126 Bitmap	C	C-	C	→	C
126.5	Visa Merchant Identifier		C+		C+	C+
126.12	Svc Indctrs	C	→	C	→	C
126.13	POS Environment	C	C+			C
126.15	MC UCAF Indctr	O	C-			
126.16	MC UCAF Field	O	C-			

**Table 5-54 VSDC Non-CPS Purchase, Manual Cash, or Quasi-Cash Reversal—Electronic Terminal (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
126.19	DCC Indctr	C	–			
131	Term Verif Results	C	→			C
133	Term Serial Nbr	O	→			O
134	Visa Discret Data	C	C-			C
137	App Trans Counter	O	C-	O	→	O
143	Issuer Script Results	C	→			C

1. Field 62.20 MVV is not applicable to manual cash.

Authorization only issuers can use this format for PIN-Authenticated Visa Debit transactions.

**Table 5-55 VSDC CPS Card Present POS Authorization Reversal—Retail Purchase, Passenger Transport, and Hotel and Auto Rental**

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	→	M	→	M
—	Bitmap, Third	C	→	C	→	C
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Blng		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Blng		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M

**Table 5-55 VSDC CPS Card Present POS Authorization Reversal—Retail Purchase, Passenger Transport, and Hotel and Auto Rental (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M
41	Card Acceptor Termnl ID	C	→	C	→	C
42	Card Acceptor ID Code	M	→	M	→	M
43	Card Acceptor Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		C+		M+	M
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+	
48	Addtnl Data—Private	O	→	O	→	C
49	Currncy Code, Trans	M	→	M	→	M
51	Currncy Code, Cdhldr Blng		C+	C+	C-	C
54	Addtnl Amts	C	C-	C	→	C
55	ICC-Related Data	O	→			C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.4	Sp Cond Indctr—Extg Debt	C	→			C
60.8	MOTO/ECI/Pynt Indctr	C	C+			C
60.10	Partial Auth Indctr	C	C-			
61.1	Other Amt, Trans	C	→			C
61.2	Other Amt, Cdhldr Blng	C	→			C
62	Bitmap	C	→	C	→	C
62.1	Auth Char Indctr	O	→	O	C	O
62.2	Trans Idfr	M	→	O	C+	M
62.4	Market-Specific Data Idfr	C	C-	O	C+	C
62.17	Gateway Trans ID	C	→	C	→	
62.20	Mchnt VV	C	C-	C	→	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
62.26	Account Status				C+	
63.0	Bitmap (Field 63)	M	→	M	→	M

**Table 5-55 VSDC CPS Card Present POS Authorization Reversal—Retail Purchase, Passenger Transport, and Hotel and Auto Rental (continued)**

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
63.1	Netwk ID Code	M	→	M	→	M
63.2	Time (Preauth Time Limit)		O+	C	→	C
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgm Indctr	C				
90	Orig Data Elemts	M	→	O	→	M
104	Trans Description	O	C-	C	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
123	Verif Data		C+		C+	C+
126.0	Field 126 Bitmap	C	→	C	→	C
126.5	Visa Merchant Identifier		C+		C+	C+
126.12	Svc Indctrs	C	→	C	→	C
126.13	POS Environment					C
126.19	DCC Indctr	C	—			
131	Term Verif Results	C	→			C
133	Term Serial Nbr	O	→			O
134	Visa Discret Data	C	C-			C
137	App Trans Counter	O	C-	O	→	O
143	Issuer Script Results	C	→			C

**Table 5-56 VSDC CPS Automated Fuel Dispenser Reversal**

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	→	C	→	M
—	Bitmap, Third	C	→	C	→	C
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+	C+	C-	C
7	Transmsn Date/Time	M	→	M	→	M
10	Convs Rate, Cdhldr Billing		C+	C+	C-	C

Table 5-56 VSDC CPS Automated Fuel Dispenser Reversal (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	M	→			M
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	→			M
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr ID Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		C+		M+	M
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+	
48	Addtnl Data—Private	O	→	O	→	C
49	Currncy Code, Trans	M	→	M	→	M
51	Currncy Code, Cdhldr Billing		C+	C+	C-	C
54	Addtnl Amts		C+			C
55	ICC-Related Data	O	→			C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
62.0	Bitmap (Field 62)	C	→	C	→	C
62.1	Auth Char Indctr	O	→	O	C	O
62.2	Trans Idfr	M	→	O	C+	M
62.20	Mchnt VV	C	C-	C	→	C
62.23	Product ID		C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C



Table 5-56 VSDC CPS Automated Fuel Dispenser Reversal (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
62.25	Spnd Qlfd Indctr		C+	O	C+	C
62.26	Account Status				C+	
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.2	Time (Preauth Time Limit)		O+	C	→	C
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C				
90	Orig Data Elemts	M	→	O	→	M
104	Trans Description	O	C-	C	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
123	Verif Data		C+		C+	C+
126.0	Field 126 Bitmap	C	C-	C	→	C
126.5	Visa Merchant Identifier		C+		C+	C+
126.12	Svc Indctrs	C	C-	C	→	C
126.19	DCC Indctr	C	–			
131	Term Verif Results	C	→			C
133	Term Serial Nbr	O	→			O
134	Visa Discret Data	C	C-			C
137	App Trans Counter	O	C-	O	→	O
143	Issuer Script Results	C	→			C

Table 5-57 VSDC Non-CPS and CPS POS Partial Authorization Reversal

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	→	C	→	C
—	Bitmap, Third	C	→	C	→	C
2	Primary Acct Nbr (PAN)	C	→	C	→	M
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Blng		C+	C+	C-	C

Table 5-57 VSDC Non-CPS and CPS POS Partial Authorization Reversal (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Blng		C+	C+	C-	C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Trans Local	M	C			
13	Date, Trans Local	M	C			
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	O	–			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		C+		M+	M
44.6	PACM Divrsn Level					C
44.7	PACM Divrsn Rsn Code					C
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+	
48	Addtnl Data—Private	O	→	O	→	C
49	Currncy Code, Trans	M	→	M	→	M
51	Currncy Code, Cdhldr Blng		C+	C+	C-	C
54	Addtnl Amts		C+	C	→	C
55	ICC-Related Data	O	→			C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
60.4	Sp Cond Indctr—Extg Debt	C	→			C
60.8	MOTO/ECI/Pymt Indctr	C	C+			C
60.10	Partial Auth Indctr	C	C-			

Table 5-57 VSDC Non-CPS and CPS POS Partial Authorization Reversal (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
61.1	Other Amt, Trans	C	→			C
61.2	Other Amt, Cdhldr Blng	C	→			C
61.3	Other Amt, Rplcmt Billing		C+			C
62.0	Bitmap (Field 62)	C	→	C	→	C
62.1	Auth Char Indctr	O	→	O	C	C
62.2	Trans Idfr	M	→	O	C+	M
62.17	Gateway Trans ID	C	→	C	→	
62.20	Mchnt VV	C	C-	C	→	C
62.23	Product ID	O	C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
62.26	Account Status				C+	
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C				
90	Orig Data Elemts	M	→	O	→	M
95	Replacement Amts	M	→	M	→	M
102	Acct ID 1	C	→	C	→	C
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	C	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
123	Verif Data		C+		C+	C+
126.0	Field 126 Bitmap	C	→			C
126.8	Tran ID (VSEC)	C	→			C
126.13	POS Environment	C	→			C
126.19	DCC Indctr	C	–			
131	Term Verif Results	C	→			C
133	Term Serial Nbr	O	→			O
134	Visa Discret Data	C	C-			C
137	App Trans Counter	O	C-	O	→	O
143	Issuer Script Results	C	→			C

Table 5-58 VSDC Prepaid Load and Activate Reversal of 0100 (0400)

Field Number and Name		Original			
		0400		0410	
		Acqr	VIC	Issr	VIC
—	Bitmap, Secondary	M	→	M	→
—	Bitmap Third	C	→	C	→
2	Primary Acct Nbr	M	→	M	→
3	Processing Code	M	→	M	→
4	Amt, Trans	M	→	M	→
7	Transmsn Date/Time	M	→	M	C
11	Sys Trace Audit Nbr	M	→	M	→
12	Time, Local Trans	M	C		
13	Date, Local Trans	M	C		
14	Date, Expr	C	→		
15	Date, Settlmt		C+	C	C+
18	Mchnt Type	M	→		
19	Acqng Inst Cntry Code	M	→	M	→
22	POS Entry Mode Code	M	→		
25	POS Cond Code	M	→	M	C+
32	Acqng Inst ID Code	M	→	M	→
33	Fwdng Inst ID Code	O	—		
37	Retrieval Ref Nbr	M	→	M	→
38	Auth ID Resp	C	→		
39	Resp Code		C+	M	C+
41	Card Accptr Termnl ID	C	→	C	→
42	Card Accptr ID Code	M	→	M	→
43	Card Accptr Name/Loc	M	→		
44.1	Resp Source/Rsn Code		C+		M+
44.5	CVV/iCVV Results Code		C+	O	C+
44.11	Orig Resp Code				C+
44.15	Primary Acct Nbr, Last Four Digits for Rcpt				C+
48	Addtnl Data—Private (Usage = 2 or 9a)	O	→	O	C+
49	Currency Code, Trans	M	→	M	→
54	Addtnl Amts			O	C-
55	ICC-Related Data	O	→		
59	Natl POS Geo Data	C	→		

**Table 5-58 VSDC Prepaid Load and Activate Reversal of 0100 (0400) (continued)**

Field Number and Name		Original			
		0400		0410	
		Acqr	VIC	Issr	VIC
60	Additional POS Info	C	C+		
62.1	Auth Char Indctr	C	→	O	C+
62.0	Bitmap (Field 62)	C	C+	C	C+
62.2	Trans Idfr	C	C+		C+
62.25	Spnd Qlfd Indctr		C+	O	C+
62.26	Account Status				C+
63.0	Bitmap (Field 63)	M	→	M	→
63.1	Netwk ID Code	M	→	M	→
63.3	Msg Rsn Code	M	→		
63.19	Fee Prgrm Indctr	C			
90	Orig Data Elemts	M	→	M	→
100	Rcvg Inst ID Code	C	→		
102	Acct ID 1	O	→	O	→
103	Acct ID 2	O	→	O	→
117	National Use	C	C-	C	C-
118	Intra-Cntry Data	O	C-	O	C-
123	Verif Data		C+		C+
126.19	DCC Indctr	C	–		
131	Term Verif Results	C	→		
133	Term Serial Nbr	O	→		
134	Visa Discret Data	C	C-		
137	App Trans Counter	O	C-	O	→
143	Issuer Script Results	C	→		

**Table 5-59 VSDC Non-CPS ATM Authorization Reversal**

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	→	C	→	M
—	Bitmap, Third	C	→	C	→	C
2	Primary Acct Nbr (PAN)	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+			C
7	Transmsn Date/Time	M	→	M	→	M
10	Convsn Rate, Cdhldr Billing		C+			C

Table 5-59 VSDC Non-CPS ATM Authorization Reversal (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	O	–			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	C	→	C	→	C
42	Card Accptr ID Code	C	→	C	→	C
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		C+		M+	M
48	Addtnl Data—Private	O	→	O	→	C
49	CurrCy Code, Trans	M	→	M	→	M
51	CurrCy Code, Cdhldr Blng		C+			C
54	Addtnl Amts		C+			C
55	ICC-Related Data	C	C+			C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
61.1	Other Amt, Trans	C	→			C
61.2	Other Amt, Cdhldr Blng	C	→			C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.2	Trans Idfr	M	→	O	C+	M
62.23	Product ID	O	C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M

Table 5-59 VSDC Non-CPS ATM Authorization Reversal (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
63.3	Msg Rsn Code	M	→			M
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C				
68	Receiving Institution Country Code	C	→			C
90	Orig Data Elemts	M	→	O	→	M
100	Rcvg Inst ID Code	C	→			C
102	Acct ID 1	C	→	C	→	C
103	Acct ID 2	C	→	C	→	C
104	Trans Description	O	C-	C	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
126.0	Field 126 Bitmap	C	→	C	→	C
126.12	Svc Indctrs	C	→	C	→	C
131	Term Verif Results	C	→			C
133	Term Serial Nbr	O	→			O
134	Visa Discret Data	C	C-			C
137	App Trans Counter	O	C-	O	→	O
143	Issuer Script Results	C	→			C

Table 5-60 VSDC CPS ATM Authorization Reversal

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	→	C	→	M
2	Primary Acct Nbr (PAN)	C	→	C	→	C
3	Processing Code	M	→	M	→	M
4	Amt, Trans	M	→	M	→	M
6	Amt, Cdhldr Billing		C+			C
7	Transmsn Date/Time	M	→	M	→	M
10	Convs Rate, Cdhldr Billing		C+			C
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C

Table 5-60 VSDC CPS ATM Authorization Reversal (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, Settlmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	C+			M
25	POS Cond Code	M	→	M	C+	M
28	Amt, Trans Fee	C	C-			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	O	–			
37	Retrieval Ref Nbr	M	→	M	→	M
38	Auth ID Resp	C	→			C
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	M	→	M	→	M
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		C+		M+	M
48	Addtnl Data—Private	O	→	O	→	C
49	Currncy Code, Trans	M	→	M	→	M
51	Currncy Code, Cdhldr Billing		C+			C
54	Addtnl Amts		C+			C
55	ICC-Related Data	C	C+			C
59	Natl POS Geo Data	C	→			C
60.1	Terminal Type	M	→			M
60.2	Term Entry Cap	M	→			M
61.1	Other Amt, Trans	C	→			C
61.2	Other Amt, Cdhldr Billing	C	→			C
62.0	Bitmap (Field 62)	C	→	O	C	C
62.1	Auth Char Indctr	C	→	O	C	C
62.2	Trans Idfr	M	→	O	C+	M
62.23	Product ID	O	C+	C	C+	C
62.24	Program Idfr		O+	O	O+	C
62.25	Spnd Qlfd Indctr		C+	O	C+	C
63.0	Bitmap (Field 63)	M	→	M	→	M
63.1	Netwk ID Code	M	→	M	→	M
63.3	Msg Rsn Code	M	→			M



Table 5-60 VSDC CPS ATM Authorization Reversal (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
63.4	STIP/Switch Rsn Code					M
63.19	Fee Prgrm Indctr	C				
90	Orig Data Elemts	M	→	O	→	M
104	Trans Description	O	C-	O	C-	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
121	Issuing Inst ID Code	C	→	C	→	C
126.0	Field 126 Bitmap	C	→	C	→	C
126.12	Svc Indctrs	C	→	C	→	C
131	Term Verif Results	C	→			C
133	Term Serial Nbr	O	→			O
134	Visa Discret Data	C	C-			C
137	App Trans Counter	O	C-	O	→	O
143	Issuer Script Results	C	→			C

Table 5-61 PIN Change/Unblock Request Reversal

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
—	Bitmap, Secondary	M	→	C	→	M
—	Bitmap, Third	M	→	M	→	M
2	Primary Acct Nbr (PAN)	M	→	M	→	M
3	Processing Code	M	→	M	→	M
7	Transmsn Date/Time	M	→	M	→	M
11	Sys Trace Audit Nbr	M	→	M	→	M
12	Time, Local Trans	M	C			C
13	Date, Local Trans	M	C			C
14	Date, Expr	C	→			C
15	Date, SettLmt		C+	C	C+	C
18	Mchnt Type	M	→			M
19	Acqng Inst Cntry Code	M	→	M	→	M
22	POS Entry Mode Code	M	→			M
25	POS Cond Code	M	→	M	C+	M

Table 5-61 PIN Change/Unblock Request Reversal (continued)

Field Number and Name		V.I.P. Msg Format				Advice
		0400		0410		0420
		Acqr	VIC	Issr	VIC	VIC
26	POS PIN Captr Code	C	→			C
32	Acqng Inst ID Code	M	→	M	→	M
33	Fwdng Inst ID Code	O	–			
37	Retrieval Ref Nbr	M	→	M	→	M
39	Resp Code		C+	M	→	M
41	Card Accptr Termnl ID	M	→	M	→	M
42	Card Accptr ID Code	M	→	M	→	M
43	Card Accptr Name/Loc	M	→			M
44.1	Resp Source/Rsn Code		M+		M+	M
44.5	CVV/iCVV Results Code	O	→	O	→	C
44.8	Card Authen Results Code	O	→	O	→	C
49	Currncy Code, Trans	O	→	O	→	O
55	ICC-Related Data	C	C+			C
59	Natl POS Geo Data	C	→			C
60.2	Term Entry Cap	C	C+			M
60.6	Chip Trans Indctr	C	→			C
60.7	Auth Rel Indctr	C	→			C
62.0	Bitmap (Field 62)	C	→	O	→	C
62.2	Trans Idfr	C	→	O	C+	C
63.0	Bitmap (Field 63)	M				
63.1	Netwk ID Code	M				
63.3	Msg Rsn Code	M				
63.19	Fee Prgm Indctr	C				
90	Orig Data Elemts	C	→	O	→	C
115	Additional Trace Data	O	C-		C+	
117	National Use	C	C-	C	C-	C
118	Intra-Cntry Data	O	C-	O	C-	C
131	Term Verif Results	C	→			C
133	Term Serial Nbr	O	→			O
134	Visa Discret Data	C	→			C
137	App Trans Counter	O	→	O	→	O
143	Issuer Script Results	C	→			C

Table 5-62 Reversal Advice and Response for Auth Only Issuers

		0420	0430
		VIC	Issr
Field Number and Name			
—	Bitmap, Secondary	C	C
—	Bitmap, Third	C	C
2	Primary Acct Nbr	M	M
3	Processing Code	M	M
4	Amt, Trans	M	
6	Amt, Cdhldr Billing	C	
7	Transmsn Date/Time	M	M
10	Conv Rate, Cdhldr Billing	C	
11	Sys Trace Audit Nbr	M	M
12	Time, Local Trans	C	
13	Date, Local Trans	C	
14	Date, Expr	C	
15	Date, Settlmt	C	C
18	Mchnt Type	M	
19	Acqng Inst Cntry Code	M	M
20	PAN Extnd, Cntry Code	C	
22	POS Entry Mode Code	M	
25	POS Cond Code	M	M
28	Amt, Trans Fee	C	
32	Acqng Inst ID Code	M	M
37	Retrieval Ref Nbr	M	M
39	Resp Code	M	M
41	Card Accptr Termnl ID	C	C
42	Card Accptr ID Code	M	M
43	Card Accptr Name/Loc	M	
44.1	Resp Source/Rsn Code	M	
44.5	CVV/iCVV Results Code	C	
44.8	Card Authen Results Code	C	
44.6	PACM Divrsn Level	C	
44.7	PACM Divrsn Rsn Code	C	
48	Addtnl Data—Private	C	
49	Currncy Code, Trans	M	
51	Currncy Code, Cdhldr Billing	C	

Table 5-62 Reversal Advice and Response for Auth Only Issuers (continued)

		0420	0430
		VIC	Issr
Field Number and Name			
54	Addtnl Amts	C	
55	ICC-Related Data	C	
59	Natl POS Geo Data	C	
60.1	Terminal Type	M	
60.2	Term Entry Cap	M	
60.4	Sp Cond Indctr—Extg Debt	C	
60.8	MOTO/ECI/Pymt Indctr	C	
60.10	Partial Auth Indctr	C	
61.1	Other Amt, Trans	C	
61.2	Other Amt, Cdhldr Billing	C	
62.0	Bitmap (Field 62)	C	C
62.1	Auth Char Indctr	C	C
62.2	Trans Idfr	M	O
62.4	Market-Specific Data Idfr	C	
62.20	Mchnt VV	C	
62.23	Product ID	C	
62.24	Program Idfr	C	
62.25	Spnd Qlfd Indctr	C	O
63.0	Bitmap (Field 63)	M	M
63.1	Netwk ID Code	M	M
63.2	Time (Preauth Time Limit)	C	C
63.3	Msg Rsn Code	M	
63.4	STIP/Switch Rsn Code	M	
90	Orig Data Elemts	M	M
104	Trans Description	C	
117	National Use	C	C
118	Intra-Cntry Data	C	C
126.0	Field 126 Bitmap	C	
126.5	Visa Merchant Identifier	C+	
126.12	Svc Indctrs	C	
126.13	POS Environment	O	
131	Term Verif Results	C	
133	Term Serial Nbr	C	
134	Visa Discret Data	C	
137	App Trans Counter	C	O

**Table 5-62 Reversal Advice and Response for Auth Only Issuers (continued)**

		0420	0430
		VIC	Issr
Field Number and Name			
143	Issuer Script Results	C	

**Table 5-63 POS Partial Reversal Advice and Response for Authorization Only Issuers**

Field Number and Name		Advice	
		0420	0430
		VIC	Issr
—	Bitmap, Secondary	C	C
—	Bitmap, Third	C	C
2	Primary Acct Nbr (PAN)	M	M
3	Processing Code	M	M
4	Amt, Trans	M	
6	Amt, Cdhdr Blng	C	
7	Transmsn Date/Time	M	M
10	Convsr Rate, Cdhdr Blng	C	
11	Sys Trace Audit Nbr	M	M
12	Time, Local Trans	C	
13	Date, Local Trans	C	
14	Date, Expr	C	
15	Date, Settlmt	C	C
18	Mchnt Type	M	
19	Acqng Inst Cntry Code	M	M
20	PAN Extnd, Cntry Code	C	
22	POS Entry Mode Code	M	
25	POS Cond Code	M	M
28	Amt, Trans Fee	C	
32	Acqng Inst ID Code	M	M
37	Retrieval Ref Nbr	M	M
39	Resp Code	M	M
41	Card Accptr Termnl ID	C	C
42	Card Accptr ID Code	M	M
43	Card Accptr Name/Loc	M	
44.1	Resp Source/Rsn Code	M	
44.6	PACM Divrsn Level	C	
44.7	PACM Divrsn Rsn Code	C	

**Table 5-63 POS Partial Reversal Advice and Response for Authorization Only Issuers (continued)**

Field Number and Name		Advice	
		0420	0430
		VIC	Issr
48	Addtnl Data—Private	C	
49	Currncy Code, Trans	M	
51	Currncy Code, Cdhldr Blng	C	
54	Addtnl Amts	C	
55	ICC-Related Data	C	
59	Natl POS Geo Data	C	
60.1	Terminal Type	M	
60.2	Term Entry Cap	M	
60.4	Sp Cond Indctr—Extg Debt	C	
60.8	MOTO/ECI/Pymt Indctr	C	
60.10	Partial Auth Indctr	C	
61.1	Other Amt, Trans	C	
61.2	Other Amt, Cdhldr Blng	C	
61.3	Other Amt, Rplcmt Billing	C	
62.0	Bitmap (Field 62)	C	C
62.1	Auth Char Indctr	C	C
62.2	Trans Idfr	C	O
62.4	Market-Specific Data Idfr	C	
62.20	Mchnt VV	C	
62.23	Product ID	C	
62.24	Program Idfr	C	
62.25	Spnd Qlfd Indctr	C	O
63.0	Bitmap (Field 63)	M	M
63.1	Netwk ID Code	M	M
63.2	Time (Preauth Time Limit)	C	C
63.3	Msg Rsn Code	M	
63.4	STIP/Switch Rsn Code	M	
90	Orig Data Elemts	M	M
95	Replacement Amts	M	M
104	Trans Description	C	
117	National Use	C	C
118	Intra-Cntry Data	C	C
126.0	Field 126 Bitmap	C	
126.5	Visa Merchant Identifier	C+	
126.12	Svc Indctrs	C	

**Table 5-63 POS Partial Reversal Advice and Response for Authorization Only Issuers (continued)**

Field Number and Name		Advice	
		0420	0430
		VIC	Issr
126.13	POS Environment	O	
131	Term Verif Results	C	
133	Term Serial Nbr	C	
134	Visa Discret Data	C	
137	App Trans Counter	C	O
143	Issuer Script Results	C	

## 5.13 Online File Maintenance

This section details the fields used to update and display records in the Merchant Central File and Cardholder Database (CDB) at the VIC.

The 0300/0310 and 0302/0312 file update requests and responses are ISO 8583 message types. This category of messages is used for updates and inquiries. Related advices are also shown.

**Table 5-64 Merchant Central File—Acquirer File Messages**

Field Number and Name		Update V.I.P.				Inquiry V.I.P.			
		0300	0310	0300	0310	0300	0310	0300	0310
		Acqr	VIC	Acqr	VIC	Acqr	VIC	Acqr	VIC
—	Bitmap, Secondary	M	M	M	M	M	M	M	M
7	Transmsn Date/Time	M	M	M	M	M	M	M	M
11	Sys Trace Audit Nbr	M	M	M	M	M	M	M	M
32	Acqng Inst ID Code	M	M	M	M	M	M	M	M
37	Retrieval Ref Nbr	M	M	M	M	M	M	M	M
39	Resp Code		M		M		M		M
41	Card Accptr Termnl ID	C	C	C	C	C	C	C	C
42	Card Accptr ID Code	C	C	C	C	C	C	C	C
48	Addtnl Data—Private		C		C		C		C
73	Date, Action	C	C	C	C		C		C
91	File Update Code	M	M	M	M	M	M	M	M
92	File Sec Code	O	C	O	C	O	C	O	C
101	File Name	M	M	M	M	M	M	M	M
127	File Rclds—Action & Data	M	M	M	M		C		C

Table 5-65 Merchant Central File: Field 127 Update Detail

Subfield Number and Name		Discover		Mastercard		Visa		American Express	
		0300	0310	0300	0310	0300	0310	0300	0310
		Acqr	VIC	Acqr	VIC	Acqr	VIC	Acqr	VIC
127M.1	Mchnt Rcd Type	M	M	M	M	M	M	M	M
127M.2	Mchnt Data 1	C	C	C	C	C	C	C	C
127M.3	Mchnt Data 2			C	C				
127M.4	Mchnt Data 2			C	C				
127M.5	Mchnt Data 2			C	C				

Table 5-66 Merchant Central File: Field 127 Successful Inquiry Detail

Subfield Number and Name		Discover		Mastercard		Visa		American Express	
		0300	0310	0300	0310	0300	0310	0300	0310
		Acqr	VIC	Acqr	VIC	Acqr	VIC	Acqr	VIC
127M.1	Mchnt Rcd Type	M	M	M	M	M	M	M	M
127M.2	Mchnt Data 1		M		M		M		M
127M.3	Mchnt Data 2				C				
127M.4	Mchnt Data 2				C				
127M.5	Mchnt Data 2				C				

Table 5-67 Cardholder Database: Issuer File Messages, V.I.P. Message Format

		Update		Inquiry		Advices	
		0302	0312	0302	0312	0322	0332
		Issr	VIC	Issr	VIC	VIC	Issr
—	Bitmap, Secondary	M	M	M	M	M	M
2	Primary Acct Nbr (PAN)	C	C	C	C	M	M
7	Transmsn Date/Time	M	M	M	M	M	M
11	Sys Trace Audit Nbr	M	M	M	M	M	M
15	Date, SettMnt		M+			C	C
19	Acqng Inst Cntry Code	O	O	O	O		
23	Card Seq Nbr	C	C	C	C	C	C
32	Acqng Inst ID Code	C	C	C	C	C	C
37	Retrieval Ref Nbr	M	M	M	M	M	M



**Table 5-67 Cardholder Database: Issuer File Messages, V.I.P. Message Format (continued)**

		Update		Inquiry		Advices	
		0302	0312	0302	0312	0322	0332
		Issr	VIC	Issr	VIC	VIC	Issr
39	Resp Code		M		M		M
48	Addtnl Data—Private		C		C		
63.0	Bitmap (Field 63)	C	C	C	C		
63.1	Netwk ID Code	O	O	O	O	M	M
63.4	STIP/Switch Rsn Code					M	
73	Date, Action	C	C		C	C	
91	File Update Code	M	M	M	M	M	
92	File Sec Code	O	C	O	C		
101	File Name	M	M	M	M	M	
115	Addtnl Trace Data	O	C	O	C		
121	Issuing Inst ID Code	C	C	C	C		
127	File Rclds—Action & Data	C	C		C	C	

**NOTE**

*The 0332 response is optional for V.I.P. Authorization-Only issuers*

### 5.13.1 Field 127 Detail

**Table 5-68 Cardholder Database: Field 127 Address Verification File (A2) Detail**

Field Number and Name		Update		Inquiry <sup>1</sup>	
		0302	0312	0302	0312
		Issr	VIC	Issr	VIC
127A.1	Addr Verif Postal Code	C	C		M
127A.2	Addr Verif Value	C	C		M

1. Field 127 is not present unless the inquiry is successful.

**Table 5-69 Cardholder Database: Field 127 Action and Region Code Detail**

Field Number and Name		Update		Inquiry <sup>1</sup>		Auth Only Format Advice
		0302	0312	0302	0312	0322
		Issr	VIC	Issr	VIC	VIC
127E.1	Action Code	C	C		M	M
127E.2	Region Coding	C	C		M	M

1. Field 127 is not present unless the inquiry is successful.

**Table 5-70 Cardholder Database: Field 127 PIN Verification File (P2) Detail**

Field Number and Name		Update		Inquiry <sup>1</sup>	
		0302	0312	0302	0312
		Issr	VIC	Issr	VIC
127P.1	PIN Verif Data	C	C		M

1. Field 127 is not present unless the inquiry is successful.

**Table 5-71 Cardholder Database: Field 127 Risk-Level File (R2) Detail**

	Field Number and Name		Update		Inquiry <sup>1</sup>	
			0302	0312	0302	0312
			Issr	VIC	Issr	VIC
Daily Spending Limits	127R.1	Risk Level	C	C		C
	127R.2	Filler	C	C		C
	127R.3	Filler	C	C		C
	127R.4	Filler	C	C		C
	127R.5	Filler	C	C		C
Activity Limits	127R.6	Travel (issuer available)	C	C		C
	127R.7	Travel (issuer unavailable)	C	C		C
	127R.8	Lodge (issuer available)	C	C		C
	127R.9	Lodge (issuer unavailable)	C	C		C
	127R.10	Auto Rental Limit (issuer available)	C	C		C
	127R.11	Auto Rental Limit (issuer unavailable)	C	C		C
	127R.12	Restaurant Limit (issuer available)	C	C		C
	127R.14	Mail/Telephone Limit (issuer available)	C	C		C
	127R.15	Mail/Telephone Limit (issuer unavailable)	C	C		C
	127R.16	Risky Purchase Limit (issuer available)	C	C		C
	127R.17	Risky Purchase Limit (issuer unavailable)	C	C		C
	127R.18	Total Purchase Limit (issuer available)	C	C		C
	127R.19	Total Purchase Limit (issuer unavailable)	C	C		C
	127R.20	Total Cash Limit (issuer available)	C	C		C
	127R.21	Total Cash Limit (issuer unavailable)	C	C		C
	127R.22	ATM Cash Limit (issuer available)	C	C		C
	127R.23	ATM Cash Limit (issuer unavailable)	C	C		C

1. Field 127 is not present unless the inquiry is successful.

**Table 5-72 Cardholder Database: Field 127 Maximum Transaction Amount Limit (TL) detail**

Field Number and Name		Update	
		0302	0312
		Issr	VIC
127.TL	Maximum Transaction Amount Limit	C	C

**Table 5-73 Cardholder Database, V.I.P. Message Format: Portfolio File, PPCS Stop Recurring Payment**

		Update		Inquiry	
		0302	0312	0302	0312
		Issr	VIC	Issr	VIC
—	Bitmap, Secondary	M	M	M	M
2	Primary Acct Nbr (PAN)	C	C	C	C
4	Amt, Trans	O	C	O	C
7	Transmsn Date/Time	M	M	M	M
11	Sys Trace Audit Nbr	M	M	M	M
18	Mchnt Type	O	C		
19	Acqng Inst Cntry Code	C	C	C	C
20	PAN Extnd, Cntry Code	C	C	C	C
23	Card Seq Nbr	C	C	C	C
37	Retrieval Ref Nbr	M	M	M	M
39	Resp Code		M		M
42	Card Acceptor ID Code	C	C	O	C
43	Card Acceptor Name/Loc	C	C	O	C
48	Addtnl Data—Private		C		C
62.0	Bitmap (Field 62)	C	C	C	C
62.2	Trans Idfr		C+	M	M
62.20	Mchnt VV	C	C	C	C
73	Date, Action	C	C		C
91	File Update Code	M	M	M	M
92	File Sec Code	O	C	O	C
101	File Name	M	M	M	M
102	Account Identification 1	O	C	O	C
104, Usage 2	Trans-Spcfc Data	O	C	O	C
127.PF	Portfolio File	M	C	M	C

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### 5.13.2 Cardholder Database 0120 Advice and 0130 Response for Issuers

The following chart shows the layout of the CDB maintenance file update advice and response. The advice Authorization only issuers connected to the V.I.P. System.

**NOTE**

*The 0130 response is optional for authorization only issuers.*

**Table 5-74 Cardholder Database 0120 Advice and 0130 Response for Issuers**

Field Number and Name		0120	0130
		VIC	Issr
—	Bitmap, Secondary	C	C
2	Primary Acct Nbr (PAN)	M	M
3	Processing Code	M	M
4	Amt, Trans	M	M
6	Amt, Cdhldr Billing	C	
7	Transmsn Date/Time	M	M
10	Conv Rate, Cdhldr Billing	C	
11	Sys Trace Audit Nbr	M	M
14	Date, Expr	C	
15	Date, Settlmt	C	C
18	Mchnt Type	C	
19	Acqng Inst Cntry Code	M	M
22	POS Entry Mode Code	C	
23	Card Seq Nbr	C	C
25	POS Cond Code	M	M
32	Acqng Inst ID Code	M	M
33	Fwdng Inst ID Code	C	
37	Retrieval Ref Nbr	M	M
38	Auth ID Resp	C	
39	Resp Code	C	C
41	Card Accptr Termnl ID	C	C
42	Card Accptr ID Code	C	C
44.1	Resp Source/Rsn Code	M	
44.2	Addr Verif Result Code	C	
44.5	CVV/iCVV Results Code	C	
44.6	PACM Divrsn Level	C	
44.7	PACM Divrsn Rsn Code	C	
44.8	Card Authen Results Code	C	
44.10	CVV2 Result	C	
44.13	CAVV Results	C	
48	Addtnl Data—Private	C	

**Table 5-74 Cardholder Database 0120 Advice and 0130 Response for Issuers (continued)**

Field Number and Name		0120	0130
		VIC	Issr
49	Currency Code, Trans	M	
51	Currency Code, Cdhlr Billing	C	
54	Addtl Amts	C	
55	ICC-Related Data	C	
59	Natl POS Geo Data	C	
60.1	Terminal Type	C	
60.2	Term Entry Cap	C	
60.4	Sp Cond Indctr—Extg Debt	C	
60.8	MOTO/ECI/Pymt Indctr	C	
60.9	Crdhlr ID Method	C	
60.10	Partial Auth Indctr	C	
61.1	Other Amt, Trans	C	
61.2	Other Amt, Cdhlr Billing	C	
62.0	CPS Field Bitmap	C	C
62.1	Auth Char Indctr	C	C
62.2	Trans Idfr	C	
62.3	Valid/Downgrd Rsn Code	C	
62.4	Market-Specific Data Idfr	C	
62.20	Mchnt VV	C	
62.21	Risk Score	C	
62.22	Condition Codes	C	
62.23	Product ID	C	
62.24	Program Idfr	C	
63.0	Bitmap (Field 63)	M	C
63.1	Netwk ID Code	M	O
63.2	Time (Preauth Time Limit)	C	C
63.3	Msg Rsn Code	C	
73	Date, Action	C	
91	File Update Code	M	
100	Rcvg Inst ID Code	C	C
101	File Name	M	
104	Trans-Spcfc Data	C	
117	National Use	C	
118	Intra-Cntry Data	C	
123	Verif Data	C	
126.0	Bitmap (Field 126)	C	

**Table 5-74 Cardholder Database 0120 Advice and 0130 Response for Issuers (continued)**

Field Number and Name		0120	0130
		VIC	Issr
126.6	Cdhldr Ser Nbr	C	
126.7	Mchnt Ser Nbr	C	
126.8	Tran ID (XID)	C	
126.9	CAVV	C	
126.10	CVV2 Auth Req Data	C	
126.12	Svc Indctrs	C	
126.13	POS Environment	C	
126.18	Agent Unique Acct Result	C	
126.20	3-D Secure Indctr	C	
127	File Rclds—Action and Data	C	
130	Term Capblty Profile	C	
131	Term Verif Results	C	
132	Unpredict Nbr	C	
133	Term Serial Nbr	C	
134	Visa Discret Data	C	
135	Issuer Discret Data	C	
136	Cryptogram	C	
137	App Trans Counter	C	O
138	App Intchg Profile	C	
139	ARPC Resp Crypto & Code	C	
140	Issuer Auth Data	C	
144	Cryptogram Trans Type	C	
145	Term Cntry Code	C	
146	Term Trans Date	C	
147	Crypto Amt	C	
148	Crypto Crrcy Code	C	
149	Crypto Cback Amt	C	

### 5.13.3 Visa Trusted Listing File Maintenance Messages

Issuers can use 0302 file maintenance requests to submit updates for Visa Trusted Listing. Visa processes such update requests and sends back a 0312 response.

**Table 5-75 Visa Trusted Listing File Maintenance Messages**

Field Number and Name		0302	0312
		Issr	VIC
2	Primary Acct Nbr (PAN)	M	M



**Table 5-75 Visa Trusted Listing File Maintenance Messages (continued)**

<b>Field Number and Name</b>		<b>0302</b>	<b>0312</b>
		<b>Issr</b>	<b>VIC</b>
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
15	Date, Settlmt		C+
37	Retrieval Ref Nbr	M	M
39	Resp Code		M
48, Usage 1b	Addtnl Data—Private		C+
62.2	Trans Idfr		M+
63.1	Netwk ID Code	O	C
91	File Update Code	M	M
92	File Sec Code	O	O
101	File Name	M	M
115	Addtnl Trace Data	O	C
126.5	Visa Merchant Identifier	M	M

## 5.14 Cardholder Database Updates for Account-Level Processing Issuers in Specified Countries

Issuers in specified countries can update the Cardholder Database (CDB) with account numbers that are set up for Account-Level Processing (ALP).

The specified countries/regions are:

- U.S.
- Australia, Hong Kong, India, and Singapore in the Asia-Pacific Region.
- Canada.
- United Arab Emirates in the CEMEA region.

Issuers in these countries update the CDB when the product ID for the account number differs from the product ID for the account range. The following message formats support the update process:

- [Table 5-76](#): ALP Product Cardholder Database Update (0302/0312)—Specified Countries Only. Issuers use these messages to add records to the CDB and to change or delete records.
- [Table 5-77](#): ALP Product Inquiry (0302/0312)—Specified Countries Only. Issuers use these messages to review their ALP changes.

### NOTE

*An inquiry message should not be submitted until one or two days after a CDB update request, to allow for processing of the update.*

- [Table 5-78](#): ALP Product Cardholder Database Error Advice (0322/0332)—Specified Countries Only. Visa sends this advice to the issuer if errors are found when the update records are being processed.

**Table 5-76 ALP Product Cardholder Database Update (0302/0312)—Specified Countries Only**

Field Number and Name		File Maintenance	
		0302	0312
		Issr	VIC
—	Bitmap, Secondary	M	M
2	Primary Acct Nbr	M	M
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
23	Card Seq Nbr	C	C
37	Retrieval Ref Nbr	M	M
39	Resp Code		M
48, Usage 1b	Error Codes in 0310/0312 Responses and 0322 Advices		C
62.0	Bitmap (Field 62)	M	M
62.23	Product ID	M	M
62.24	Program Idfr	M	M

**Table 5-76 ALP Product Cardholder Database Update (0302/0312)—Specified Countries Only (continued)**

Field Number and Name		File Maintenance	
		0302	0312
		Issr	VIC
62.25	Spnd Qlfd Indctr	→	C
63.0	Bitmap (Field 63)	C	C
63.1	Netwk ID Code	C	C
73	Date, Action	O	O
91	File Update Code	M	M
101	File Name	M	M
127.L1	ALP Product File Maintenance	M	M

**Table 5-77 ALP Product Inquiry (0302/0312)—Specified Countries Only**

Field Number and Name		Inquiry	
		0302	0312
		Issr	VIC
—	Bitmap, Secondary	M	M
2	Primary Acct Nbr	M	M
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
23	Card Seq Nbr	C	C
37	Retrieval Ref Nbr	M	M
39	Resp Code		M
62.0	Bitmap (Field 62)		M
62.23	Product ID		M
62.24	Program Idfr		M
62.25	Spnd Qlfd Indctr	O	C
63.0	Bitmap (Field 63)	C	C
63.1	Netwk ID Code	C	C
73	Date, Action		O
91	File Update Code	M	M
101	File Name	M	M
127.L1	ALP Product File Maintenance		M

**Table 5-78 ALP Product Cardholder Database Error Advice (0322/0332)—Specified Countries Only**

Field Number and Name		File Maintenance	
		0322	0332
		VIC	Issr
—	Bitmap, Secondary	M	M
2	Primary Acct Nbr	M	M
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
37	Retrieval Ref Nbr	M	M
39	Resp Code	M	M
48, Usage 1c	Cardholder Maintenance File Reject Code	M	
62.0	Bitmap (Field 62)	M	
62.23	Product ID	M	
62.24	Program Idfr	M	
63.0	Bitmap (Field 63)	C	C
63.1	Netwk ID Code	C	C
91	File Update Code	M	
101	File Name	M	
127.L1	ALP Product File Maintenance	M	

## 5.15 Account Linking Maintenance File

Issuers can use file maintenance messages to update account-level management(ALM) information with account numbers that are set up for account linking.

The account linking update message is used to add records, and to change or delete records. VisaNet sends an error advice message to the issuer, if errors are found when the update records are processed.

**Table 5-79 Account Linking Maintenance File Update (0302/0312)**

Field Number and Name		File Maintenance	
		0302	0312
		Iss	VIC
—	Bitmap, Secondary	M	M
2	Primary Acct Nbr	M	M
7	Transmsn Date/Time	M	M

**Table 5-79 Account Linking Maintenance File Update (0302/0312) (continued)**

Field Number and Name		File Maintenance	
		0302	0312
		Iss	VIC
11	Sys Trace Audit Nbr	M	M
23	Card Seq Nbr	C	C
37	Retrieval Ref Nbr	M	M
39	Resp Code		M
48, Usage 1b	Error Codes in 0310/0312 Responses and 0322 Advices		C
62.0	Bitmap (Field 62)	M	M
62.23	Product ID		C
62.24	Program Idfr		C
62.25	Spend Qualified Indicator		C
63.0	Bitmap (Field 63)	C	C
63.1	Netwk ID Code	C	C
73	Date, Action	O	O
91	File Update Code	M	M
101	File Name	M	M
127.L3	Account Linking File Maintenance	M	M

**Table 5-80 Account Linking Error Advice(0322/0332)**

Field Number and Name		File Maintenance	
		0322	0332
		VIC	Iss
—	Bitmap, Secondary	M	M
2	Primary Acct Nbr	M	M
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
37	Retrieval Ref Nbr	M	M
39	Resp Code	M	M
48, Usage 1c	Cardholder Maintenance File Reject Code	M	
62.0	Bitmap (Field 62)	M	
62.23	Product ID	C	
63.0	Bitmap (Field 63)	C	C
63.1	Netwk ID Code	C	C
91	File Update Code	M	

Table 5-80 Account Linking Error Advice(0322/0332) (continued)

Field Number and Name		File Maintenance	
		0322	0332
		VIC	Iss
101	File Name	M	
127.L3	Account Linking File Maintenance	M	

## 5.16 Token Messages

This section applies to clients that support the Visa Token Service and list the possible fields for use with token processing. See *Visa Token Services Technical Specifications for Issuers* and *Visa Token Services Technical Specifications for Acquirers* for further details.

### 5.16.1 Token Activation Request

Table 5-81 Token Activation Request

Field Number and Name		Token Activation Request		Token STIP Advice	
		0100	0110	0120	0130
		VIC	Issr	VIC	Issr
2	Primary Acct Nbr	M	M	M	M
3	Processing Code	M	M	M	M
4	Amt, Trans	M	M	M	
6	Amt, Cdhldr Billing	O		O	
7	Transmsn Date/Time	M	M	M	M
10	Conv Rate, Cdhldr Billing	O		O	
11	Sys Trace Audit Nbr	M	M	M	M
14	Date, Expr	M		M	
15	Date, Settlmt	C	C	C	C
18	Mchnt Type	M		M	
19	Acqng Inst Cntry Code	M	M	M	M
22	POS Entry Mode Code	M		M	
25	POS Cond Code	M	M	M	M
32	Acqng Inst ID Code	M	M	M	M
37	Retrieval Ref Nbr	M	M	M	M
39	Resp Code		M	M	M
42	Card Accptr ID Code	M	M	M	M
43	Card Accptr Name/Loc	M		M	
44.1	Resp Source/Rsn Code			M	

Table 5-81 Token Activation Request (continued)

Field Number and Name		Token Activation Request		Token STIP Advice	
		0100	0110	0120	0130
		VIC	Issr	VIC	Issr
44.2	Addr Verif Result Code	C	C	C	
44.10	CVV2 Results Code	C	C	C	
49	CurrCy Code, Trans	M	M	M	
51	CurrCy Code, Cdhldr Billing	O		O	
56	Dataset ID 01, Tag 01, Payment Account Reference	O		O	
62.2	Trans Idfr	M	O	M	O
62.21	Risk Score	C		C	
63.1	Netwk ID Code	M	M	M	M
63.3	Msg Rsn Code	M		M	
63.4	STIP/Switch Rsn Code			M	
114	Domestic and Localized Data	O	C	C	
115	Addtnl Trace Data	O	C	C	C
120	Auxiliary Transaction Data	O			
123	Verification Data	C		C	
125	Supporting Information	C		C	
126.10	CVV2 Authorization Request Data	C		C	

## 5.16.2 Account Verification Request

Table 5-82 Account Verification Request

Field Number and Name		Account Verification				STIP Advice	
		0100		0110		0120	0130
		<sup>1</sup> Acqr	VIC	Issr	VIC	VIC	Issr
2	Primary Acct Nbr	M	→	M	→	M	M
3	Processing Code	M	→	M	→	M	M
4	Amt, Trans	M	→	M	→	M	
6	Amt, Cdhldr Billing		O		O	O	
7	Transmsn Date/Time	M	→	M	→	M	M
10	Conv Rate, Cdhldr Billing		O		O	O	
11	Sys Trace Audit Nbr	M	→	M	→	M	M
14	Date, Expr	M	→			M	
15	Date, Settlmt	C		C			
18	Mchnt Type	M	→			M	
19	Acqng Inst Cntry Code	M	→	M	→	M	M
22	POS Entry Mode Code	M	→			M	

Table 5-82 Account Verification Request (continued)

Field Number and Name		Account Verification				STIP Advice	
		0100		0110		0120	0130
		<sup>1</sup> Acqr	VIC	Issr	VIC	VIC	Issr
25	POS Cond Code	M	→	M	C+	M	M
32	Acqng Inst ID Code	M	→	M	→	M	M
37	Retrieval Ref Nbr	M	→	M	→	M	M
38	Auth ID Resp			C	→	C	
39	Resp Code		C+	M	→	M	M
42	Card Accptr ID Code	M	→	M		M	M
43	Card Accptr Name/Loc	M	→			C	
44.1	Resp Source/Rsn Code				M+	M	
44.2	Addr Verif Result Code			C	→		
44.10	CVV2 Results Code	C		C			
49	Currncy Code, Trans	M	→	M	→	M	
51	Currncy Code, Cdhldr Billing		O		O	O	
56	Dataset ID 01, Tag 01, Payment Account Reference	O		O		O	
62.2	Trans Idfr		M+	O	C+	M	O
62.21	Risk Score		C			C	
63.1	Netwk ID Code	M	→	M	→	M	M
63.4	STIP/Switch Rsn Code					M	
115	Addtnl Trace Data	O	C-		C+		
123	Verification Data	C				C	
126.10	CVV2 Authorization Request Data	C	→			C	

1. The Visa Token Service acts as the acquirer for these 0100 Account verification service messages.

### 5.16.3 Token Maintenance File

Table 5-83 Token Maintenance File

Field Number and Name		Token Maintenance File	
		0302	0312
		Issr	VIC
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
15	Date, Settlmt		C+
37	Retrieval Ref Nbr	M	M
39	Resp Code		M
48	Usage 1b: Addtnl Data		C
	Usage 2: Addtnl Data	C	C
56	Dataset ID 01, Tag 01, Payment Account Reference		C+



Table 5-83 Token Maintenance File (continued)

Field Number and Name		Token Maintenance File	
		0302	0312
		Issr	VIC
62.2	Trans Idfr		M+
63.1	Netwk ID	O	O
63.3	Msg Rsn Cde	C	
91	File Update Code	M	M
92	File Sec Code	O	C
101	File Name	M	M
115	Addtnl Trace Data	O	C
123	Verification Data	C	C
125 <sup>1</sup>	Supporting Information		C+

1. For SE and HCE mobile device only.

### 5.16.4 Primary Account Number Maintenance File Message

Table 5-84 Primary Account Number Maintenance File Message

Field Number and Name		Primary Account Number Maintenance File Message	
		0302	0312
		Issr	VIC
2	Primary Acct Nbr	M	M
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
15	Date, Settlmt		C+
37	Retrieval Ref Nbr	M	M
39	Resp Code		M
48	Usage 1b: Addtnl Data		C+
56	Dataset ID 01, Tag 01, Payment Account Reference		C+
62.2	Trans Idfr		M+
63.1	Netwk ID	O	C
63.3	Msg Rsn Cde		
73	Date, Action		
91	File Update Code	M	M
92	File Sec Code	O	O
101	File Name	M	M
115	Addtnl Trace Data	O	C
123	Verification Data	O	C+
127	File Maintenance	C	C

### 5.16.5 Token File Inquiry Message—List All Tokens for PAN or PAN Reference ID

**Table 5-85 Token File Inquiry Message—List All Tokens for PAN or PAN Reference ID**

Field Number and Name		Token File Inquiry Message—List All Tokens for PAN or PAN Reference ID	
		0302	0312
		Issr	VIC
2	Primary Acct Nbr	C	C+
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
14	Date, Expiration		C+
15	Date, Settlmt		C+
37	Retrieval Ref Nbr	M	M
39	Resp Code		M
48	Usage 1b: Addtnl Data		C+
56	Dataset ID 01, Tag 01, Payment Account Reference		C+
62.2	Trans Idfr		M+
63.1	Netwk ID	O	C
63.3	Msg Rsn Cde		
73	Date, Action		C+
91	File Update Code	M	M
92	File Sec Code	O	O
101	File Name	M	M
115	Addtnl Trace Data	O	C
123	Verification Data	C	C+
127	File Maintenance	O	C

### 5.16.6 Token File Inquiry Message—Token Detail

**Table 5-86 Token File Inquiry Message—Token Detail**

Field Number and Name		Token File Inquiry Message—Token Detail	
		0302	0312
		Issr	VIC
2	Primary Acct Nbr		C+
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
15	Date, Settlmt		C+
37	Retrieval Ref Nbr	M	M

Table 5-86 Token File Inquiry Message—Token Detail (continued)

Field Number and Name		Token File Inquiry Message—Token Detail	
		0302	0312
		Issr	VIC
39	Resp Code		M
48	Usage 1b: Addtnl Data		C+
56	Dataset ID 01, Tag 01, Payment Account Reference		C+
62.2	Trans Idfr		M+
63.1	Netwk ID	O	C
63.3	Msg Rsn Cde		
73	Date, Action		
91	File Update Code	M	M
92	File Sec Code	O	O
101	File Name	M	M
115	Addtnl Trace Data	O	C
123	Verification Data		O
125	Supporting Information <sup>1</sup>		C+

### 5.16.7 Primary Account Number File Inquiry Message

Table 5-87 Primary Account Number File Inquiry Message

Field Number and Name		Primary Account Number File Inquiry Message	
		0302	0312
		Issr	VIC
2	Primary Acct Nbr	C	C+
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
14	Date, Expiry		C+
15	Date, Settlmt		C+
37	Retrieval Ref Nbr	M	M
39	Resp Code		M
48	Usage 1b: Addtnl Data		C+
56	Dataset ID 01, Tag 01, Payment Account Reference		C+
62.2	Trans Idfr		M+
63.1	Netwk ID	O	C
63.3	Msg Rsn Cde		
73	Date, Action		

**Table 5-87 Primary Account Number File Inquiry Message (continued)**

Field Number and Name		Primary Account Number File Inquiry Message	
		0302	0312
		Issr	VIC
91	File Update Code	M	M
92	File Sec Code	O	C
101	File Name	M	M
115	Addtnl Trace Data	O	C
123	Verification Data	O	C+
127	File Maintenance	C	C

### 5.16.8 Issuer Personalization Lifecycle Message

**Table 5-88 Issuer Personalization Lifecycle Message**

Field Number and Name		Issuer Personalization Lifecycle Message	
		0302	0312
		Issr	VIC
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
14	Date, Expiry	O	C+
15	Date, Settlmt		C
37	Retrieval Ref Nbr	M	M
39	Resp Code		M
48	Usage 1b: Addtnl Data		C
	Usage 2; Unformatted Text	M	M
56	Dataset ID 01, Tag 01, Payment Account Reference		C
62.2	Trans Idfr		M
63.3	Msg Rsn Cde	M	
91	File Update Code	M	M
101	File Name	M	M
123	Verification Data	M	M

### 5.16.9 Token Notification Advice for Message Reason Codes 3700, 3701, 3702, 3703, and 3711 (0620)

**Table 5-89 Token Notification Advice for Message Reason Codes 3700, 3701, 3702, 3703, and 3711 (0620)**

Field Number and Name		Token Notification					
		Creation for 3700		Provision for 3711		Wallet Provider Update for 3701, 3702, and 3703	
		0620	0630	0620	0630	0620	0630
		VIC	Issr	VIC	Issr	VIC	Issr
2	Primary Acct Nbr	M	M	M	M	M	M
7	Transmsn Date/Time	M	M	M	M	M	M
11	Sys Trace Audit Nbr	M	M	M	M	M	M
14	Date, Expiration	M					
15	Date, Settlmt	C	C	C	C	C	C
33	Fwding Inst ID Code	M		M		M	
37	Retrieval Ref Nbr	M	M	M	M	M	M
39	Resp Code	M	M	M	M	M	M
48	Usage 2: Addl Data			C		C	
56	Dataset ID 01, Tag 01, Payment Account Reference	C+		C+		C+	
62.2	Trans Idfr	M	O	M	O	M	O
63.1	Netwk ID Code	M	M	M	M	M	M
63.3	Msg Rsn Code	M		M		M	
63.4	STIP/Switch Rsn Code	M		M		M	
70	Netwk Mgmt Info Code	M	M	M	M	M	M
92	File Security Code					O	
101	File Name	C					
114	Domestic and Localized Data	O	C				
115	Addtnl Trace Data	O	C	O	C	O	C
120 <sup>1</sup>	Auxiliary Transaction Data	O					
123	Verification Data	C					
125	Supporting Information <sup>2</sup>	C					
127	File Maintenance	C	O				

1. Applies to Host Card Emulation (HCE) only.

2. Applies to Secure Element (SE) only.

### 5.16.10 Token Notification Advice for Message Reason Code 3700 and 3711 (0600)

**Table 5-90 Token Notification Advice for Message Reason Code 3700 and 3711 (0600)**

Field Number and Name		Token Notification for 3700		Token Notification for 3711	
		0600	0610	0600	0610
		VIC	Issr	VIC	Issr
2	Primary Acct Nbr	M	M	M	M
7	Transmsn Date/Time	M	M	M	M
11	Sys Trace Audit Nbr	M	M	M	M
14	Date, Expiration	M		M	
33	Fwding Inst ID Code	M		M	
37	Retrieval Ref Nbr	M	M	M	M
39	Resp Code	M	M	M	M
56	Dataset ID 01, Tag 01, Payment Account Reference	C+		C+	
62.2	Trans Idfr	M	O	M	O
63.1	Netwk ID Code	M	M	M	M
63.3	Msg Rsn Code	M		M	
70	Netwk Mgmt Info Code	M	M	M	M
101	File Name	C	C		
114	Domestic and Localized Data	O	C		
115	Addtnl Trace Data	O	C	O	C
120 <sup>1</sup>	Auxiliary Transaction Data	O			
123	Verification Data	C			
125	Supporting Information	C			
127	File Maintenance	C			

1. Applies to HCE only.

### 5.16.11 Token Notification Advice for Message Reason Code 3713 (0620)

**Table 5-91 Token Notification Advice for Message Reason Code 3713 (0620)**

Field Number and Name		Token Notification for Call Center Activation for 3713	
		0620	0630
		VIC	Issr
—	Bitmap, Secondary	M	M
2	Primary Acct Nbr	M	M
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M

**Table 5-91 Token Notification Advice for Message Reason Code 3713 (0620) (continued)**

Field Number and Name		Token Notification for Call Center Activation for 3713	
		0620	0630
		VIC	Issr
15	Date, Settlmt	C	C
33	Fwdng Inst ID Code	M	
37	Retrieval Ref Nbr	M	M
39	Resp Code	M	M
48	Addtnl Date—Private	C	
56	Dataset ID 01, Tag 01, Payment Account Reference	C+	
62.2	Trans Idfr	M	O
63.1	Netwk ID Code	M	M
63.3	Msg Rsn Code	M	
63.4	STIP/Switch Rsn Code	M	
70	Netwk Mgmt Info Code	M	M
92	File Security Code	O	
123	Verification Data	O	O
125	Supporting Information	C	

**5.16.12 Token Notification Advice for Message Reason Code 3715 (0620)****Table 5-92 Token Notification Advice for Message Reason Code 3715 (0620)**

Field Number and Name		Token Notification for Replenishment Confirmation 3715	
		0620	0630
		VIC	Issr
—	Bitmap, Secondary	M	M
2	Primary Accnt Nbr	M	M
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
15	Date, Settlmt	C	C
33	Fwdng Inst ID Code	M	
37	Retrieval Ref Nbr	M	M
39	Resp Code	M	M
48	Addtnl Date—Private	C	
56	Dataset ID 01, Tag 01, Payment Account Reference	C+	
62.2	Trans Idfr	M	O
63.1	Netwk ID Code	M	M

**Table 5-92 Token Notification Advice for Message Reason Code 3715 (0620) (continued)**

Field Number and Name		Token Notification for Replenishment Confirmation 3715	
		0620	0630
		VIC	Issr
63.3	Msg Rsn Code	M	
63.4	STIP/Switch Rsn Code	M	
70	Netwk Mgmt Info Code	M	M
115	Additional Trace Data	O	C
123	Verification Data	M	
125	Supporting Information	C	

**5.16.13 Token Notification Advice for Message Reason Code 3712 and 3714 (0620)****Table 5-93 Token Notification Advice for Message Reason Code 3712 and 3714 (0620)**

		Token Notification for 3712		Token Notification for 3714	
		0620	0630	0620	0630
		VIC	Issr	VIC	Issr
2	Primary Acct Nbr	M	M	M	M
7	Transmsn Date/Time	M	M	M	M
11	Sys Trace Audit Nbr	M	M	M	M
15	Date, Settlmt	C	C	C	C
33	Fwding Inst ID Code	M		M	
37	Retrieval Ref Nbr	M	M	M	M
39	Resp Code	M	M	M	M
48	Usage 2: Addl Data	C		C	
56	Dataset ID 01, Tag 01, Payment Account Reference	C+		C+	
62.2	Trans Idfr	M	O	M	O
63.1	Netwk ID Code	M	M	M	M
63.3	Msg Rsn Code	M		M	
63.4	STIP/Switch Rsn Code	M		M	
70	Netwk Mgmt Info Code	M	M	M	M
115	Addtl Trace Data	O	C	O	C
123	Verification data	C		C	
125	Supporting Information <sup>1</sup>	C		C	

1. Applies to Host Card Emulation (HCE) only.



### 5.16.14 Token Notification Advice for Message Reason Code 3716 (0620)

**Table 5-94 Token Notification Advice for Message Reason Code 3716 (0620)**

Field Number and Name		Token Notification for Replenishment Confirmation 3716	
		0620	0630
		VIC	Issr
—	Bitmap, Secondary	M	M
2	Primary Acct Nbr	M	M
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
15	Date, Settlmt	C	C
33	Fwdng Inst ID Code	M	
37	Retrieval Ref Nbr	M	M
39	Resp Code	M	M
62.2	Trans Idfr	M	O
63.1	Netwk ID Code	M	M
63.3	Msg Rsn Code	C	
63.4	STIP/Switch Rsn Code	M	
70	Netwk Mgmt Info Code	M	M
101	File Name	M	
123	Verification Data	M	

### 5.16.15 Token Notification Advice for Message Reason Code 3720 and 3721 (0620)

**Table 5-95 Token Notification Advice for Message Reason Code 3720 and 3721 (0620)**

		Token Notification for 3720		Token Notification for 3721	
		0620	0630	0620	0630
		VIC	Issr	VIC	Issr
2	Primary Acct Nbr	M	M	M	M
7	Transmsn Date/Time	M	M	M	M
11	Sys Trace Audit Nbr	M	M	M	M
15	Date, Settlmt	C	C	C	C
33	Fwdng Inst ID Code	M		M	
37	Retrieval Ref Nbr	M	M	M	M
39	Resp Code	M	M	M	M
62.2	Trans Idfr	M	O	M	O

**Table 5-95 Token Notification Advice for Message Reason Code 3720 and 3721 (0620) (continued)**

		Token Notification for 3720		Token Notification for 3721	
		0620	0630	0620	0630
		VIC	Issr	VIC	Issr
63.1	Netwk ID Code	M	M	M	M
63.3	Msg Rsn Code	C		C	
63.4	STIP/Switch Rsn Code	M		M	
70	Netwk Mgmt Info Code	M	M	M	M
101	File Name	M		M	
123	Verification Data	M		M	
127.PAN	PAN File Maintenance	C		C	

**5.16.16 Token Notification Advice for Message Reason Code 3730 (0620)****Table 5-96 Token Notification Advice for Message Reason Code 3730 (0620)**

Field Number and Name		Token Notification Provision for 3730	
		0620	0630
		VIC	Issr
—	Bitmap, Secondary	M	M
2	Primary Accnt Nbr	M	M
7	Transmsn Date/Time	M	M
11	Sys Trace Audit Nbr	M	M
15	Date, Settlmt	C	C
33	Fwdng Inst ID Code	M	
37	Retrieval Ref Nbr	M	M
39	Resp Code	M	M
48	Addtnl Date—Private	C	
62.2	Trans Idfr	M	O
63.1	Netwk ID Code	M	M
63.3	Msg Rsn Code	M	
63.4	STIP/Switch Rsn Code	M	
70	Netwk Mgmt Info Code	M	M
92	File Security Code	O	
115	Additional Trace Data	O	C
123	Verification Data	M	
125	Supporting Information	C+	

# System Reject and Response Codes

## A

This appendix contains the following lists of codes used by the system.

- Reject Codes
- VSDC Routing and STIP Response Default Codes
- VSDC Field 39 Response Code Defaults for Approve, Decline, or Refer Conditions

## A.1 Reject Codes Descriptions

The table below titled "Multiple Field Reject Codes" lists reject codes applicable to several fields and the requirements for avoiding them. The table titled "Reject Codes, Numeric Sequence" lists reject codes in numerical order, and provides:

- The number of the header or message text field that caused the message to reject.
- The name of the field in error.
- The reject reason.

For most codes, the reason is an "invalid value" or a "missing field."

### NOTE

*In the tables' "Field in Error" column, an **H** means a message header field.*

[Reject Codes, Numeric Sequence](#) lists the reject codes in numeric sequence.

**Table A-1 Multiple Field Reject Codes**

Requirement	Reject Code
()V.I.P. must be able to parse a message into recognizable fields of correct length.	<b>0400</b> = parse error/invalid length
Messages related to a customer transaction must contain the cardholder account number	<b>0397</b> = Fields 2, 102, and 103 missing
V.I.P. may not send Full Financial-only reject codes to other components (Authorization Only, Plus, etc.). For instance, V.I.P. translates a reject applying to Full financial processing and invalid for Authorization only to <b>0518</b> when returned to Authorization only acquirer.  Code can also appear when key routing information is absent in message (for instance, when Field 63—V.I.P. Private-Use Fields is completely missing from 0400 reversal).	<b>0518</b> = default reject code

Table A-1 Multiple Field Reject Codes (continued)

Requirement	Reject Code
Messages in transaction set must be for same type of cardholder function.  Adjustment allowed only after original request or advice.	<b>0596</b> = consistency error. Message is for different type of cardholder function than other transaction set records, or primary request followed adjustment.
For multiple transactions, only one financial request can be submitted for the same cardholder function.	<b>0597</b> = consistency error. The card number, reference number, type of request are the same, but the trace number is different.
Primary requests or reversals must be processed before an adjustment.	<b>0598</b> = consistency error. The message is a primary request or reversal, but an adjustment is processed for this transaction set.
Messages must contain Message Type Identifiers.	<b>0599</b> = one of the following: <ul style="list-style-type: none"> <li>Consistency error; invalid combination of Message Type Identifier and message fields. For 01xx, 02xx, and 04xx messages—message type in Original Data Elements, time limit presence, Advice-Transaction flag setting, processing code (first two digits), and POS condition code (when <b>13</b>, <b>17</b>, or <b>54</b>). For 03xx messages—File Update Code.</li> <li>The message type is invalid for the card program.</li> <li>Response values do not match those in corresponding request or advice.</li> <li>Preauthorization completion submitted as an 0200 instead of an 0220.</li> <li>Financial messages not permitted from Authorization-Only endpoints.</li> </ul>
The message cardholder account number must match the account number for the transaction set.	<b>0600</b> = consistency error. The message account number does not match the account number in the transaction set.  Reject code <b>0600</b> is caused when V.I.P. receives a transaction that is currently in the SMS history file with the same values in Field 37—Retrieval Reference Number.  The history file is kept for a period of time from the next end-of-day plus 24 hours. Hence, a maximum of 48 hours must pass before an acquirer repeats the retrieval reference number in field 37.
Exception processing messages must contain correct processing code, transaction amount, cardholder function type, and transaction set.	<b>0601</b> = consistency error  The message is part of a known transaction, but one of the following items does not match: <ul style="list-style-type: none"> <li>First two digits of processing code (exception: code is different for a chargeback reversal)</li> <li>Transaction amount, except may be different in reversal, chargeback, chargeback reversal, or representment</li> <li>Type of cardholder function</li> <li>Transaction group (preauthorization/financial transaction/adjustment)</li> </ul>
Messages for a given transaction must be processed in correct sequence.	<b>0602</b> = consistency error  The message is out of sequence with previously processed messages for same cardholder transaction.

Table A-1 Multiple Field Reject Codes (continued)

Requirement	Reject Code
A response or advice response must be consistent with the request or advice.	<b>0603</b> = consistency error. One of the following conditions exists: <ul style="list-style-type: none"> <li>The response/advice response is inconsistent with request or advice. One of the following fields does not match: account number, transaction amount, processing code, original data elements message type, or POS condition code (if <b>13</b>, <b>17</b>, or <b>54</b>).</li> <li>The time value is present only in the request/advice or in the response/advice.</li> <li>The message type in the response/advice response is not the proper one for the request/advice.</li> </ul>
Message recipients must ensure against duplicate responses.	<b>0604</b> = consistency error This code indicates a duplicate response.
Source processing center of response must match destination processing center of request.	<b>0609</b> = consistency error. Source processing center for response not equal to destination processing center of request.
PIN, Track, or AVS data is not allowed in nonoriginal messages or exception items.	<b>0699</b> = Presence of PIN/Track/AVS data inconsistent with message type Message is not original request but contains PIN, Track, or AVS data.

Table A-2 Reject Codes, Numeric Sequence

Code	Field In Error	Field Name	Reject Reason
<b>0002</b>	2	Primary Account Number	Invalid length.
<b>0003</b>	H5 <sup>1</sup>	Destination Station ID	Invalid value.
<b>0004</b>	H6 <sup>1</sup>	Source Station ID	Invalid value.
<b>0005</b>	n/a	Message Type Identifier	Invalid value.
<b>0008</b>	3	Processing Code	Invalid value.
<b>0009</b>	4	Amount, Transaction	Invalid value. (Amount in field 4 shown in field 63.13 as three decimals but doesn't end in <b>zero</b> .)
<b>0010</b>	7	Transmission Date and Time	Invalid value.
<b>0011</b>	11	System Trace Audit Number	Invalid value.
<b>0012</b>	H1 <sup>1</sup>	Header Length	Invalid value.
<b>0013</b>	H2 <sup>1</sup>	Header Flag and Format	Invalid value.
<b>0014</b>	14	Date, Expiration	Invalid value.
<b>0015</b>	H3 <sup>1</sup>	Text Format	Invalid value.
<b>0016</b>	H4 <sup>1</sup>	Total Message Length	Invalid value.
<b>0017</b>	3	Processing Code	Invalid combination of field 3.1 and field 18.
	18	Merchant Type	Invalid value.
<b>0018</b>	25	POS Condition Code	Invalid value.

Table A-2 Reject Codes, Numeric Sequence (continued)

Code	Field In Error	Field Name	Reject Reason
0019	22	Point of Service Entry Mode Code	Invalid value (acquirer station not tested to use <b>90</b> ).
0020	32	Acquiring Institution Identification Code	Invalid length (length subfield).
0021	32	Acquiring Institution Identification Code	Invalid value (not valid acquiring identifier).
	H6 <sup>1</sup>	Source Station ID	Source PCR not authorized.
0024	35	Length Subfield of Track 2 Data	Invalid length.
0025	H9 <sup>1</sup>	Message Status Flags	Invalid value; Response does not match request.
0026	61	Length Subfield of Other Amounts	Invalid length.
0027	35	Track 2 Data	Invalid track data.
0028	59	National POS Geographic Data	Invalid length (length subfield).
0029	59	National POS Geographic Data	Invalid value.
0031	H11 <sup>1</sup>	Message Status Flags	Invalid value
0032	10	Conversion Rate, Cardholder Billing	Invalid value.
0033	19	Acquiring Institution Country Code	Invalid value.
0035	20	PAN Extended, Country Code	Invalid value.
0037	49	Currency Code, Transaction	Invalid value.
	50	Currency Code, Settlement	Invalid value.
	51	Currency Code, Cardholder Billing	Invalid value
0038	15	Date, Settlement	Invalid value.
0042	70	Network Management Information Code	Invalid value.
0043	66	Settlement Code	Invalid value.
0044	74	Credits, Number	Invalid value.
0045	75	Credits, Reversal Number	Invalid value.
0046	76	Debits, Number	Invalid value.
0047	77	Debits, Reversal Number	Invalid value.
0048	86	Credits, Amount	Invalid value.
0049	87	Credits, Reversal Amount	Invalid value.
0050	88	Debits, Amount	Invalid value.
0051	89	Debits, Reversal Amount	Invalid value.
0052	97	Amount, Net Settlement	Invalid value.
0053	63.9	Fraud Data	Invalid value
0055	90	Original Data Elements	Invalid value.
0056	33	Forwarding Institution Identification Code	Invalid length (length subfield).

Table A-2 Reject Codes, Numeric Sequence (continued)

Code	Field In Error	Field Name	Reject Reason
0057	33	Forwarding Institution Identification Code	Invalid value.
0058	99	Settlement Institution Identification Code	Invalid length (length subfield)
0059	99	Settlement Institution Identification Code	Invalid value.
0061	48	Additional Data—Private, position 1	Invalid value.
0062	63.1	Network ID Code	Invalid value
0063	48	Additional Data—Private	Invalid length (length subfield).
0064	48, U8c	VCRFS Request or Advice	Invalid value: requested fulfillment method not <b>0</b> or <b>1</b> .
0066	63.17	Additional Data Indicator	Invalid value.
0067	63.18	Volume-Tier Request Indicator	Invalid value.
0070	26	Point of Service PIN Capture Code	Invalid value.
0071	44	Additional Response Data	Invalid length (length subfield).
0082	100	Receiving Institution Identification Code	Invalid value.
0087	39	Response Code	Invalid value.
0088	53	Security-Related Control Information	Invalid value.
0090	12	Time, Local Transaction	Invalid value.
0091	13	Date, Local Transaction	Invalid value.
0092	23	Card Sequence Number	Invalid value.
0094	37	First four digits of Retrieval Reference Number	Invalid value.
0095	37	Retrieval Reference Number	Invalid value.
0096	42	Card Acceptor Identification Code	Invalid value.
0100	100	Receiving Institution Identification Code	Invalid length (length subfield).
0102	45	Track 1 Data	Invalid length.
0104	102	Account Identification 1	Invalid length (length subfield).
0105	60	POS Entry Capability and Merchant Group Code	Invalid value.

Table A-2 Reject Codes, Numeric Sequence (continued)

Code	Field In Error	Field Name	Reject Reason
0106	22	Point of Service Entry Mode Code	Invalid value for Australia cashback transaction.
	35	Track 2 Data	Invalid value for Australia cashback transaction.
	45	Track 1 Data	Invalid value for Australia cashback transaction.
	61.1	Other Amount, Transaction	Invalid value; one or more of the following: <ul style="list-style-type: none"> <li>Amount in field 61.1 shown in field 63.13 as three decimals but doesn't end in <b>zero</b> OR value in any position in field non-numeric (<b>0–9</b>).</li> <li>Amount greater than amount in field 4.</li> </ul>
0107	48 Usage 11	Additional Data – Private Preauthorization request/merchandise credit	Invalid value
0111	103	Account Identification 2	Invalid length (length subfield).
0112	103	Account Identification 2	Invalid value.
0114	63.3	Message Reason Code	Invalid value.
0115	95	Replacement Amount	Invalid value or value greater than amount in field 4.
0116	125	Supporting Information	Invalid value
0118	21	Forwarding Institution Country Code	Invalid value.
0119	68	Receiving Institution Country Code	Invalid value.
0120	69	Settlement Institution Country Code	Invalid value.
0127	44	Additional Response Data	Invalid value
0130	63.6	Chargeback Reduction/Clearing Flags	Invalid value.
0131	119	Settlement Service Data	Invalid length
	119 Usage 1	Client-Calculated IRF	
0132	119	Settlement Service Data	Invalid country code
	119 Usage 1	Client-Calculated IRF	
0133	6	Amount, Cardholder Billing	Invalid value ( amount in field 6 shown in field 63.13 as three decimals but doesn't end in <b>zero</b> ).
0134	28	Amount, Transaction Fee	Invalid value.
0137	123	Length Subfield of Verification Data	Invalid length (length subfield).
0138	63.9	Fraud Data	Invalid value.
0141	63.10	Gateway Merchant Data	Invalid value.



Table A-2 Reject Codes, Numeric Sequence (continued)

Code	Field In Error	Field Name	Reject Reason
0142	14	Date, Expiration	Invalid value on Track 2 read.
	22	POS Entry Mode Code	Invalid value on Track 2 read.
	35	Track 2 Data	Magnetic stripe data missing when field 22 = <b>90</b> or <b>91</b> .
	45	Track 1 Data	Magnetic stripe data missing when field 22 = <b>90</b> or <b>91</b> .
0144	118	Intra-Country Data	Invalid value.
0145	125	Supporting Information	Invalid value.
0146	114	Domestic and Localized Data (TLV Format)	Invalid value in client-calculated IRF field.
	119	Settlement Service Data	
0147	H9 byte 3, bits 2–4	Settlement Flag	Invalid settlement service value in byte 3, bits 2–4.
0148	126.10.1	CVV2 Authorization Request Data	Invalid value in position 1.
0149	44.10	CVV2 Authorization Request Data	Invalid value in CVV2 Result Code—field 44.10.
0150	54	Additional Amounts	Invalid value. One of the following reasons apply: <ul style="list-style-type: none"> <li>Invalid currency code provided.</li> <li>Amount in this field inconsistent with amount in field 62.4.</li> <li>Invalid amount for currency.</li> <li>Tip is wrong currency or too large for total transaction amount.</li> <li>The amount in field 63.13 displayed as three decimals and amount in field 4 does not end in <b>zero</b>; see reject code <b>0009</b>.</li> <li>The amount in field 4 ends in <b>zero</b> and the amount in field 54 is different.</li> </ul>
0151	62	Payment Service fields	Invalid length.
0152	62.1	Authorization Characteristics Indicator	Invalid value.
0153	62.2	Transaction Identifier	Invalid value.
0154	63.11	Reimbursement Attribute	Invalid reimbursement attribute value.
0155	62.7	Purchase Identifier	Invalid value.
	62.11	Multiple Clearing Sequence Number	Invalid value.
	62.12	Multiple Clearing Sequence Count	Invalid value.
0157	63.13	Decimal Position Indicator	Invalid value.
0166	117	National Use	Invalid field length.
0167	117	National Use	Invalid country code.  <b>NOTE:</b> <i>Does not apply to Brazil.</i>

Table A-2 Reject Codes, Numeric Sequence (continued)

Code	Field In Error	Field Name	Reject Reason
0169	43	Card Acceptor Name/Location	Invalid value.
0170	41	Card Acceptor Terminal ID	Invalid value.
0171	73	Date, Action	Invalid date.
0175	126.13	POS Environment	Invalid value.
0180	126.0	Bitmap	Invalid bitmap.
0181	126.1	Customer Name	Invalid field.
0182	126.2	Customer Address	Invalid field.
0183	126.3	Biller Address	Invalid field.
0184	126.4	Biller Telephone Number	Invalid field.
0185	60	Additional POS Information	Invalid value in field 60.8 (positions 9–10) for e-commerce transaction.
0192	55	Integrated Circuit Card (ICC) Related Data	Invalid value.
0193	44.13	CAVV Results Code	Invalid CAVV result code.
0194	104, Usage 2	Transaction-Specific Data	Original credit money transfer; additional sender data length exceeds 50 bytes.
0250	54	Additional Amounts	Field missing.
0251	2	Primary Account Number	Field missing.
0259	H8	Authorization-Only Flags	Field missing.
0260	H9	Message Status Flags	Field missing.
0270	n/a	Message Type Identifier	Field missing (message type ID between header bitmap fields and message data fields).
0274	3	Processing Code	Field missing.
0275	4	Amount, Transaction	Field missing.
0276	7	Transmission Date and Time	Field missing.
0277	11	System Trace Audit Number	Field missing.
0278	12	Time, Local Transaction	Field missing.
0279	13	Date, Local Transaction	Field missing.
0280	14	Date, Expiration	Field missing.
0283	18	Merchant Type	Field missing.
0284	25	POS Condition Code	Field missing.
0285	22	POS Entry Mode Code	Field missing.
0287	32	Acquiring Institution Identification Code	Field missing.
0289	41	Card Acceptor Terminal ID	Field missing.
0291	35	Track 2 Data	Field missing.
0293	38	Authorization Identification Response	Field missing.
0294	39	Response Code	Field missing.

Table A-2 Reject Codes, Numeric Sequence (continued)

Code	Field In Error	Field Name	Reject Reason
0295	52	Personal Identification Number (PIN) Data	Field missing.
0301	59	National Point-of-Service Geographic Data	Length attribute or field missing.
0302	59	National Point-of-Service Geographic Data	Field missing or invalid.
0306	19	Acquiring Institution Country Code	Field missing.
0310	37	Retrieval Reference Number	Field missing.
0311	42	Card Acceptor Identification Code	Field missing.
0312	43	Card Acceptor Name/Location	Field missing.
0313	48	Additional Data, Private	Field missing.  Reject code applicable when field 48 missing in transaction requiring it, as specified in individual field usages.
0314	20	Primary Account Number, Extended, Country Code	Field missing.
0315	49	Currency Code, Transaction	Field missing.
0319	63.1	Network ID Code	Field missing.
0321	70	Network Management Information Code	Field missing.
0322	66	Settlement Code	Field missing.
0323	74	Credits, Number	Field missing.
0324	75	Credits, Reversal Number	Field missing.
0325	76	Debits, Number	Field missing.
0326	77	Debits, Reversal Number	Field missing.
0327	86	Credits, Amount	Field missing.
0328	87	Credits, Reversal Amount	Field missing.
0329	88	Debits, Amount	Field missing.
0330	89	Debits, Reversal Amount	Field missing.
0331	97	Amount, Net Settlement	Field missing.
0333	33	Forwarding Institution Identification Code	Field missing (fraud reporting).
0334	100	Receiving Institution Identification Code	Field missing.
0335	100	Receiving Institution Identification Code	Field missing.
0336	90	Original Data Elements	Field missing.
0341	91	File Update Code	Field missing.
0342	92	File Security Code	Field missing.
0344	101	File Name	Field missing.

Table A-2 Reject Codes, Numeric Sequence (continued)

Code	Field In Error	Field Name	Reject Reason
0345	63.2	Time (Preauth Time Limit)	Field missing.
0346	63.3	Message Reason Code	Field missing.
0360	60	Additional POS Information	Field missing.
0369	134	Visa Discretionary Data	Invalid length.
0370	135	Issuer Discretionary Data	Invalid length.
0371	142	Issuer Script	Invalid length.
0372	143	Issuer Script Results	Invalid length.
0379	44	Additional Response Data	Field missing from response.
0384	53	Security-Related Control Information	Field missing.
0394	102	Account Identification 1	Field missing.
0397	103	Account Identification 2	Field missing (message contains no account number). See Multiple Field Reject Codes table.
0399	127	File Records, Action and Data	Field missing.
0400	Variable		See Multiple Field Reject Codes table.
0401	121	Issuing Institution Identification Code	Field missing.
0451	125	Supporting Information	Field missing.
0452	21	Forwarding Institution Country Code	Field missing.
0453	68	Receiving Institution Country Code	Field missing.
0454	69	Settlement Institution Country Code	Field missing.
0455	33	Forwarding Institution Identification Code	Field missing.
0458	63.8	Visa Acquirer's Business ID	Field missing.
0473	n/a	n/a	Typically associated with V.I.P. format error. Doesn't necessarily imply client error. Contact Visa.
0483	62.1	Payment Service Indicator	Field missing.
	62.2	Transaction Identifier	Field missing.
	125, Usage 2	Supporting Information (TLV Format)—Original Transaction ID Dataset 03 tag 03	Field missing.
0484	63.11	Reimbursement Attribute	Field missing.
0485	63.6	Chargeback Reduction/ Clearing Flags	Field missing.
0486	6	Amount, Cardholder Billing	Field missing in partial preauthorization.
0487	63.13	Decimal Position Indicator	Field missing.
0488	60	Additional POS Information	E-commerce Indicator (positions 9–10) missing.
0489	152	Secondary PIN Block	Field missing in a PIN Change request.

Table A-2 Reject Codes, Numeric Sequence (continued)

Code	Field In Error	Field Name	Reject Reason
0491	143	Issuer Script Results	Field 143 is missing in a reversal.
0492	62.4	Market-Specific Data Identifier	Missing in bill payment (field 3 = <b>50</b> ). Missing in auto-substantiation (field 54 = <b>4S</b> or <b>4T</b> ).
0494	104, Usage 2	Transaction-Specific Data	Field or data missing or invalid.
0497	62.20	Merchant Verification Value	Field missing.
0498	123, Usage 2	Verification Data	Token missing in issuer response.
0499	123, Usage 2	Verification Data	Token invalid in issuer response.
0508	n/a	n/a	Station not signed on.
0509	n/a	n/a	User signed on in Advice-Recovery status. (One acquirer station and one issuer station per processor allowed to recover advices at same time.)
0514	11	System Trace Audit Number	Unsolicited response (value changed in response message).
	32	Acquiring Institution Identification Code	
	37	Retrieval Reference Number	
	41	Card Acceptor Terminal Identification	
	42	Card Acceptor Identification Code	
	63.1	Network Identification Code	
0515	n/a	n/a	Late response.
0517	54	Additional Amounts	Value for account type doesn't match value in field 3 <i>account</i> type. For prepaid transactions only, value for account type not consistent with field 3 <i>transaction</i> type.
0518	n/a	n/a	Undefined reject code sent V.I.P. can also appear in file updates for miscellaneous errors in file update messages. See Multiple Field Reject Codes table.
	61	Other Amounts	Field present when not allowed (attempt to return balance with cash disbursement response in field 61.1). (Network <b>0003</b> only.)
	104	Transaction Description	Incorrect usage of position 1 (not blank) in field 104 usage 2 DSID 71 Tag 01.
0521	35	Track 2 Data	Account number in Track 2 Data doesn't agree with field 2.
0523	48	Additional Data–Private	Submission date or time less than minimum time allowed before transmission date/time (Visa ePay).
0524	H5	Destination Station ID	Destination station in header not <b>zero</b> .
0527	H9	Bit 8 of byte 1 in Message Status Flags	Invalid value.

Table A-2 Reject Codes, Numeric Sequence (continued)

Code	Field In Error	Field Name	Reject Reason
0528	3	Processing Code	U.S. issuer ATM transaction, “from account” type in response does not match corresponding request.  ATM balance inquiry transaction, “from account” type in response does not match corresponding request.
0572	n/a	n/a	BIN invalid for processor submitting message.
0590	39	Response Code	Invalid value (not <b>00</b> or <b>55</b> when it should be).
0591	45	Track 1 Data	Account number in Track 1 Data doesn’t agree with content of field 2, field 102, or field 103.
0592	22	POS Entry Mode Code	POS entry mode code 0x20 (no PIN-entry capability and transaction other than pre-authorized purchase).
	25	POS Condition Code	POS condition code <b>01</b> (customer not present).
			POS condition code <b>08</b> (mail/telephone order).
	52	Personal Identification Number (PIN)	PIN data present when not allowed; fields 22 and 25 indicate card-not-present transaction.
			PIN data present when Message Reason Code—Field 63.3 equal to <b>2108</b> .
			PIN data present when NID is <b>0003</b> and Pre-Auth Purchase Completion message Interlink transaction rejects the message.
			PIN data present when not allowed; field 63.3 indicates card-not-present transaction.
0593	22	POS Entry Mode Code	Field 25 and field 22 not compatible.
	25	POS Condition Code	
0595	61	Other Amounts	Other amount in issuer response not equal to requested amount.
0596	22	POS Entry Mode Code	Field 25 and field 22 not compatible.
	25	POS Condition Code	Field 25 contains <b>05</b> or <b>08</b> , but field 22 not 01x 0 or 00x 0.  Indicates: <ul style="list-style-type: none"> <li>Consistency error: Message for different type of cardholder function than other records in transaction set or,</li> <li>Primary request followed adjustment.</li> </ul>
0597	11, 22, or 25	System Trace Audit Number, POS Entry Mode Code, or POS Condition Code	Consistency error: Multiple transactions—Indicates second financial request for same cardholder function (card number, reference number, and type of request same; trace number different). See Multiple Field Reject Codes table.  Velocity check failed and velocity check qualified.
0598	22	POS Entry Mode Code	Consistency error: Message is primary request or its reversal, but adjustment is processed for transaction set. See Multiple Field Reject Codes table.
	25	POS Condition Code	
0599	H9/data fields	Message Status Flags	See Multiple Field Reject Codes table.

Table A-2 Reject Codes, Numeric Sequence (continued)

Code	Field In Error	Field Name	Reject Reason
<b>0600</b>	2	Primary Account Number	Consistency error: Message account number doesn't match account number in transaction set. See Multiple Field Reject Codes table.
	125	Supporting Information	
<b>0601</b>	H9/data fields	Message Status Flags	See Multiple Field Reject Codes table.
<b>0602</b>	H9/data fields	Message Status Flags	See Multiple Field Reject Codes table.
<b>0603</b>	H9/data fields	Message Status Flags	See Multiple Field Reject Codes table.
<b>0604</b>	H9/data fields	Message Status Flags	See Multiple Field Reject Codes table.
<b>0606</b>	H6	Message Status Flags	Source station not signed on.
<b>0608</b>	22	POS Entry Mode Code	Transaction not preauthorized debit; Field 52—Personal Identification Number PIN Data present. PIN presence not compatible with Field 22—POS Entry Mode Code, which contains 0x80 (PIN pad down).
<b>0609</b>	n/a	n/a	See Multiple Field Reject Codes table.
<b>0610</b>	3 or 18	Processing Code or Merchant Type	First two digits of processing code in field 3 not compatible with MCC in field 18.
<b>0611</b>	22	POS Entry Mode Code	Message contains magnetic stripe data in field 35 or field 45. Presence of stripe data incompatible with field 22, which contains <b>01</b> (manual entry) in positions 1–2.
<b>0613</b>	4	Amount, Transaction	Invalid value for U.S. chargeback.  Canadian-domestic transaction: invalid chargeback value; non-T&E transaction under CAN\$10.
<b>0614</b>	60.8	Mail/Phone/Electronic Commerce and Payment Indicator	Invalid value in bill payment.
<b>0615</b>	37	Retrieval Reference Number	Copy request exceeds 12 months: For POS transactions only, usual time limit to submit RFC messages 12 months from original message date, but for healthcare auto-substantiation RFC messages, time limit 60 months, (five years) from original message date.
<b>0621</b>	53	Security-Related Control Information	<ul style="list-style-type: none"> <li>Client tries to do SDMKE with ZKI in field 53 not <b>01</b> in 0800 request.</li> <li>Single key client tries to do PIN DKE with ZKI in field 53 not <b>01</b> in 0800 request.</li> <li>DEBIT MASTER, DEBIT format client tries to do PINDKE with NMI not <b>0160</b> (MIS) or <b>0161</b> (CAS) in request.</li> <li>DEBIT AGENT, DEBIT format client tries to update PIN keys with NID 0002.</li> </ul>
	70	Network Management Information	DEBIT AGENT, DEBIT format client tries to update PIN keys with NMI not <b>0164</b> (MIS) or <b>0165</b> (CAS).
	63.1	Network ID	The source station and the acquiring identifier/issuing identifier/routing identifier in the request cannot have same PCR.
<b>0622</b>	None	None	Client requesting key exchange doesn't participate in DKE.

Table A-2 Reject Codes, Numeric Sequence (continued)

Code	Field In Error	Field Name	Reject Reason
0624	H9 byte 3, bits 2–4	Settlement Flag	National Net requested but transaction not qualified.
0625	H9 byte 3, bits 2–4	Settlement Flag	National bilateral requested but transaction not qualified.
0626	62.4	Market-Specific Identifier	Invalid value for bill payment.
0627	4	Amount, Transaction	Invalid value in T&E chargeback.  Canadian-domestic transactions: invalid chargeback value; T&E transaction under CAN\$25.
0628	63.8	Visa Acquirer's Business ID	Invalid value (non-numeric).
0629	48, Usage 7a	Additional Data—Private	Invalid value for T&E chargeback usage code (not <b>1</b> or <b>2</b> ).
0631	48, Usage 7a	Additional Data—Private	Invalid value in airline transaction.
0635	18	Merchant Type	Invalid merchant category code for EPS or NSR transaction
0636	18	Merchant Type	Invalid code for the Supermarket Incentive Program (SIP). Field 63.11 must be 4, and field 18 must be 5411 for the SIP.
0637	63.11	Reimbursement Attribute	Field 63.11 = 4 and MCC 5411 and Field 19—Acquiring Inst ID other than U.S./Hong Kong/Macau.  Field 63.11 = 3 and transaction acquired from a non-EPS participating country.
0643	59	National Point-of-Service Geographic Data	Field 59 cannot be less than 10 bytes.  For U.S. acquired 0600 messages with network management information code of <b>880</b> , <b>881</b> , or <b>882</b> , state code should be valid.  Invalid state code for U.S. acquired transaction.  Invalid province code for Canadian acquired transaction.
0644	59	National Point Of Service Geographic Data	Field 59 cannot be less than 10 bytes and 5 digit ZIP code must not contain all <b>zeros</b> or <b>spaces</b> .  Field 59 cannot be less than 14 bytes and 9 digit ZIP code must not contain all <b>zeros</b> or <b>spaces</b> .  5 digit or 9 digit zip code must contain numeric values of ( <b>0–9</b> )
0646	90	Original Data Element	Exception time exceeded
0648	62.15	Requested Payment Service	Invalid value, merchandise return transaction
	63.11	Reimbursement Attribute	Invalid value, merchandise return transaction
0649	63.3	Message Reason Code	Invalid chargeback
0713	48	Additional Data—Private	Invalid first chargeback for split sale (field 48, usage 7a, position 2)



Table A-2 Reject Codes, Numeric Sequence (continued)

Code	Field In Error	Field Name	Reject Reason
0714	125	Supporting Information	Routing Transit Number is missing or does not meet format requirements
0715	125	Supporting Information, Usage 2	In a TLV subfield, the number of bytes in the Value position does not match the number of bytes specified in the Length position.
0720	62.20	Merchant Verification Value (MVV)	Invalid MVV.
0721	63.19	Fee Program Indicator	For a chargeback or representment, the issuer or acquirer did not submit an FPI.
0722	63.3	Message Reason Code	Not permitted for chargebacks, representments, or switch-generated adjustments.
0724	48	Additional Data—Private	Second chargeback not permitted.
0725	119, Usage 3	Settlement Service Data (Usage 3: Colombia Domestic Data)	Invalid value in field 119 settlement data.
0728	none	Dispute financial cannot be submitted for a non-VCR jurisdiction	Country not migrated to VCR.
0729	none	Legacy exception message cannot be submitted by a VCR-eligible country	VCR migrated issuer may not submit legacy exceptions
0733	60	Additional POS Information	Acquirer does not support partial authorization.
0735	4	Amount, Transaction	Partial authorization value in field 4 is greater than the original field 4 transaction amount.
0736	6	Amount, Cardholder Billing	Partial authorization value in field 6 is greater than the original field 6 transaction amount.
0740	4	Amount, Transaction	For B2B settlement match eligible transaction for card with service code AE, authorization amount and clearing amount must match.  Failed authorization tolerance edit.  Adjust clearing amount to match authorization and resubmit clearing message.
0741	4	Amount, Transaction	For B2B settlement match eligible transaction, clearing amount must be less than or equal to Authorization amount.  Failed authorization tolerance edit.  Adjust clearing amount to match authorization and resubmit clearing message.
0752	52	Personal Identification Number (PIN) Data	Consistency error— field 52 (PIN) only allowed in original MIS acquired non-backoffice transaction.

**Table A-2 Reject Codes, Numeric Sequence (continued)**

Code	Field In Error	Field Name	Reject Reason
<b>0753</b>	53	Security-Related Control Information	Consistency error—invalid use of field 53. <ul style="list-style-type: none"> <li>Field 53 present in 0800 request and response message.</li> <li>Field 52 and field 53 present in chargeback/representation message (not merchandise credit).</li> <li>Field 53 present without field 52.</li> <li>Field 52 and field 53 present in other than MIS acquired/originated primary request 01XX/02XX/04XX and transaction group 1, 2, and 3.</li> </ul>
<b>0785</b>	48 usage 39a	VROL case number missing	VROL case number request is zeros, missing, or not numeric.
<b>0823</b>	34	Electronic Commerce Data (TLV Format)	Invalid value: exemption indicator is not <b>0</b> or <b>1</b> .

1. An H means a message header field.

## A.2 STIP Response Defaults for VSDC Transactions

VSDC transactions are routed to the issuer or to STIP depending on the conditions in Field 131, Terminal Verification Results, Field 134, Card Verification Results, and the results of Card Authentication. For each condition, the issuer can specify whether to force-route issuer-available transactions to the issuer. Issuers can also choose STIP responses: approve, decline, or refer. If these responses are not specified in the system files, V.I.P. uses the default values listed in [Table A-3](#). If the STIP response is set to Decline, STIP forces the route-to-issuer default to be Yes.

**Table A-3 VSDC Routing and STIP Response Defaults**

Condition		Force-Route to Issuer Default	STIP Response Default
1	Transaction exceeds floor limit	no	Approve
2	Transaction selected randomly for online processing	no	Approve
3	Cardholder verification failed	yes	Decline
4	Unrecognized CVM	yes	Approve
5	Offline PIN verification failed	yes	Decline
6	PIN entry required and PIN pad not present or not working	yes	Decline
7	PIN entry required, PIN pad present, but PIN not entered	yes	Decline
8	PIN try limit exceeded	yes	Decline
9	Exceeded total, domestic, or international counters	yes	Approve
10	Lower consecutive offline limit exceeded	yes	Approve
11	Upper consecutive offline limit exceeded	yes	Approve

**Table A-3 VSDC Routing and STIP Response Defaults (continued)**

Condition		Force-Route to Issuer Default	STIP Response Default
12	Expired application	yes	Decline
13	Application not yet effective	yes	Decline
14	Issuer authentication failed on last transaction	yes <sup>1</sup>	Approve
15	Static data authentication failed	yes <sup>1</sup>	Decline
16	Offline data authentication not performed	yes <sup>1</sup>	Decline
17	Static data authentication failed on last transaction and was declined offline	yes <sup>1</sup>	Approve
18	Script update succeeded on last transaction	yes <sup>1</sup>	Approve <sup>1</sup>
19	Script update failed on last transaction	yes <sup>1</sup>	Approve
20	Merchant forced transaction online	yes	Decline
21	New card (first use)	yes	Approve
22	Magnetic Stripe Read of Chip Card at Chip Terminal <sup>2</sup>	yes <sup>1</sup>	Approve
23	Last online transaction not completed.	yes	Approve
24	CAM failed and Card Authentication is reliable.	yes <sup>1</sup>	Decline
25	CAM failed and Card Authentication is unreliable.	yes <sup>1</sup>	Decline
26	CAM not performed and Card Authentication is unreliable.	yes <sup>1</sup>	Decline
27	Offline DDA failure	yes <sup>1</sup>	Decline
28	Offline DDA failed on last transaction and was declined offline	yes <sup>1</sup>	Approve

1. Clients cannot modify this default.

2. Condition code **22** is considered for transactions sent by Early and Full data acquirers and is activated based on Field 22—POS Entry Mode Code (**90** or **02**), Field 60.2—Terminal Entry Capability (**5**), and the field 35 or field 45 track data service code (begins with **2** or **6**).

Table A-4 contains the field 39 response code defaults for the Approve, Decline or Refer conditions.

**Table A-4 Field 39 Response Code Defaults for VSDC Approve, Decline, or Refer Conditions**

Condition		STIP Response Code		
		Approve	Decline	Refer
1	Transaction exceeds floor limit	00	05	01
2	Transaction selected randomly for online processing	00	05	01
3	Cardholder verification failed	00	05	01
4	Unrecognized CVM	00	05	01
5	Offline PIN verification failed	00	55	01
6	PIN entry required and PIN pad not present or not working	00	55	01

**Table A-4 Field 39 Response Code Defaults for VSDC Approve, Decline, or Refer Conditions (continued)**

		STIP Response Code		
Condition		Approve	Decline	Refer
7	PIN entry required, PIN pad present, but PIN not entered	00	55	01
8	PIN try limit exceeded	00	75/05 <sup>1</sup>	01
9	Exceeded total, domestic, or international counters	00	05	01
10	Lower consecutive offline limit exceeded	00	05	01
11	Upper consecutive offline limit exceeded	00	05	01
12	Expired application	00	54	01
13	Application not yet effective	00	05	01
14	Issuer authentication failed on last transaction	00	05	01
15	Static data authentication failed	00	05	01
16	Offline data authentication not performed	00	05	01
17	Static data authentication failed on last transaction and was declined offline	00	05	01
18	Script update succeeded on last transaction	00	n/a	n/a
19	Script update failed on last transaction	00	05	01
20	Merchant forced transaction online	00	05	01
21	New card (first use)	00	05	01
22	Magnetic Stripe Read of Chip Card at Chip Terminal	00	05	01
23	Last online transaction not completed.	00	05	01
24	CAM failed and Card Authentication is reliable.	00	05	01
25	CAM failed and Card Authentication is unreliable.	00	05	01
26	CAM not performed and Card Authentication is unreliable.	00	05	01
27	Offline DDA failure	00	05	01
28	Offline DDA failed on last transaction and was declined offline	00	05	01

1. Although V.I.P. converts interim code **75** to code **05**, code **75** is forwarded to issuers in 0120 advices. If an issuer sends the 0110 response with field 39 = **75**, V.I.P. forwards it unchanged to the acquirer. Otherwise, V.I.P. inserts code **05** in field 39 before the response is sent to the acquirer.

# File Maintenance Error Codes

## B

This appendix lists error codes that are used by the system to describe errors in the content of file maintenance messages.

### B.1 Error Code Descriptions

Account linking error codes appear in field 48 usage 1c of an 0322 file update discrepancy advice. These error codes are generated by the account level management platform.

**Table B-1 Account Linking File Maintenance Error Codes**

Error Code	Error Condition
L2	Field 127.L3, link indicator is invalid
L3	Field 127.L3, unlink indicator is invalid
L4	Field 127.L3, replaced account number is specified but link indicator and unlink indicator are spaces
L6	Field 127.L3, link indicator and unlink indicator are not spaces
L7	Field 127.L3, replaced account number is invalid
L8	Field 127.L3, replaced account number is not in an eligible account range for this issuer
LA	Field 127.L3, invalid deletion of primary account from link group
LB	Field 127.L3, invalid link group ID
LC	Field 127.L3, account exists in a different link group
LD	Field 127.L3, primary account indicator must be supplied
LE	Field 127.L3, invalid link group type
N1	Field 127.L3, linking account from a different country
N2	Field 127.L3, invalid action code
N3	Field 127.L3, invalid group code
N4	Field 127.L3, invalid primary card indicator
N5	Field 127.L3, account number exists with a different sender/sub-sender
N6	Field 127.L3, invalid change request
N7	Field 127.L3, invalid link; attempt to link to multiple account

**Table B-1 Account Linking File Maintenance Error Codes (continued)**

<b>Error Code</b>	<b>Error Condition</b>
<b>N8</b>	Field 127.L3, primary card and replaced card are the same
<b>N9</b>	Field 127.L3, cyclic link; attempt to link replacement card with older card in replacement chain
<b>NA</b>	Field 127.L3, same card present in another spend-assessed group
<b>NB</b>	Field 127.L3, duplicate change record
<b>NC</b>	Field 127.L3, duplicate delete record
<b>ND</b>	Field 127.L3, add and delete record for same account in the same file
<b>NE</b>	Field 127.L3, invalid product ID
<b>NF</b>	Field 127.L3, invalid CMF product ID
<b>NG</b>	Field 127.L3, invalid issuer BID linking  <b>NOTE:</b> <i>This reject reason code is used when there is an attempt to link accounts that are from different issuers</i>
<b>NH</b>	Field 127.L3, invalid cross product category link
<b>NI</b>	Field 127.L3, product platform does not match account range platform
<b>NJ</b>	Field 127.L3, invalid add/change/delete of a small business primary card
<b>WL</b>	Field 127.L3, link already present  <b>NOTE:</b> <i>This is a warning code, not an error code.</i>

Error codes appear in field 48 of an 0310 or 0312 response message. In most cases of file-related error, the VIC replies to the file update or file inquiry by sending back an 0310 or 0312 response or an 0322 file update discrepancy advice that contains:

- An error response code 06 in field 39.
- An error code in field 48 of the response.

These file error codes are listed in [Table B-2](#).

In addition to a list of file error codes, [Table B-2](#) includes the name of the field or subfield in error and a brief description of the error condition. (See Chapter 3 and Chapter 4 for details on fields edits.)

**Table B-2 Error Codes**

Error Code	Error Condition
<b>0312</b>	Field 43 positions 1–25 (card acceptor name) must not be all <b>blanks</b> ; otherwise, VisaNet Integrated Payment (V.I.P.) returns the transaction with this error code in the 0312 response message.
	Field 101—File Name is invalid. Name must be A2, E2, M9, P2, or R2.
	Field 101—File Name is invalid. Name must be E3 or E4.
<b>0530</b>	Field 101—File Name is invalid
	Field 101—File Name is invalid. Name must be V.CH.EXP or V.CH.PVV.
	Field 101—File Name is invalid. Name must be A2, E2, E3, E4, M9, P2, or R2.
<b>0532</b>	Length of issuing institution ID is invalid.
<b>0565</b>	No record in file — PAN or PAN reference ID not found.
<b>0566</b>	Record already on file. The cardholder account number or MCFS key specified for an add exists in the file.
<b>0567</b>	The file handler has encountered a file or file access problem.
<b>0568</b>	Field 101—File Name is <b>VM</b> and the file update code contains a code other than <b>1, 3, or 5</b>
	Field 91 in an 0300 or 0302 request contains a code other than <b>1, 2, 3, or 5</b> .
	Field 91 in an 0110 response contains a code other than <b>3 or 4</b> (issued as an Auto-CDB file update error code).
<b>0570</b>	The account number (field 2) has an invalid check digit.
<b>0571</b>	Invalid account number. The account number does not fall within the range of account numbers used by card issuers.
<b>0572</b>	The source authorization center is not the center responsible for this cardholder data.
<b>0574</b>	Purge Date (field 73) month is not <b>01–12</b> .
<b>0575</b>	Purge Date (field 73) is invalid for one of these reasons: <ul style="list-style-type: none"> <li>• In an add or change, the date is missing.</li> <li>• Date has expired.</li> <li>• Date is present in a delete.</li> </ul>
	Field 127.E1—Action Code contains an invalid code. Codes: <b>04, 05, 07, 11, 41, and 43</b> .

Table B-2 Error Codes (continued)

Error Code	Error Condition
<b>0577</b>	One of the following: <ul style="list-style-type: none"> <li>Region Coding (field 127E.2) contains an invalid code.</li> <li>For file name = E2 through E4, codes: <b>0</b> through <b>9</b>, <b>A</b> through <b>F</b>, and <b>X</b> through <b>Z</b>.</li> <li>Region Coding includes zero in combination with one or more nonzero codes.</li> </ul>
<b>0578</b>	Region Coding (field 127E.2) is spaces when Action Code is <b>04</b> , <b>07</b> , <b>41</b> , or <b>43</b> .
<b>0579</b>	Special processing code and designated action code is specified.
<b>0580</b>	Special processing code and designated action code are unspecified.
<b>0582</b>	The Algorithm Identifier (field 127P.1) is not <b>01</b> or <b>04</b> .
<b>0583</b>	The PIN Verification Key Index (field 127P.1) is not a value between <b>1</b> and <b>6</b> .
<b>0584</b>	The PVV, PIN offset, or PVV/offset (in field 127P.1) is not numeric.
<b>0585</b>	An exception record cannot be updated by the issuer because the record is from Mastercard.
<b>0586</b>	The country code in field 20 is invalid.  PPCS: Field 42, field 43, and field 62.20 are not allowed when field 127.PF has a stop code value of <b>R3</b> (add or replace).
<b>0587</b>	The issuer exception record cannot be updated.
<b>0588</b>	Field 127 TLV format error.
<b>0589</b>	Field 127.PF is missing.
<b>0590</b>	Field 62.2 is missing. This field is required in deletions and replacements.
<b>0591</b>	Field 19 is missing. This field is required.
<b>0592</b>	The 2-byte tag value "DF11" is missing. This field is required in additions and replacements.  Tag DF11 is not present in Portfolio File Stop-Payment transactions or an invalid type of stop-order value is used in tag DF11..
<b>0650</b>	Field 127E.1—Action Code is invalid for one of these reasons. <ul style="list-style-type: none"> <li>The code is not <b>01</b>, <b>04</b>, <b>05</b>, <b>07</b>, <b>11</b>, <b>41</b>, <b>43</b>, <b>A1</b> through <b>A9</b>, <b>XA</b>, or <b>XD</b>.</li> <li>The code is <b>01</b> in a Visa Electron account record.</li> </ul> Action Code is inconsistent with Field 39—Response Code in the authorization response message (Auto-CDB).
<b>0653</b>	Field 127R.1—Risk Level is invalid for one of these reasons: <ul style="list-style-type: none"> <li>The code is not <b>A</b>, <b>B</b>, <b>C</b>, or <b>D</b>.</li> <li>In an add, the field is blank.</li> <li>When changed, lower risk level is not the next lower code (for example, <b>D</b> cannot be changed to <b>B</b> or <b>A</b>).</li> </ul>
<b>0658</b>	Field 127R.6—Travel Activity Limit is invalid. <sup>1</sup> (Issuer available)
<b>0659</b>	Field 127R.7—Travel Activity Limit is invalid. <sup>1</sup> (Issuer unavailable)
<b>0660</b>	Field 127R.8—Lodging Activity Limit is invalid. <sup>1</sup> (Issuer available)
<b>0661</b>	Field 127R.9—Lodging Activity Limit is invalid. <sup>1</sup> (Issuer unavailable)
<b>0662</b>	Field 127R.10—Auto Rental Activity Limit is invalid. <sup>1</sup> (Issuer available)
<b>0663</b>	Field 127R.10—Auto Rental Activity Limit is invalid. <sup>1</sup> (Issuer unavailable)
<b>0664</b>	Field 127R.12—Restaurant Activity Limit is invalid. <sup>1</sup> (Issuer available)



Table B-2 Error Codes (continued)

Error Code	Error Condition
<b>0665</b>	Field 127R.13—Restaurant Activity Limit is invalid. <sup>1</sup> (Issuer unavailable)
<b>0666</b>	Field 127R.14—Mail/Telephone Activity Limit is invalid. <sup>1</sup> (Issuer available)
<b>0667</b>	Field 127R.15—Mail/Telephone Activity Limit is invalid. <sup>1</sup> (Issuer unavailable)
<b>0668</b>	Field 127R.16—Risky Purchase Activity Limit is invalid. <sup>1</sup> (Issuer available)
<b>0669</b>	Field 127R.17—Risky Purchase Activity Limit is invalid. <sup>1</sup> (Issuer unavailable)
<b>0670</b>	Field 127R.18—Total Purchase Activity Limit is invalid. <sup>1</sup> (Issuer available)
<b>0671</b>	Field 127R.19—Total Purchase Activity Limit is invalid. <sup>1</sup> (Issuer unavailable)
<b>0672</b>	Field 127R.20—Total Cash Activity Limit is invalid. <sup>1</sup> (Issuer available)
<b>0673</b>	Field 127R.21—Total Cash Activity Limit is invalid. <sup>1</sup> (Issuer unavailable)
<b>0674</b>	Field 127R.22—ATM Cash Activity Limit is invalid. <sup>1</sup> (Issuer available)
<b>0675</b>	Field 127R.23—ATM Cash Activity Limit is invalid. <sup>1</sup> (Issuer unavailable)
<b>0676</b>	Field 127 invalid issuer available amount 10
<b>0677</b>	Field 127 invalid issuer unavailable amount 10
<b>0678</b>	Field 127 invalid issuer available limit 11
<b>0679</b>	Field 127 invalid issuer unavailable limit 11
<b>0680</b>	Field 127 invalid issuer available limit 12
<b>0681</b>	Field 127 invalid issuer unavailable limit 12
<b>0682</b>	The length of field 101 (File Name) is not 2.
<b>0683</b>	The BIN for this account does not participate in the Risk-level File. Participation is set by a flag in CORE.
<b>0684</b>	BIN does not participate in the service.
<b>0699</b>	In an update, the length of field 127 is less than the minimum or more than the maximum length allowed, based on the subfield requirements for the File Name specified.
<b>0704</b>	Record deleted (escalation update)
<b>0705</b>	No longer a pickup (escalation update)
<b>0706</b>	No cash or noncash refresh amount on add
<b>0707</b>	Effective time error on update
<b>0708</b>	The account number length is invalid for the BIN.
<b>0709</b>	The Increment or decrement update is outdated.
<b>0710</b>	Restricted Card List (RCL) update for non-Mastercard account
<b>0711</b>	The telecode itself or its length is invalid.
<b>0741</b>	Field 127.L1, Dataset ID 6A, Tag DF20 does not contain account open date
<b>0742</b>	Field 127.L1, Dataset ID 6A, Tag DF20 contains an invalid date format or <b>999999</b>
<b>0743</b>	Field 127.L1, Dataset ID 6A, Tag DF21 does not contain the sender ID, or, Field 127.L3, Dataset ID 6A, Tag DF21 does not contain the sender ID
<b>0744</b>	Field 127.L1, Dataset ID 6A, Tag DF21 contains an invalid format or all <b>zeros</b> , or, Field 127.L3, Dataset ID 6A, Tag DF21 contains an invalid format or all <b>zeros</b>

Table B-2 Error Codes (continued)

Error Code	Error Condition
0745	Field 62.23 is missing
0746	Field 62.23 is not alphanumeric
0747	Field 62.24 is missing
0748	Field 62.24 is not alphanumeric
0749	PAN FM request sent without replacement expiry date
0750	Field format error
0751	Account has additional tokens not provided
0752	Issuer not participating
0753	Issuer provisions token
0754	Token must be unique
0755	Field 2 missing or invalid
0756	Already in requested status
0757	Token missing or invalid
0758	Information mismatch
0759	Invalid add
0760	Unavailable for token maintenance
0761	Token unsupported function
0762	Token edit reject
0763	Token invalid source
0765	Token invalid change
0766	No token in the token vault
0767	Field 2 is a token
0768	Token expiration date invalid
0769	Token not inactive
0771	Replacement PAN has invalid account length or invalid check digit.
0772	PAN and replacement PAN match: PAN expiry change request required.
0773	Replacement PAN already tokenized.
0799	Non device based token type
0800	Field 127M.1 contains an invalid record type.
0801	The length of field 127 in an 0300 request is invalid.
0802	Invalid use in an 0300 request (both field 41 and field 42 are present).
0803	Field 127M.2 contains an invalid merchant category code.
0804	Field 127M.3 contains an invalid vendor code.
0805	Field 127M.3 contains an invalid postal code.
0806	Invalid field 41 or field 42 supplied.
0808	Field 127M.2 contains an invalid replacement terminal ID.
0809	Field 127 all <b>spaces</b> in an 0300 request

**Table B-2 Error Codes (continued)**

<b>Error Code</b>	<b>Error Condition</b>
<b>0810</b>	Field 43 is missing.
<b>0811</b>	Not all subfields in field 43 are present.
<b>0812</b>	Invalid country code.
<b>0813</b>	Field 59 length is missing but field 59 data is supplied.
<b>0814</b>	Field 59 data is missing but field 59 length is supplied.
<b>0815</b>	Field 59 length is invalid.
<b>0816</b>	State code is invalid or missing.
<b>0817</b>	Invalid county code.
<b>0818</b>	Postal code is missing.
<b>0819</b>	Province code is invalid or missing.
<b>0820</b>	V updated not allowed when BIN keys are set for U service.
<b>0821</b>	Invalid or missing data.
<b>1017</b>	PPCS-Invalid Payment facilitator ID
<b>1018</b>	PPCS-Invalid Sub-Merchant ID
<b>1019</b>	PPCS-Missing fields — Payment facilitator ID or Sub-Merchant ID
<b>1024</b>	The cardholder's trusted list does not include the merchant
<b>1025</b>	The merchant identifier value is ineligible for Visa Trusted Listing
<b>1026</b>	Issuer does not participate in Visa Trusted Listing
<b>1027</b>	Issuer data format invalid

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# GMT Conversion

C

This appendix explains how to convert GMT (Greenwich mean time) to a local date and time. The following figure contains a world map with international time zones, indicating global time zones and their demarcation lines. The map makes it easy to find out the time zone of a location and to figure out what time it is anywhere in the world. This information is helpful if a center must contact another center directly by telephone or telex.

## C.1 Converting GMT to Local Time and Date

To convert GMT to your local time and date, locate your local time zone on the figure titled "International Time Zones." Starting with GMT, add or subtract according to the number in your local time zone. The following examples illustrate how to calculate back and forward from current GMT.

In the first example, the target location is one calendar day behind the current GMT, requiring backward calculation.

### EXAMPLE

*Calculating back from current GMT:*

*Suppose you want to contact a client on the West Coast of the United States. The map indicates -8 for this area. If GMT is 2400, subtract eight hours to determine the local time on the West Coast of the United States. Keep in mind that time zones with negative numbers are one calendar day behind the GMT date.*

The next example illustrates a forward calculation where the GMT day remains the same.

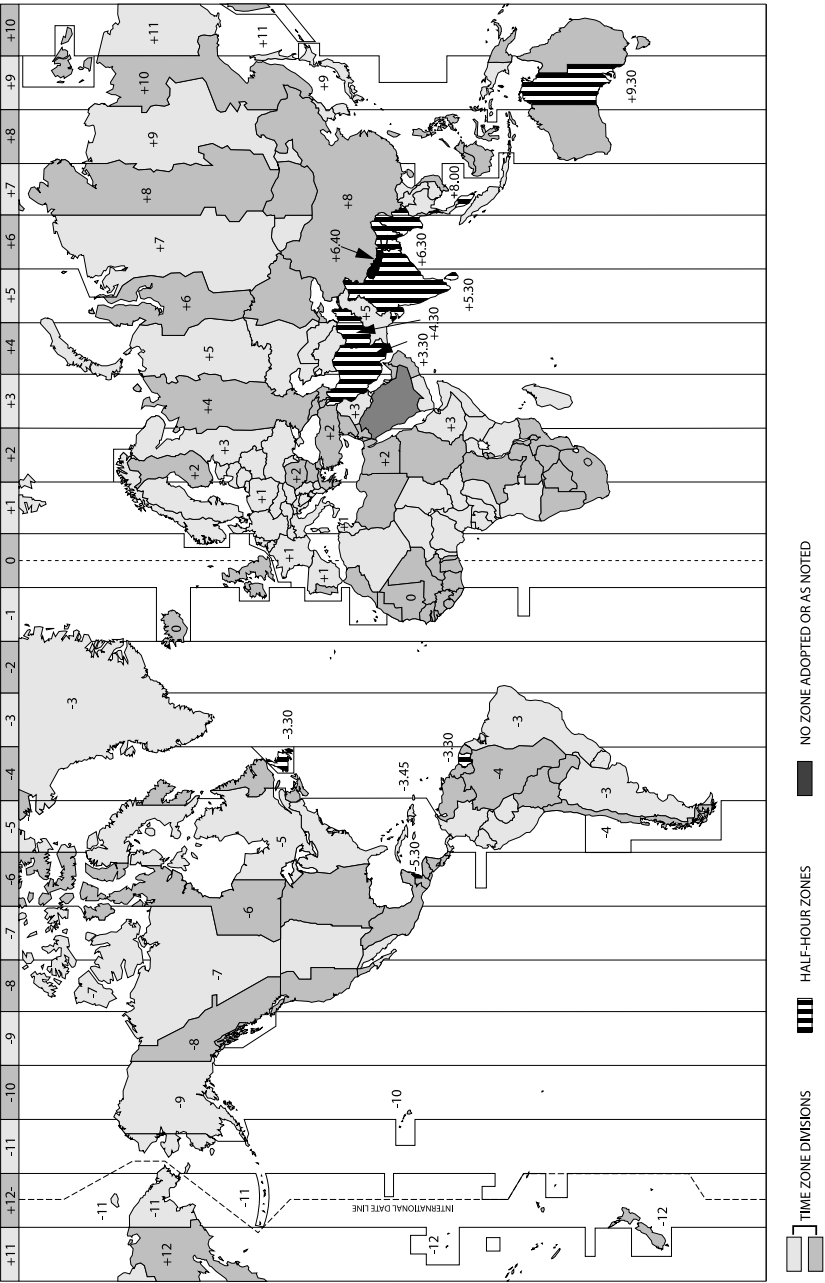
### EXAMPLE

*Calculating forward from current GMT:*

*If you want to contact a client in Egypt, the map indicates +2 for this country. If GMT is 2400, add two hours to get the local time in Egypt. This time is in the same calendar day as the GMT date.*

**NOTE**  
The map does not reflect the time changes resulting from DST.

**Figure C-1      International Time Zones**



# Country and Currency Codes

D

This appendix contains the combined country and currency codes used for VisaNet Integrated Payment (V.I.P.) messages. The codes are listed in alphabetical order by country name.

- Field 19—Acquiring Institution Country Code
- Field 20—PAN Extended Country Code
- Field 69—Settlement Institution Country Code (not used in Authorization Only)
- Field 119—Settlement Service Data (not used in Authorization Only)

The alpha codes are used in Field 43—Card Acceptor Name/Location.

The currency codes are used in the following fields:

- Field 49—Currency, Transaction
- Field 50—Currency Code, Settlement (not used in Authorization Only)
- Field 51—Currency Code, Cardholder Billing

The currency codes reflect ISO 4217 with the following exceptions:

- ISO 4217 codes not supported by V.I.P.:
  - 020, Andorra Peseta (Andorra)
- Codes supported by V.I.P. but not in ISO 4217:
  - 226, Ekwede Birr (Equatorial)
  - 365, Iran Airline Rate (Iran)
  - 737, Sudan Airline Rate (Sudan)

## NOTE

*The country/territory names used in the following Country and Currency Code table reflect the ISO 3166-1 Country code short name. Not all ISO 3166-1 codes are supported by Visa.*

## D.1 Currency to Country Cross-Reference

**Table D-1    Numeric Currency Code to Country Name Cross-Reference**

ISO Numeric Currency Code	ISO Country/Territory Name
008	Albania
012	Algeria
032	Argentina
036	Australia

**Table D-1 Numeric Currency Code to Country Name Cross-Reference (continued)**

<b>ISO Numeric Currency Code</b>	<b>ISO Country/Territory Name</b>
<b>036</b>	Christmas Island
<b>036</b>	Cocos (Keeling) Islands (the)
<b>036</b>	Heard Island and McDonald Islands
<b>036</b>	Kiribati
<b>036</b>	Nauru
<b>036</b>	Norfolk Island
<b>036</b>	Tuvalu
<b>044</b>	Bahamas (the)
<b>048</b>	Bahrain
<b>050</b>	Bangladesh
<b>051</b>	Armenia
<b>052</b>	Barbados
<b>060</b>	Bermuda
<b>064</b> and <b>356</b>	Bhutan
<b>068</b>	Bolivia (Plurinational State of)
<b>072</b>	Botswana
<b>084</b>	Belize
<b>090</b>	Solomon Islands
<b>096</b>	Brunei Darussalam
<b>104</b>	Myanmar
<b>108</b>	Burundi
<b>116</b>	Cambodia
<b>124</b>	Canada
<b>132</b>	Cabo Verde
<b>136</b>	Cayman Islands (the)
<b>144</b>	Sri Lanka
<b>152</b>	Chile
<b>156</b>	China
<b>170</b>	Colombia
<b>174</b>	Comoros (the)
<b>188</b>	Costa Rica
<b>191</b>	Croatia
<b>192</b>	Cuba
<b>203</b>	Czechia
<b>208</b>	Denmark
<b>208</b>	Faroe Islands (the)
<b>208</b>	Greenland
<b>214</b>	Dominican Republic (the)



**Table D-1 Numeric Currency Code to Country Name Cross-Reference (continued)**

<b>ISO Numeric Currency Code</b>	<b>ISO Country/Territory Name</b>
<b>230</b>	Ethiopia
<b>232</b>	Eritrea
<b>238</b>	Falkland Islands (the) [Malvinas]
<b>242</b>	Fiji
<b>262</b>	Djibouti
<b>270</b>	Gambia (the)
<b>292</b>	Gibraltar
<b>320</b>	Guatemala
<b>324</b>	Guinea
<b>328</b>	Guyana
<b>332</b>	Haiti
<b>340</b>	Honduras
<b>344</b>	Hong Kong
<b>348</b>	Hungary
<b>352</b>	Iceland
<b>356 and 064</b>	Bhutan
<b>356</b>	India
<b>360</b>	Indonesia
<b>364</b>	Iran (Islamic Republic of)
<b>368</b>	Iraq
<b>376</b>	Israel
<b>388</b>	Jamaica
<b>392</b>	Japan
<b>398</b>	Kazakhstan
<b>400</b>	Jordan
<b>404</b>	Kenya
<b>408</b>	Korea (the Democratic People's Republic of)
<b>410</b>	Korea (the Republic of)
<b>414</b>	Kuwait
<b>417</b>	Kyrgyzstan
<b>418</b>	Lao People's Democratic Republic (the)
<b>422</b>	Lebanon
<b>426 and 710</b>	Lesotho
<b>430</b>	Liberia
<b>434</b>	Libya
<b>446</b>	Macao
<b>454</b>	Malawi
<b>458</b>	Malaysia

**Table D-1 Numeric Currency Code to Country Name Cross-Reference (continued)**

<b>ISO Numeric Currency Code</b>	<b>ISO Country/Territory Name</b>
<b>462</b>	Maldives
<b>929</b>	Mauritania
<b>480</b>	Mauritius
<b>484</b>	Mexico
<b>496</b>	Mongolia
<b>498</b>	Moldova (the Republic of)
<b>504</b>	Morocco
<b>504</b>	Western Sahara
<b>512</b>	Oman
<b>516</b>	Namibia
<b>524</b>	Nepal
<b>532</b>	Curaçao
<b>532</b>	Netherlands (the)
<b>532</b>	Sint Maarten (Dutch part)
<b>533</b>	Aruba
<b>548</b>	Vanuatu
<b>554</b>	Cook Islands (the)
<b>554</b>	New Zealand
<b>554</b>	Niue
<b>554</b>	Pitcairn
<b>554</b>	Tokelau
<b>558</b>	Nicaragua
<b>566</b>	Nigeria
N/A	Antarctica
<b>578</b>	Bouvet Island
<b>578</b>	Norway
<b>578</b>	Svalbard and Jan Mayen
<b>586</b>	Pakistan
<b>590</b>	Panama
<b>598</b>	Papua New Guinea
<b>600</b>	Paraguay
<b>604</b>	Peru
<b>608</b>	Philippines (the)
<b>624</b>	Guinea-Bissau
<b>634</b>	Qatar
<b>643</b>	Russian Federation (the)
<b>646</b>	Rwanda
<b>654</b>	Saint Helena, Ascension and Tristan da Cunha

**Table D-1 Numeric Currency Code to Country Name Cross-Reference (continued)**

<b>ISO Numeric Currency Code</b>	<b>ISO Country/Territory Name</b>
<b>663</b>	Saint Martin (French part)
<b>930</b>	Sao Tome and Principe
<b>682</b>	Saudi Arabia
<b>690</b>	Seychelles
<b>694</b>	Sierra Leone
<b>702</b>	Singapore
<b>704</b>	Viet Nam
<b>706</b>	Somalia
<b>710 and 426</b>	Lesotho
<b>710</b> (primary)	Namibia
<b>710</b>	South Africa
<b>728</b>	South Sudan
<b>748</b>	Eswatini
<b>752</b>	Sweden
<b>756</b>	Liechtenstein
<b>756</b>	Switzerland
<b>760</b>	Syrian Arab Republic (the)
<b>764</b>	Thailand
<b>776</b>	Tonga
<b>780</b>	Trinidad and Tobago
<b>784</b>	United Arab Emirates (the)
<b>788</b>	Tunisia
<b>800</b>	Uganda
<b>807</b>	North Macedonia
<b>818</b>	Egypt
<b>826</b>	South Georgia and the South Sandwich Islands
<b>826</b>	United Kingdom of Great Britain and Northern Ireland (the)
<b>834</b>	Tanzania, the United Republic of
<b>840</b>	American Samoa
<b>840</b>	Bonaire, Sint Eustatius and Saba
<b>840</b>	British Indian Ocean Territory (the)
<b>840</b>	Virgin Islands (British)
<b>840</b>	Ecuador
<b>840</b>	El Salvador
<b>840</b>	Guam
<b>840</b>	Marshall Islands (the)
<b>840</b>	Micronesia (Federated States of)
<b>840</b>	Northern Mariana Islands (the)

**Table D-1 Numeric Currency Code to Country Name Cross-Reference (continued)**

<b>ISO Numeric Currency Code</b>	<b>ISO Country/Territory Name</b>
<b>840</b>	Palau
<b>840</b>	Puerto Rico
<b>840</b>	Timor-Leste
<b>840</b>	Turks and Caicos Islands (the)
<b>840</b>	United States of America (the)
<b>840</b>	United States Minor Outlying Islands (the)
<b>840</b>	Virgin Islands (U.S.)
<b>840</b>	Palestine, State of
<b>858</b>	Uruguay
<b>860</b>	Uzbekistan
<b>882</b>	Samoa
<b>886</b>	Yemen
<b>894 and 967</b>	Zambia
<b>901</b>	Taiwan (Province of China)
<b>932</b>	Zimbabwe
<b>933</b>	Belarus
<b>934</b>	Turkmenistan
<b>936</b>	Ghana
<b>928</b>	Venezuela (Bolivarian Republic of)
<b>938</b>	Sudan (the)
<b>941</b>	Serbia
<b>943</b>	Mozambique
<b>944</b>	Azerbaijan
<b>946</b>	Romania
<b>949</b>	Turkey
<b>950</b>	Cameroon
<b>950</b>	Central African Republic (the)
<b>950</b>	Chad
<b>950</b>	Congo (the)
<b>950</b>	Equatorial Guinea
<b>950</b>	Gabon
<b>951</b>	Anguilla
<b>951</b>	Antigua and Barbuda
<b>951</b>	Dominica
<b>951</b>	Grenada
<b>951</b>	Montserrat
<b>951</b>	Saint Kitts and Nevis
<b>951</b>	Saint Lucia

**Table D-1 Numeric Currency Code to Country Name Cross-Reference (continued)**

<b>ISO Numeric Currency Code</b>	<b>ISO Country/Territory Name</b>
<b>951</b>	Saint Vincent and the Grenadines
<b>952</b>	Benin
<b>952</b>	Burkina Faso
<b>952</b>	Côte d'Ivoire
<b>952</b>	Mali
<b>952</b>	Niger (the)
<b>952</b>	Senegal
<b>952</b>	Togo
<b>953</b>	French Polynesia
<b>953</b>	New Caledonia
<b>953</b>	Wallis and Futuna
<b>967 and 894</b>	Zambia
<b>968</b>	Suriname
<b>969</b>	Madagascar
<b>971</b>	Afghanistan
<b>972</b>	Tajikistan
<b>973</b>	Angola
<b>975</b>	Bulgaria
<b>976</b>	Congo (the Democratic Republic of the)
<b>977</b>	Bosnia and Herzegovina
<b>978</b>	Cyprus
<b>978</b>	Estonia
<b>978</b>	European Union
<b>978</b>	Guadeloupe
<b>978</b>	Holy See (the)
<b>978</b>	Latvia
<b>978</b>	Lithuania
<b>978</b>	Malta
<b>978</b>	Martinique
<b>978</b>	Mayotte
<b>978</b>	Monaco
<b>978</b>	Portugal
<b>978</b>	Réunion
<b>978</b>	Saint Pierre and Miquelon
<b>978</b>	San Marino
<b>978</b>	United Nations Interim Administration Mission in Kosovo (UNMIK)
<b>980</b>	Ukraine

**Table D-1 Numeric Currency Code to Country Name Cross-Reference (continued)**

ISO Numeric Currency Code	ISO Country/Territory Name
981	Georgia
985	Poland
986	Brazil

## D.2 Country and Currency Codes

### NOTE

The country/territory names used in the following Country and Currency Code table reflect the ISO 3166–1 Country code short name. Not all ISO 3166–1 codes are supported by Visa. A superscript *S* following the currency name indicates that it is a settlement currency.

**Table D-2 Country and Currency Codes**

ISO Country/Territory Name	ISO Alpha Country (2-char.) Code	ISO Alpha Country (3-char.) Code	ISO Numeric Country Code	ISO Currency Name	Default ISO Numeric Currency Code	ISO Alpha Currency Code	ISO Numeric Currency Code	ISO Minor Units
Afghanistan	AF	AFG	004	Afghani	971	AFN	971	2
Albania	AL	ALB	008	Lek	008	ALL	008	2
Algeria	DZ	DZA	012	Algerian Dinar	012	DZD	012	2
American Samoa	AS	ASM	016	U.S. Dollar <sup>S</sup>	840	USD	840	2
Andorra	AD	AND	020	Euro <sup>S</sup>	978	EUR	978	2
Angola	AO	AGO	024	Kwanza	973	AOA	973	2
Anguilla	AI	AIA	660	E. Caribbean Dollar	951	XCD	951	2
Antarctica	AQ	ATA	010	No Universal Currency	N/A	N/A	N/A	N/A
Antigua and Barbuda	AG	ATG	028	E. Caribbean Dollar	951	XCD	951	2
Argentina	AR	ARG	032	Argentine Peso	032	ARS	032	2
Armenia	AM	ARM	051	Armenian Dram	051	AMD	051	2
Aruba	AW	ABW	533	Aruban Guilder	533	AWG	533	2
Australia	AU	AUS	036	Australian Dollar <sup>S</sup>	036	AUD	036	2
Austria	AT	AUT	040	Euro <sup>S</sup>	978	EUR	978	2
Azerbaijan	AZ	AZE	031	Azerbaijan Manat	944	AZN	944	2
Bahamas (the)	BS	BHS	044	Bahamian Dollar	044	BSD	044	2
Bahrain	BH	BHR	048	Bahraini Dinar	048	BHD	048	3
Bangladesh	BD	BGD	050	Taka	050	BDT	050	2
Barbados	BB	BRB	052	Barbados Dollar	052	BBD	052	2
Belarus	BY	BLR	112	Belarussian Ruble	933	BYN	933	2
Belgium	BE	BEL	056	Euro <sup>S</sup>	978	EUR	978	2
Belize	BZ	BLZ	084	Belize Dollar	084	BZD	084	2

Table D-2 Country and Currency Codes (continued)

ISO Country/Territory Name	ISO Alpha Country (2-char.) Code	ISO Alpha Country (3-char.) Code	ISO Numeric Country Code	ISO Currency Name	Default ISO Numeric Currency Code	ISO Alpha Currency Code	ISO Numeric Currency Code	ISO Minor Units
Benin	BJ	BEN	204	CFA Franc BCEAO	952	XOF	952	0
Bermuda	BM	BMU	060	Bermudian Dollar	060	BMD	060	2
Bhutan	BT	BTN	064	Bhutan Ngultrum	064	BTN	064	2
				Indian Rupee <sup>S</sup>	356	INR	356	2
Bolivia (Plurinational State of)	BO	BOL	068	Boliviano	068	BOB	068	2
Bonaire, Sint Eustatius and Saba	BQ	BES	535	U.S. Dollar <sup>S</sup>	840	USD	840	2
Bosnia and Herzegovina	BA	BIH	070	Convertible Mark	977	BAM	977	2
Botswana	BW	BWA	072	Pula	072	BWP	072	2
Bouvet Island	BV	BVT	074	Norwegian Krone <sup>S</sup>	578	NOK	578	2
Brazil	BR	BRA	076	Brazilian Real <sup>S</sup>	986	BRL	986	2
British Indian Ocean Territory (the)	IO	IOT	086	U.S. Dollar <sup>S</sup>	840	USD	840	2
Virgin Islands (British)	VG	VGB	092	U.S. Dollar <sup>S</sup>	840	USD	840	2
Brunei Darussalam	BN	BRN	096	Brunei Dollar	096	BND	096	2
Bulgaria	BG	BGR	100	Bulgarian Lev	975	BGN	975	2
Burkina Faso	BF	BFA	854	CFA Franc BCEAO	952	XOF	952	0
Burundi	BI	BDI	108	Burundi Franc	108	BIF	108	0
Cambodia	KH	KHM	116	Riel	116	KHR	116	2
Cameroon	CM	CMR	120	CFA Franc BEAC	950	XAF	950	0
Canada	CA	CAN	124	Canadian Dollar <sup>S</sup>	124	CAD	124	2
Cabo Verde	CV	CPV	132	Cape Verde Escudo	132	CVE	132	2
Cayman Islands (the)	KY	CYM	136	Cayman Islands Dollar	136	KYD	136	2
Central African Republic (the)	CF	CAF	140	CFA Franc BEAC	950	XAF	950	0
Chad	TD	TCD	148	CFA Franc BEAC	950	XAF	950	0
Chile	CL	CHL	152	Chilean Peso	152	CLP	152	0
China	CN	CHN	156	Yuan Renminbi	156	CNY	156	2
Christmas Island	CX	CXR	162	Australian Dollar <sup>S</sup>	036	AUD	036	2
Cocos (Keeling) Islands (the)	CC	CCK	166	Australian Dollar <sup>S</sup>	036	AUD	036	2
Colombia	CO	COL	170	Colombian Peso	170	COP	170	2

Table D-2 Country and Currency Codes (continued)

ISO Country/Territory Name	ISO Alpha Country (2-char.) Code	ISO Alpha Country (3-char.) Code	ISO Numeric Country Code	ISO Currency Name	Default ISO Numeric Currency Code	ISO Alpha Currency Code	ISO Numeric Currency Code	ISO Minor Units
Comoros (the)	KM	COM	174	Comoro Franc	174	KMF	174	0
Congo (the)	CG	COG	178	CFA Franc BEAC	950	XAF	950	0
Cook Islands (the)	CK	COK	184	New Zealand Dollar <sup>S</sup>	554	NZD	554	2
Costa Rica	CR	CRI	188	Costa Rican Colon	188	CRC	188	2
Côte d'Ivoire	CI	CIV	384	CFA Franc BCEAO	952	XOF	952	0
Croatia	HR	HRV	191	Croatian Kuna	191	HRK	191	2
Cuba	CU	CUB	192	Cuban Peso	192	CUP	192	2
Curaçao	CW	CUW	531	Netherlands Antillian Guilder	532	ANG	532	2
Cyprus	CY	CYP	196	Euro <sup>S</sup>	978	EUR	978	2
Czechia	CZ	CZE	203	Czech Koruna <sup>S</sup>	203	CZK	203	2
Congo (the Democratic Republic of the)	CD	COD	180	Franc Congolais (formerly New Zaire)	976	CDF	976	2
Denmark	DK	DNK	208	Danish Krone <sup>S</sup>	208	DKK	208	2
Djibouti	DJ	DJI	262	Djibouti Franc	262	DJF	262	0
Dominica	DM	DMA	212	E. Caribbean Dollar	951	XCD	951	2
Dominican Republic (the)	DO	DOM	214	Dominican Peso	214	DOP	214	2
Ecuador	EC	ECU	218	U.S. Dollar <sup>S</sup>	840	USD	840	2
Egypt	EG	EGY	818	Egyptian Pound	818	EGP	818	2
El Salvador	SV	SLV	222	U.S. Dollar <sup>S</sup>	840	USD	840	2
Equatorial Guinea	GQ	GNQ	226	CFA Franc BEAC	950	XAF	950	0
Eritrea	ER	ERI	232	Eritrean Nakfa	232	ERN	232	2
Estonia	EE	EST	233	Euro <sup>S</sup>	978	EUR	978	2
Ethiopia	ET	ETH	231	Ethiopian Birr	230	ETB	230	2
European Union	n/a	n/a	n/a	Euro <sup>S</sup>	978	EUR	978	2
Faroe Islands (the)	FO	FRO	234	Danish Krone <sup>S</sup>	208	DKK	208	2
Falkland Islands (the) [Malvinas]	FK	FLK	238	Falkland Islands Pound	238	FKP	238	2
Fiji	FJ	FJI	242	Fiji Dollar	242	FJD	242	2
Finland	FI	FIN	246	Euro <sup>S</sup>	978	EUR	978	2
France	FR	FRA	250	Euro <sup>S</sup>	978	EUR	978	2
French Guiana	GF	GUF	254	Euro <sup>S</sup>	978	EUR	978	2
French Polynesia	PF	PYF	258	CFP Franc	953	XPF	953	0



Table D-2 Country and Currency Codes (continued)

ISO Country/Territory Name	ISO Alpha Country (2-char.) Code	ISO Alpha Country (3-char.) Code	ISO Numeric Country Code	ISO Currency Name	Default ISO Numeric Currency Code	ISO Alpha Currency Code	ISO Numeric Currency Code	ISO Minor Units
French Southern Territory (the)	TF	ATF	260	Euro <sup>S</sup>	978	EUR	978	2
Gabon	GA	GAB	266	CFA Franc BEAC	950	XAF	950	0
Gambia (the)	GM	GMB	270	Dalasi	270	GMD	270	2
Georgia	GE	GEO	268	Lari	981	GEL	981	2
Germany	DE	DEU	276	Euro <sup>S</sup>	978	EUR	978	2
Ghana	GH	GHA	288	Cedi	936	GHS	936	2
Gibraltar	GI	GIB	292	Gibraltar Pound	292	GIP	292	2
Greece	GR	GRC	300	Euro <sup>S</sup>	978	EUR	978	2
Greenland	GL	GRL	304	Danish Krone <sup>S</sup>	208	DKK	208	2
Grenada	GD	GRD	308	E. Caribbean Dollar	951	XCD	951	2
Guadeloupe	GP	GLP	312	Euro <sup>S</sup>	978	EUR	978	2
Guam	GU	GUM	316	U.S. Dollar <sup>S</sup>	840	USD	840	2
Guatemala	GT	GTM	320	Quetzal	320	GTQ	320	2
Guinea	GN	GIN	324	Guinea Franc	324	GNF	324	0
Guinea-Bissau	GW	GNB	624	Guinea-Bissau Peso	624	GWP	624	2
Guyana	GY	GUY	328	Guyana Dollar	328	GYD	328	2
Haiti	HT	HTI	332	Gourde	332	HTG	332	2
Heard Island and McDonald Islands	HM	HMD	334	Australian Dollar <sup>S</sup>	036	AUD	036	2
Holy See (the)	VA	VAT	336	Euro <sup>S</sup>	978	EUR	978	2
Honduras	HN	HND	340	Lempira	340	HNL	340	2
Hong Kong	HK	HKG	344	Hong Kong Dollar <sup>S</sup>	344	HKD	344	2
Hungary	HU	HUN	348	Forint	348	HUF	348	2
Iceland	IS	ISL	352	Iceland Krona	352	ISK	352	2
India	IN	IND	356	Indian Rupee <sup>S</sup>	356	INR	356	2
Indonesia	ID	IDN	360	Rupiah	360	IDR	360	2
Iran (Islamic Republic of)	IR	IRN	364	Iranian Rial	364	IRR	364	2
Iraq	IQ	IRQ	368	Iraqi Dinar	368	IQD	368	3
Ireland	IE	IRL	372	Euro <sup>S</sup>	978	EUR	978	2
Israel	IL	ISR	376	New Israeli Shequel	376	ILS	376	2
Italy	IT	ITA	380	Euro <sup>S</sup>	978	EUR	978	2
Jamaica	JM	JAM	388	Jamaican Dollar	388	JMD	388	2
Japan	JP	JPN	392	Yen <sup>S</sup>	392	JPY	392	0
Jordan	JO	JOR	400	Jordanian Dinar	400	JOD	400	3

Table D-2 Country and Currency Codes (continued)

ISO Country/Territory Name	ISO Alpha Country (2-char.) Code	ISO Alpha Country (3-char.) Code	ISO Numeric Country Code	ISO Currency Name	Default ISO Numeric Currency Code	ISO Alpha Currency Code	ISO Numeric Currency Code	ISO Minor Units
Kazakhstan	KZ	KAZ	398	Tenge	398	KZT	398	2
Kenya	KE	KEN	404	Kenyan Shilling	404	KES	404	2
Kiribati	KI	KIR	296	Australian Dollar <sup>S</sup>	036	AUD	036	2
Korea (the Democratic People's Republic of)	KP	PRK	408	North Korean Won	408	KPW	408	2
Korea (the Republic of)	KR	KOR	410	Won	410	KRW	410	0
Kuwait	KW	KWT	414	Kuwaiti Dinar	414	KWD	414	3
Kyrgyzstan	KG	KGZ	417	Som	417	KGS	417	2
Lao People's Democratic Republic (the)	LA	LAO	418	Kip	418	LAK	418	2
Latvia	LV	LVA	428	Euro <sup>S</sup>	978	EUR	978	2
Lebanon	LB	LBN	422	Lebanese Pound	422	LBP	422	2
Lesotho	LS	LSO	426	Lesotho Loti	426	LSL	426	2
				Rand <sup>S</sup>	710	ZAR	710	2
Liberia	LR	LBR	430	Liberian Dollar	430	LRD	430	2
Libya	LY	LBY	434	Libyan Dinar	434	LYD	434	3
Liechtenstein	LI	LIE	438	Swiss Franc <sup>S</sup>	756	CHF	756	2
Lithuania	LT	LTU	440	Euro <sup>S</sup>	978	EUR	978	2
Luxembourg	LU	LUX	442	Euro <sup>S</sup>	978	EUR	978	2
Macao	MO	MAC	446	Pataca	446	MOP	446	2
North Macedonia	MK	MKD	807	Denar	807	MKD	807	2
Madagascar	MG	MDG	450	Malagasy Ariary	969	MGA	969	2
Malawi	MW	MWI	454	Malawi Kwacha	454	MWK	454	2
Malaysia	MY	MYS	458	Malaysian Ringgit <sup>S</sup>	458	MYR	458	2
Maldives	MV	MDV	462	Rufiyaa	462	MVR	462	2
Mali	ML	MLI	466	CFA Franc BCEAO	952	XOF	952	0
Malta	MT	MLT	470	Euro <sup>S</sup>	978	EUR	978	2
Marshall Islands (the)	MH	MHL	584	U.S. Dollar <sup>S</sup>	840	USD	840	2
Martinique	MQ	MTQ	474	Euro <sup>S</sup>	978	EUR	978	2
Mauritania <sup>1</sup>	MR	MRT	478	Ouguiya	929	MRU	929	2
Mauritius	MU	MUS	480	Mauritius Rupee	480	MUR	480	2
Mayotte	YT	MYT	175	Euro <sup>S</sup>	978	EUR	978	2

Table D-2 Country and Currency Codes (continued)

ISO Country/Territory Name	ISO Alpha Country (2-char.) Code	ISO Alpha Country (3-char.) Code	ISO Numeric Country Code	ISO Currency Name	Default ISO Numeric Currency Code	ISO Alpha Currency Code	ISO Numeric Currency Code	ISO Minor Units
Mexico	MX	MEX	484	Mexican Peso <sup>S</sup>	484	MXN	484	2
Micronesia (Federated States of)	FM	FSM	583	U.S. Dollar <sup>S</sup>	840	USD	840	2
Moldova (the Republic of)	MD	MDA	498	Moldovan Leu	498	MDL	498	2
Monaco	MC	MCO	492	Euro <sup>S</sup>	978	EUR	978	2
Mongolia	MN	MNG	496	Tugrik	496	MNT	496	2
Montenegro	ME	MNE	499	Euro <sup>S</sup>	978	EUR	978	2
Montserrat	MS	MSR	500	E. Caribbean Dollar	951	XCD	951	2
Morocco	MA	MAR	504	Moroccan Dirham	504	MAD	504	2
Mozambique	MZ	MOZ	508	Mozambique Metical	943	MZN	943	2
Myanmar	MM	MMR	104	Kyat	104	MMK	104	2
Namibia	NA	NAM	516	Namibia Dollar	516	NAD	516	2
				Rand <sup>S</sup>	710	ZAR	710	2
Nauru	NR	NRU	520	Australian Dollar <sup>S</sup>	036	AUD	036	2
Nepal	NP	NPL	524	Nepalese Rupee	524	NPR	524	2
Netherlands (the)	NL	NLD	528	Euro <sup>S</sup>	978	EUR	978	2
New Caledonia	NC	NCL	540	CFP Franc	953	XPF	953	0
New Zealand	NZ	NZL	554	New Zealand Dollar <sup>S</sup>	554	NZD	554	2
Nicaragua	NI	NIC	558	Cordoba Oro	558	NIO	558	2
Niger (the)	NE	NER	562	CFA Franc BCEAO	952	XOF	952	0
Nigeria	NG	NGA	566	Naira	566	NGN	566	2
Niue	NU	NIU	570	New Zealand Dollar <sup>S</sup>	554	NZD	554	2
Norfolk Island	NF	NFK	574	Australian Dollar <sup>S</sup>	036	AUD	036	2
Northern Mariana Islands (the)	MP	MNP	580	U.S. Dollar <sup>S</sup>	840	USD	840	2
Norway	NO	NOR	578	Norwegian Krone <sup>S</sup>	578	NOK	578	2
Oman	OM	OMN	512	Rial Omani	512	OMR	512	3
Pakistan	PK	PAK	586	Pakistan Rupee	586	PKR	586	2
Palau	PW	PLW	585	U.S. Dollar <sup>S</sup>	840	USD	840	2
Palestine, State of	PS	PSE	275	U.S. Dollar <sup>S</sup>	840	USD	840	2
Panama	PA	PAN	591	Balboa	590	PAB	590	2
Papua New Guinea	PG	PNG	598	Kina	598	PGK	598	2

Table D-2 Country and Currency Codes (continued)

ISO Country/Territory Name	ISO Alpha Country (2-char.) Code	ISO Alpha Country (3-char.) Code	ISO Numeric Country Code	ISO Currency Name	Default ISO Numeric Currency Code	ISO Alpha Currency Code	ISO Numeric Currency Code	ISO Minor Units
Paraguay	PY	PRY	600	Guarani	600	PYG	600	0
Peru	PE	PER	604	Sol	604	PEN	604	2
Philippines (the)	PH	PHL	608	Philippine Peso	608	PHP	608	2
Pitcairn	PN	PCN	612	New Zealand Dollar <sup>S</sup>	554	NZD	554	2
Poland	PL	POL	616	Zloty <sup>S</sup>	985	PLN	985	2
Portugal	PT	PRT	620	Euro <sup>S</sup>	978	EUR	978	2
Puerto Rico	PR	PRI	630	U.S. Dollar <sup>S</sup>	840	USD	840	2
Qatar	QA	QAT	634	Qatari Rial	634	QAR	634	2
Réunion	RE	REU	638	Euro <sup>S</sup>	978	EUR	978	2
Romania	RO	ROU	642	Leu	946	RON	946	2
Russian Federation (the)	RU	RUS	643	Russian Ruble <sup>S</sup>	643	RUB	643	2
Rwanda	RW	RWA	646	Rwanda Franc	646	RWF	646	0
Samoa	WS	WSM	882	Tala	882	WST	882	2
San Marino	SM	SMR	674	Euro <sup>S</sup>	978	EUR	978	2
Sao Tome and Principe <sup>2</sup>	ST	STP	678	Dobra	930	STN	930	2
Saudi Arabia	SA	SAU	682	Saudi Riyal <sup>S</sup>	682	SAR	682	2
Senegal	SN	SEN	686	CFA Franc BCEAO	952	XOF	952	0
Serbia	RS	SRB	688	Serbian Dinar	941	RSD	941	2
Seychelles	SC	SYC	690	Seychelles Rupee	690	SCR	690	2
Sierra Leone	SL	SLE	694	Leone	694	SLL	694	2
Singapore	SG	SGP	702	Singapore Dollar <sup>S</sup>	702	SGD	702	2
Sint Maarten (Dutch part)	SX	SXM	534	Netherlands Antillian Guilder	532	ANG	532	2
Slovakia	SK	SVK	703	Euro <sup>S</sup>	978	EUR	978	2
Slovenia	SI	SVN	705	Euro <sup>S</sup>	978	EUR	978	2
Solomon Islands	SB	SLB	090	Solomon Islands Dollar	090	SBD	090	2
Somalia	SO	SOM	706	Somali Shilling	706	SOS	706	2
South Africa	ZA	ZAF	710	Rand <sup>S</sup>	710	ZAR	710	2
South Georgia and the South Sandwich Islands	GS	SGS	239	Pound Sterling <sup>S</sup>	826	GBP	826	2
South Sudan	SS	SSD	728	South Sudanese Pound	728	SSP	728	2
Spain	ES	ESP	724	Euro <sup>S</sup>	978	EUR	978	2

Table D-2 Country and Currency Codes (continued)

ISO Country/Territory Name	ISO Alpha Country (2-char.) Code	ISO Alpha Country (3-char.) Code	ISO Numeric Country Code	ISO Currency Name	Default ISO Numeric Currency Code	ISO Alpha Currency Code	ISO Numeric Currency Code	ISO Minor Units
Sri Lanka	LK	LKA	144	Sri Lanka Rupee	144	LKR	144	2
Saint Helena, Ascension and Tristan da Cunha	SH	SHN	654	St. Helena Pound	654	SHP	654	2
Saint Kitts and Nevis	KN	KNA	659	E. Caribbean Dollar	951	XCD	951	2
Saint Lucia	LC	LCA	662	E. Caribbean Dollar	951	XCD	951	2
Saint Martin (French part)	MF	MAF	663	Euro <sup>S</sup>	978	EUR	978	2
Saint Pierre and Miquelon	PM	SPM	666	Euro <sup>S</sup>	978	EUR	978	2
Saint Vincent and the Grenadines	VC	VCT	670	E. Caribbean Dollar	951	XCD	951	2
Sudan (the)	SD	SDN	729	Sudanese Pound	938	SDG	938	2
Suriname	SR	SUR	740	Surinam Dollar	968	SRD	968	2
Svalbard and Jan Mayen	SJ	SJM	744	Norwegian Krone <sup>S</sup>	578	NOK	578	2
Eswatini	SZ	SWZ	748	Lilangeni	748	SZL	748	2
Sweden	SE	SWE	752	Swedish Krona <sup>S</sup>	752	SEK	752	2
Switzerland	CH	CHE	756	Swiss Franc <sup>S</sup>	756	CHF	756	2
Syrian Arab Republic (the)	SY	SYR	760	Syrian Pound	760	SYP	760	2
Taiwan (Province of China)	TW	TWN	158	New Taiwan Dollar	901	TWD	901	2
Tajikistan	TJ	TJK	762	Somoni	972	TJS	972	2
Tanzania, the United Republic of	TZ	TZA	834	Tanzanian Shilling	834	TZS	834	2
Thailand	TH	THA	764	Baht <sup>S</sup>	764	THB	764	2
Timor-Leste	TL	TLS	626	U.S. Dollar <sup>S</sup>	840	USD	840	2
Togo	TG	TGO	768	CFA Franc BCEAO	952	XOF	952	0
Tokelau	TK	TKL	772	New Zealand Dollar <sup>S</sup>	554	NZD	554	2
Tonga	TO	TON	776	Pa'anga	776	TOP	776	2
Trinidad and Tobago	TT	TTO	780	Trinidad and Tobago Dollar	780	TTD	780	2
Tunisia	TN	TUN	788	Tunisian Dinar	788	TND	788	3
Turkey	TR	TUR	792	Turkish Lira <sup>S</sup>	949	TRY	949	2
Turkmenistan	TM	TKM	795	Manat	934	TMT	934	2

Table D-2 Country and Currency Codes (continued)

ISO Country/Territory Name	ISO Alpha Country (2-char.) Code	ISO Alpha Country (3-char.) Code	ISO Numeric Country Code	ISO Currency Name	Default ISO Numeric Currency Code	ISO Alpha Currency Code	ISO Numeric Currency Code	ISO Minor Units
Turks and Caicos Islands (the)	TC	TCA	796	U.S. Dollar <sup>S</sup>	840	USD	840	2
Tuvalu	TV	TUV	798	Australian Dollar <sup>S</sup>	036	AUD	036	2
Uganda	UG	UGA	800	Uganda Shilling	800	UGX	800	0
Ukraine	UA	UKR	804	Ukrainian Hryvnia	980	UAH	980	2
United Arab Emirates (the)	AE	ARE	784	U.A.E. Dirham	784	AED	784	2
United Kingdom of Great Britain and Northern Ireland (the)	GB	GBR	826	Pound Sterling <sup>S</sup>	826	GBP	826	2
United Nations Interim Administration Mission in Kosovo	QZ	QZZ	900	Euro <sup>S</sup>	978	EUR	978	2
United States of America (the)	US	USA	840	U.S. Dollar <sup>S</sup>	840	USD	840	2
United States Minor Outlying Islands (the)	UM	UMI	581	U.S. Dollar <sup>S</sup>	840	USD	840	2
Virgin Islands (U.S.)	VI	VIR	850	U.S. Dollar <sup>S</sup>	840	USD	840	2
Uruguay	UY	URY	858	Peso Uruguayo	858	UYU	858	2
Uzbekistan	UZ	UZB	860	Uzbekistan Sum	860	UZS	860	2
Vanuatu	VU	VUT	548	Vatu	548	VUV	548	0
Venezuela (Bolivarian Republic of)	VE	VEN	862	Sovereign Bolivar	928	VES	928	2
Viet Nam	VN	VNM	704	Dong	704	VND	704	0
Wallis and Futuna	WF	WLF	876	CFP Franc	953	XPF	953	0
Western Sahara	EH	ESH	732	Moroccan Dirham	504	MAD	504	2
Yemen	YE	YEM	887	Yemeni Rial	886	YER	886	2
Zambia <sup>3</sup>	ZM	ZMB	894	Zambian Kwacha	967	ZMW	967	2
Zimbabwe	ZW	ZWE	716	Zimbabwe Dollar	932	ZWL	932	2

1. ISO Alpha Currency Code **MRO** and ISO Numeric Currency Code **478** is allowed until 30 June 2018 for originals. It is allowed until 28 February 2019 for exceptions.
2. ISO Alpha Currency Code **STD** and ISO Numeric Currency Code **678** is allowed until 30 June 2018 for originals. It is allowed until 28 February 2019 for exceptions.
3. Currency Code **894** was allowed until 30 June 2013 for originals. It was allowed until 31 Dec 2013 for exceptions.

# Chargeback Reduction Service Return Reason Codes

**E**

Chargeback Reduction Service is not applicable for Authorization-only clients.

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# Batch File Maintenance

# F

Batch file maintenance can be used to change a large number of records in the user-maintained files at the VIC. Online file maintenance is limited to the center associated with the account number to be updated. For example, a Processor Control Record (PCR) can update an account number only if it owns the associated issuing identifier or if it is a third-party processor of the associated issuing or acquiring identifier.

## F.1 Batch File Maintenance

The following sections contain information about maintaining the CDB and MCFS files at Visa.

## F.2 Effective Date/Time for Records

V.I.P. uses the effective time of each update to prevent the most current data associated with an account from being overlaid by older data. The effective time is a Greenwich mean date and time (GMT).

For an online update, V.I.P. assigns the effective time, which is the system time (expressed as GMT) when V.I.P. processes the update.

For a batch update, the client assigns the effective time (also expressed as GMT). Often this field contains the date when the set of account data to be updated was created by the client system.

V.I.P. uses the effective time to prioritize multiple updates to the same record. The question of priority arises when an issuer center provides account records to be updated through the batch process and also updates one or more of these records online before the batch update is loaded into V.I.P.

## F.3 Cardholder Database Files

This section describes making updates to these CDB files:

- [Address Verification File Detail](#)
- [Time-Based dCVV2 Participation](#)
- [PIN Verification File Detail](#)
- [PIN Verification File \(P2\)](#)
- [PIN Verification File with PAN Card Sequence Number \(P3\)](#)

- [Exception File Detail \(File Type E2\)](#)
- [Risk-Level File Detail](#)

Although the example file formats and record layouts in this section are for illustration only, clients must ensure that the data sent to Visa follows the edits that are present in the information provided. Clients that send batch data to Visa, for the Cardholder Database (CDB) and the Merchant Central File Service (MCFS), must coordinate batch requests through their account managers.

### F.3.1 Header Record

The header record for Cardholder Database updates has the same format, regardless of which CDB file is being updated (for example, Address Verification, PIN Verification, Exception, Risk Level). See [Table F-1](#).

**Table F-1 Cardholder Database File Header**

Field Name	Bytes	Length	Type	Content Description and Requirements
Record Type	1	1	A	This value is a constant, <b>H</b> .
Filler	2	1	AN	Spaces.
Filler	3–8	6	AN	Content must be <b>000000</b> .
Filler	9	1	AN	Spaces.
Authorization Center ID	10–13	4	N	A 4-digit ID assigned to the center by Visa (PCR).
Processing Type	14	1	A	This value is a constant, <b>U</b> (update).
Effective Date	15–22	8	AN	The GMT date in <i>mm/dd/yy</i> format.
Filler	23	1	AN	Spaces.
Effective Time	24–31	8	AN	The GMT in <i>hh:mm:ss</i> format.
Filler	32–34	3	AN	Spaces.
Message Format	35	1	AN	This value is a constant, <b>2</b> .
Filler	36–200	165	AN	Spaces.

### F.3.2 Detail Record

The detail record of CDB files has 200 bytes. The format of bytes 1 through 55 is the same. The format of bytes 56 through 200 varies according to file type.

**Table F-2 Layout of Cardholder Database Files Detail Record**

Bytes 1–2	Bytes 3–55	Bytes 56–200
File Type/Format (identifies the CDB file to be updated)	Account Identification (identifies the account)	Data Specific to File Type

#### F.3.2.1 Address Verification File (A2)

[Table F-3](#) describes the content of the 200-byte detail record that is used to update the Address Verification File. Although this record allows a purge date to be assigned

to address verification data, it is recommended that an “nonexpiring” expiration date of 999900 be used whenever possible.

**Table F-3 Address Verification File Detail**

Field Name	Bytes	Length	Type	Content Description and Requirements
File Type	1–2	2	AN	The file to be updated: A2 = Address Verification Update.
File Update Code	3	1	AN	The three codes are: <b>1</b> = Add <b>2</b> = Change <b>3</b> = Delete
Primary Account Number Length	4–5	2	N	The number of digits or characters in the account number. The information must be right-justified and zero-filled.
Primary Account Number (PAN)	6–33	28	AN	If the value is numeric, it must be 5 through 28 digits, right-justified and zero-filled. If the value is alphanumeric, it must be 5 through 14 characters, left-justified and space-filled. The value must be a number that is allowed for the issuer. It must match the number encoded on the magnetic stripe of the card.
Purge Date	34–39	6	AN	If the File Update Code is <b>1</b> or <b>2</b> , the value must be a date in yy/mm/dd format or 999900 (Do not purge). If the File Update Code is <b>3</b> , the value must be spaces.
Filler	40–55	16	N	The content of this field must be zeros.
Postal Code	56–64	9	AN	The cardholder's 9- or 5-digit U.S. ZIP code. If the File Update Code is <b>1</b> or <b>2</b> , the postal code is required in this field. If the value is 5 digits, the field must be left-justified and space-filled. If the File Update Code is <b>3</b> , the value must be spaces.
Address Verification Value	65–69	5	AN	The first five numeric characters in the cardholder's address. If the File Update Code is <b>1</b> or <b>2</b> , the address verification value is required in this field. If the File Update Code is <b>3</b> , the value must be spaces.
Filler	70–200	131	AN	Spaces.

### F.3.2.2 PIN Verification File (P2)

Table F-4 describes the content of the 200-byte detail record that is used to update the PIN Verification File.

**Table F-4 PIN Verification File Detail**

Field Name	Bytes	Length	Type	Content Description and Requirements
Field Type	1–2	2	AN	The file to be updated: P2 = PIN Verification File

**Table F-4 PIN Verification File Detail (continued)**

File Update Code	3	1	AN	The four codes are: <b>1</b> = Add <b>2</b> = Change <b>3</b> = Delete <b>4</b> = Replace
Primary Account Number Length	4–5	2	N	The number of digits in the account number. The information must be right-justified and zero-filled
Primary Account Number (PAN)	6–33	28	AN	If the value is numeric, it must be 5 through 28 digits, right-justified and zero-filled. If the value is alphanumeric, it must be 5 through 14 characters, left-justified and space-filled. The value must be a PAN for the issuer and must match the number encoded on the magnetic stripe of the card.
Purge Date	34–39	6	AN	If the File Update Code is <b>1</b> or <b>2</b> , the value must be a date in <i>yy/mm/dd</i> format or <b>999900</b> (Do not purge). If the File Update Code is <b>3</b> , the value must be <b>spaces</b> .
Filler	40–55	16	N	The content of this field must be <b>zeros</b> .
PIN Verif. Data	56–62	7	AN	<p>If File Update Code is <b>1</b> or <b>2</b>, PIN verification data is required in this field. If File Update Code is <b>3</b>, the value must be spaces.</p> <p>For PVV:  bytes 56 and 57 = Algorithm ID 01  bytes 58 = PVK1 (values 1 through 6)  bytes 59 through 62 = PVV  bytes 63 through 70 = spaces (hex'40')</p> <p>For IBM PIN Offset:  bytes 56 and 57 = Algorithm ID 04  bytes 58 = PVKI (value = 1)  bytes 59 through 70 = IBM PIN Offset ( unused bytes must be spaces or hex '40')</p> <p>Example:  478930 = F4F7F8F9F3F0<b>4040404040</b></p>
Algorithm ID	56–57	2	AN	
PVK1	58	1	AN	
PVV or Offset	59–70	12	AN	
Filler	71–200	138	AN	Spaces.

**F.3.2.3 PIN Verification File With PAN Card Sequence Number (P3)****Table F-5 PIN Verification File with PAN Card Sequence Number (P3)**

Field Name	Bytes	Length	Type	Content Description and Requirements
Field Type	1–2	2	AN	The file to be updated: <b>P3</b> = PIN Verification File with PAN Card Sequence Number

**Table F-5 PIN Verification File with PAN Card Sequence Number (P3) (continued)**

File Update Code	3	1	AN	The four codes are: <b>1</b> = Add <b>2</b> = Change <b>3</b> = Delete <b>4</b> = Replace
Primary Account Number Length	4–5	2	N	The number of digits in the account number. The information must be right-justified and zero-filled
Primary Account Number (PAN)	6–33	28	AN	If the value is numeric, it must be 5 through 28 digits, right-justified and zero-filled. If the value is alphanumeric, it must be 5 through 14 characters, left-justified and space-filled. The value must be a PAN for the issuer and must match the number encoded on the magnetic stripe of the card.
Purge Date	34–39	6	AN	If the File Update Code is <b>1</b> or <b>2</b> , the value must be a date in <i>yy/mm/dd</i> format or <b>999900</b> (Do not purge). If the File Update Code is <b>3</b> , the value must be <b>spaces</b> .
Filler	40–55	16	N	The content of this field must be <b>zeros</b> .
PIN Verif. Data	56–62	7	AN	<p>If File Update Code is <b>1</b> or <b>2</b>, PIN verification data is required in this field. If File Update Code is <b>3</b>, the value must be spaces.</p> <p>For PVV:  bytes 56 and 57 = Algorithm ID 01  bytes 58 = PVK1 (values 1 through 6)  bytes 59 through 62 = PVV  bytes 63 through 70 = spaces (hex'40')</p> <p>For IBM PIN Offset:  bytes 56 and 57 = Algorithm ID 04  bytes 58 = PVKI (value = 1)  bytes 59 through 70 = IBM PIN Offset (unused bytes must be spaces or hex '40')</p> <p>Example:  478930 = F4F7F8F9F3F0<b>4040404040</b></p>
Algorithm ID	56–57	2	AN	
PVK1	58	1	AN	
PVV or Offset	59–70	12	AN	
Card Sequence Number	71–74	4	Hex	This field is mandatory for P3 file type.  Example:  8 = 00000008  22 = 00000016
Filler	75–200	126	AN	Spaces.

**F.3.2.4 Exception File (E2)**

Table F-6 describes the detail record format for File Type E2.

**Table F-6 Exception File Detail (File Type E2)**

Field Name	Bytes	Length	Type	Content Description and Requirements
File Type	1–2	2	AN	The file to be updated: E2 = Exception File
File Update Code	3	1	N	The three codes are: <b>1</b> = Add <b>2</b> = Change <b>3</b> = Delete
Primary Account Number Length	4–5	2	N	The number of digits or characters in the account number. The information must be right-justified and zero-filled.
Primary Account Number (PAN)	6–33	28	AN	If the value is numeric, it must be 5 through 28 digits, right-justified and zero-filled. If the value is alphanumeric, it must be 5 through 14 characters, left-justified and space-filled. The value must be a number that is allowed for the issuer. The value must match the number encoded on the magnetic stripe of the card.
Purge Date	34–39	6	AN	If the File Update Code is <b>1</b> or <b>2</b> , must be a date in <i>yy/mm/dd</i> format or <b>999900</b> . If the File Update Code is <b>3</b> , the value must be spaces.
Filler	40–55	16	N	The content of this field must be zeros.
Action Code	56–57	2	AN	If the File Update Code is <b>1</b> or <b>2</b> , the value must be one of the codes listed in the field description of field 127E.1 in Chapter 4 of this manual. If the File Update Code is <b>3</b> , the value must be spaces.
Region	58–66	9	AN	If the File Update Code is <b>1</b> or <b>2</b> and the Action Code is a pickup code, the requirements for the entry must match those for field 127E.2 in Chapter 4 of this manual. If the File Update Code is <b>3</b> , or if the Action Code is not a pickup code, the value must be spaces.
Filler	67–200	134	AN	Spaces.

**F.3.2.5 Risk-Level File (R2)**

Table F-7 describes the detail record for updating the Risk-Level File. A risk-level specification is required in each add and change. The daily spending and activity limits are supplied as needed.

**Table F-7 Risk-Level File Detail**

Field Name	Bytes	Length	Type	Content Description and Requirements
File Type	1–2	2	AN	Indicates the file to be updated: R2 = Risk Level

**Table F-7 Risk-Level File Detail (continued)**

Field Name	Bytes	Length	Type	Content Description and Requirements
File Update Code	3	1	N	The three codes are: <b>1</b> = Add <b>2</b> = Change <b>3</b> = Delete
Primary Account Number Length	4–5	2	N	The number of digits or characters in the account number. The information must be right-justified and zero-filled.
Primary Account Number (PAN)	6–33	28	AN	If the value is numeric, it must be 5 through 28 digits, right-justified and zero-filled. If the value is alphanumeric, it must be 5 through 14 characters, left-justified and space-filled.
Purge Date	34–39	6	AN	If the File Update Code is 1 or 2, the value must be a date in yy/mm/dd format or 999900 (Do not purge). If the File Update Code is 3, the value must be spaces.
Filler	40–55	16	N	The content of this field must be zeros.
Risk Level	56	1	A	The Cardholder risk level: <ul style="list-style-type: none"> <li>• "A" indicates the lowest risk level</li> <li>• "B", "C", or "D" indicate higher risk levels</li> </ul> Use "C" if the issuer does not participate in risk level processing.
<b>Bytes 57 through 76—Filler</b>				
<b>Bytes 77 through 166—Merchant Group Activity Limits</b>				
Travel Limit (Issuer Available)	77–81	5	AN	The travel limit when the issuer is available. If not used, the field must be space-filled.
Travel Limit (Issuer Unavailable)	82–86	5	AN	The travel limit when the issuer is unavailable. If not used, the field must be space-filled.
Lodging Limit (Issuer Available)	87–91	5	AN	The lodging limit when the issuer is available. If not used, the field must be space-filled.
Lodging Limit (Issuer Unavailable)	92–96	5	AN	The lodging limit when the issuer is unavailable. If not used, the field must be space-filled.
Auto Rental Limit (Issuer Available)	97–101	5	AN	The automobile rental limit when the issuer is available. If not used, the field must be space-filled.
Auto Rental Limit (Issuer Unavailable)	102–106	5	AN	The automobile rental limit when the issuer is unavailable. If not used, the field must be space-filled.
Restaurant Limit (Issuer Available)	107–111	5	AN	The restaurant limit when the issuer is available. If not used, the field must be space-filled.

**Table F-7 Risk-Level File Detail (continued)**

Field Name	Bytes	Length	Type	Content Description and Requirements
Restaurant Limit (Issuer Unavailable)	112–116	5	AN	The restaurant limit when the issuer is unavailable. If not used, the field must be space-filled.
Mail/Telephone Limit (Issuer Available)	117–121	5	AN	The mail or telephone order limit when the issuer is available. If not used, the field must be space-filled.
Mail/Telephone Limit (Issuer Unavailable)	122–126	5	AN	The mail or telephone order limit when the issuer is unavailable. If not used, the field must be space-filled.
Risky Purchase Limit (Issuer Available)	127–131	5	AN	The risky transactions limit when the issuer is available. If not used, the field must be space-filled.
Risky Purchase Limit (Issuer Unavailable)	132–136	5	AN	The risky transactions limit when the issuer is unavailable. If not used, the field must be space-filled.
Total Purchase Limit (Issuer Available)	137–141	5	AN	The total purchases limit when the issuer is available. If not used, the field must be space-filled.
Total Purchases Limit (Issuer Unavailable)	142–146	5	AN	The total purchases limit when the issuer is unavailable. If not used, the field must be space-filled.
Total Cash Limit (Issuer Available)	147–151	5	AN	The total cash limit when the issuer is available. If not used, the field must be space-filled.
Total Cash Limit (Issuer Unavailable)	152–156	5	AN	The total cash limit when the issuer is unavailable. If not used, the field must be space-filled.
ATM Cash Limit (Issuer Available)	157–161	5	AN	The ATM cash limit when the issuer is available. If not used, the field must be space-filled.
ATM Cash Limit (Issuer Unavailable)	162–166	5	AN	The ATM cash limit when the issuer is unavailable. If not used, the field must be space-filled.
Filler	167–200	34	AN	Spaces.

**F.3.2.6 Time-Based dCVV2 Participation****Table F-8 Time-Based dCVV2 Participation**

Field Name	Bytes	Length	Type	Content Description and Requirements
File Type	1–2	2	AN	File to be updated <b>D1</b> = Time-based dCVV2 Participation
File Update Code	3	1	AN	<b>2</b> = Change <b>3</b> = Delete
Primary Account Number Length	4–5	2	N	The number of digits in the account number. The information must be right-justified and zero-filled



**Table F-8 Time-Based dCVV2 Participation (continued)**

Primary Account Number (PAN)	6–33	28	AN	PAN must be 5 through 28 digits, right-justified and zero-filled. The value must be a PAN for the issuer and must match the number encoded on the magnetic stripe of the card.
Purge Date	34–39	6	AN	If the File Update Code is <b>2</b> , the value must be a date in <i>yy/mm/dd</i> format or <b>999900</b> (Do not purge). If the File Update Code is <b>3</b> , the value must be <b>spaces</b> .
Filler	40–55	16	N	The content of this field must be zeros.
Time based dCVV2 Participation	56	1	AN	The value must be <b>Y</b> if the PAN supports time based dCVV2.
Filler	57–200	144	AN	Spaces

### F.3.3 Trailer Record

The trailer record for the cardholder database files is the last data record for an update file. It is formatted as shown in [Table F-9](#).

**Table F-9 Cardholder Database Files Trailer**

Field Name	Bytes	Length	Type	Content Description and Requirements
Trailer ID	1	1	A	This value is a constant, <b>T</b> .
Number of Records	2–10	9	N	The number of detail records in the whole update file. The information must be right-justified and zero-filled.
Filler	11–200	190	AN	Spaces.

## F.4 Merchant Central File

This section describes the header, detail, and trailer records for batch updates to the Merchant Central File.

### NOTE

*Clients that send batch data to Visa to update MCFS information must coordinate batch requests through their account managers.*

### F.4.1 Header Record

[Table F-10](#) describes the content of the header record for updates to the Merchant Central File.

**Table F-10 Merchant Central File Header**

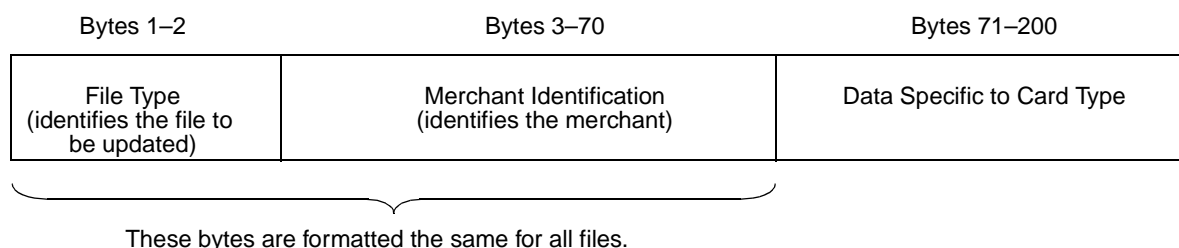
Field Name	Bytes	Length	Type	Content Description and Requirements
Record Type	1	1	A	This value is a constant, <b>H</b> .

**Table F-10 Merchant Central File Header (continued)**

Filler	2	1	AN	Spaces.
Filler	3–8	6	AN	The content of this field must be <b>000000</b> .
Filler	9	1	AN	Spaces.
Authorization Center ID	10–13	4	N	A 4-digit ID assigned to the center by Visa.
Filler	14	1	A	Spaces.
Effective Date	15–22	8	AN	The value is the GMT date in <i>mm/dd/yy</i> format.
Filler	23	1	AN	Spaces.
Effective Time	24–31	8	AN	The value is the GMT date in <i>hh:mm:ss</i> format.
Filler	32–34	3	AN	Spaces
Message Format	35	1	AN	This value is a constant, <b>2</b> .
Filler	36–200	165	AN	Spaces.

### F.4.2 Detail Record

The detail record for the Merchant Central File has 200 bytes. The format of bytes 1 through 70 is the same. The format of bytes 71 through 200 varies according to the card type of the record being updated. The following figure provides the layout of the Merchant Central File detail record.

**Figure F-1 Layout of Merchant Central File Detail Record**

The update file contains updates to different card types.

Merchant Central File updates have these general requirements:

- For File Update Code 1 or 2 (add or change), the entire record must be supplied, with fillers of spaces or zeros in fields that do not apply. (When a change is processed at the VIC, the entire record is replaced rather than the data being changed.)
- For File Update Code 3 (delete), the file type and applicable merchant identifications must be supplied. The other fields, in bytes 71 through 200, can be **space**-filled.

Table F-11 shows format of bytes 1 through 70 and format of bytes 71 through 200.

**Table F-11 Merchant Central File Detail**

Field Name	Bytes	Length	Type	Content Description and Requirements
Bytes 1–70 for All Programs				

Table F-11 Merchant Central File Detail (continued)

Field Name	Bytes	Length	Type	Content Description and Requirements
File Type	1–2	2	A	The file to be updated: M9 = Merchant Central File
File Update Code	3	1	N	The three codes are: <b>1</b> = Add <b>2</b> = Change <b>3</b> = Delete
Filler	4–10	7	AN	<b>Spaces.</b>
Card Acceptor Terminal ID	11–18	8	AN	The card acceptor terminal ID for which the file record is to be established (for field 41). If this field is not used, the value must be <b>space</b> -filled.  For Discover, Mastercard, or American Express, the value must be <b>space</b> -filled.  For Universal, the information must be left-justified and <b>space</b> -filled.  A Card Acceptor Terminal ID value of all <b>zeros</b> is allowed.
			N (for Visa only)	For Visa, the information must be left-justified and <b>space</b> -filled. Bytes entered (except the <b>space</b> -filled characters) must be numeric. If this field has a value, the Merchant ID field in bytes 56 through 70 (see merchant ID) must be <b>zero</b> -filled. If this field is not used, the value must be <b>space</b> -filled.
Card Acceptor Identification Code	19–33	15	AN	The card acceptor terminal ID for which the file record is to be established (for field 42).  For Discover, Mastercard, or American Express, the value must be <b>space</b> -filled.  For Universal, the value must be left-justified and <b>space</b> -filled.
			N (for Visa only)	For Visa, the information must be left-justified and <b>space</b> -filled. Bytes entered in this field (except the <b>space</b> -filled characters) must be numeric. If this field has a value, the Merchant ID field in bytes 56 through 70 (see merchant ID) must be <b>zero</b> -filled. If this field is not used, value must be <b>space</b> -filled.
Purge Date	34–39	6	AN	If the File Update Code is <b>1</b> or <b>2</b> , the value must be a date in <i>yy/mm/dd</i> format or <b>999900</b> (Do not purge). If the File Update Code is <b>3</b> , the value must be <b>space</b> -filled.
Filler	40–42	3	AN	<b>Spaces.</b>
Acquiring Institution ID Length	43–44	2	N	The number of digits in Acquiring Institution ID.

Table F-11 Merchant Central File Detail (continued)

Field Name	Bytes	Length	Type	Content Description and Requirements
Acquiring Institution ID	45–55	11	N	Identification number (usually 6 digits) assigned by Visa. The information must be right-justified and <b>zero</b> -filled.
Merchant ID	56–70	15	N	<p>The card acceptor for which the file record is to be established.</p> <p>For Universal, the value must be <b>zero</b>-filled.</p> <p>For Discover, the value must be left-justified and <b>zero</b>-filled.</p> <p>For Mastercard or American Express, the value must be right-justified and <b>zero</b>-filled.</p> <p>For Visa data, the value must be right-justified and <b>zero</b>-filled.</p> <p>If bytes 11 through 33 are entered, this field must be <b>zero</b>-filled.</p>
<b>Bytes 71–200 for Universal</b>				
Record Type	71	1	A	This value is a constant, <b>U</b> .
Filler	72–87	16	AN	<b>Spaces</b> .
Merchant's Type	88–91	4	N	The Merchant Category Code (for field 18). If this field is not supplied or File Update Code is <b>3</b> , the value must be <b>space</b> -filled. The value can not be all <b>zeros</b> .
Name/Location/ Country	92–131	40	AN	<p>This is field 43 data, which consists of these three data elements:</p> <ul style="list-style-type: none"> <li>• Card Acceptor Name</li> <li>• Card Acceptor City Name</li> <li>• Card Acceptor Country Code</li> </ul> <p>This field is required if field 59 (State/Country/ZIP) is entered. When field 59 is supplied, all three subfields must be entered. If field 59 is not supplied or File Update Code is <b>3</b>, the value must be <b>space</b>-filled. (See Cards Acceptor Name, City Name, Country Code, and State/Country/ZIP for subfield requirements.)</p>
Card Acceptor Name	92–116	25	AN	The card acceptor name or ATM location.
City Name	117–129	13	A	The card acceptor city.
Country Code	130–131	2	A	The 2-character alphabetic country code of the card acceptor.

Table F-11 Merchant Central File Detail (continued)

Field Name	Bytes	Length	Type	Content Description and Requirements
State/Country/ZIP	132–147	16	AN	<p>This is field 59 data, which consists of these four data elements:</p> <ul style="list-style-type: none"> <li>Field 59 length</li> <li>Card Acceptor State or Province Code</li> <li>Card Acceptor Country Code</li> <li>Card Acceptor ZIP or Postal Code</li> </ul> <p>If field 59 is not supplied or File Update Code is <b>3</b>, the value must be <b>space</b>-filled. See subfield requirements.</p>

**Field 59 Geographic Data format if Field 43 Country Code is "US"**

This is the field 59 format for the U.S.

Field 59 length	132–133	2	N	The value is the length of field 59. This field is a required if field 59 is entered. Conversely, if this field is supplied, the State Code and ZIP Code must be entered. Acceptable lengths are 10 (for 5-digit ZIP Codes) or 14 (for 9-digit ZIP Codes). If field 59 is not supplied, the value must be <b>space</b> -filled.
State Code	134–135	2	N	The 2-digit numeric State Code. This field is a required if field 59 is entered. It must be <b>space</b> -filled if field 59 is not supplied.
US County Code	136–138	3	N	If present, this must be a 3-digit numeric code. <b>Zero</b> -fill if not applicable for field 59. If field 59 is not supplied, the value must be <b>space</b> -filled.
US ZIP Code	139–147	9	N	This is a required field if field 59 is entered. This field must be numeric and nonzero. If field 59 is not supplied, the value must be <b>space</b> -filled. If the field 59 length is 10, bytes 144 through 147 must be <b>space</b> -filled. If the field 59 length is 14, bytes 144 through 147 cannot be <b>space</b> -filled.

**Field 59 Geographic Data format if Field 43 Country Code is "CA"**

This is the field 59 format for Canada.

Field 59 length	132–133	2	N	The value is the length of field 59. This is a required field if field 59 is entered. The information must be numeric, right-justified, and <b>zero</b> -filled. If field 59 is not supplied, the value must be <b>space</b> -filled. The length must be 02.
Province Code	134–135	2	N	The 2-digit numeric Province Code. This field must be entered if the field 59 length is entered. It must be <b>space</b> -filled if field 59 is not supplied.
Filler	136–147	12	AN	<b>Spaces.</b>

**Field 59 Geographic Data format if Field 43 Country Code is not "US" or "CA"**

This is the field 59 format for countries other than the U.S. or Canada.

Table F-11 Merchant Central File Detail (continued)

Field Name	Bytes	Length	Type	Content Description and Requirements
Field 59 (State/Count/ZIP) length	132–133	2	N	The length of field 59. This field is a required if field 59 is entered. The information must be numeric, right-justified, and <b>zero</b> -filled. The length value can be 1 through 14. If field 59 is not supplied, the value must be <b>space</b> -filled.
Postal Code	134–147	14	AN	The 1 to 14 byte alphanumeric Postal Code. Information must be left-justified, <b>space</b> -filled. This field must be entered if the field 59 length is entered. If field 59 is not supplied, the value must be <b>space</b> -filled.
<b>Bytes 148–200 for Universal</b>				
MVV	148–157	10	AN	Merchant Verification Value
Term ID	158–172	15	AN	Terminal ID
Filler	158–200	43	AN	<b>Spaces.</b>
<b>Bytes 71–200 for Visa</b>				
Note: Visa format is supported but not recommended. Use Universal format instead.				
Record Type	71	1	A	This value is a constant, <b>V</b> .
Filler	72–87	16	AN	<b>Spaces.</b>
Merchant's Type	88–91	4	N	If the File Update Code is <b>1</b> or <b>2</b> , the value must be the 4-digit Merchant Category Code (field 18). If the File Update Code is <b>3</b> , the value must be <b>zero</b> -filled.
Filler	92–200	109	AN	<b>Spaces.</b>
<b>Bytes 71–200 for American Express/Discover</b>				
Record Type	71	1	A	Values:  <b>X</b> = American Express  <b>D</b> = Discover
Terminal ID	72–86	15	AN	The terminal at the card acceptor location (for field 42). If File Update Code is <b>1</b> or <b>2</b> , the alphanumeric terminal ID must be left-justified and space-filled. If the File Update Code is <b>3</b> , the value in this field can be space-filled.
Filler	87–200	114	AN	Spaces.
<b>Bytes 71–200 for Mastercard</b>				
Record Type	71	1	A	This value is a constant, <b>M</b> .
Filler	72–87	16	AN	Spaces.
Merchant's Type	88–91	4	AN	If the File Update Code is <b>1</b> or <b>2</b> , this is a required field and must be the 4-digit merchant category code (for field 18). If the File Update Code is <b>3</b> , the value in this field can be space-filled.

**Table F-11 Merchant Central File Detail (continued)**

Field Name	Bytes	Length	Type	Content Description and Requirements
Postal Code	92–100	9	AN	The Merchant Postal Code. The value must be left-justified with trailing spaces. For the U.S. region, this is a 5- or 9-digit ZIP code (for field 59). This field can be zero-filled or space-filled if the postal or ZIP code is not available. If the File Update Code is <b>3</b> , the value in this field can be space-filled.
Card Acceptor Name	101–125	25	AN	The card acceptor name or ATM location from field 43.
Card Acceptor City Name	126–138	13	A	The card acceptor city from field 43.
Country Code	139–140	2	A	The two-character alpha country code of the card acceptor from field 43.
Filler	141–200	100	AN	Spaces.

### F.4.3 Trailer Record

This trailer record must be the last data record for an update file.

Table F-12 shows the format.

**Table F-12 Merchant Central File Trailer**

Field Name	Bytes	Length	Type	Content Description and Requirements
Trailer ID	1	1	A	This value is a constant, <b>T</b> .
Number of Records	2–10	9	N	The number of detail records in the whole file. The value must be right-justified and zero-filled.
Filler	11–200	190	AN	Spaces.

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# Electronic Reporting

## G

This appendix describes the various methods that are available to receive electronic report information for POS (point of sale or point of service). Record formats for each of the methods also are provided.

Clients who choose to receive transaction data electronically can create and reconcile their own customized reports. The electronic data records are produced from the same sources used by Visa to create paper reports.

This appendix includes this information:

- Subscriber Options
- Electronic Formats
- TC 33 Record Formats
- TC 45 Record Formats
- Visa Point-of-Sale Authorization (POSA) File
- Visa POS Transaction Information
- CPS Downgrade Reports
- Authorization Profile Reports
- Exception File Listings
- Combined Visa/Plus Routing Tables

## G.1 Subscriber Options

Acquirers and issuers are able to obtain various versions of transaction information.

Acquirers can subscribe to electronic-print or raw data (unformatted) versions of POS transaction information. Acquirers also can obtain electronic print versions of Custom Payment Service (CPS) Downgrade reports.

Issuers can subscribe to electronic versions of authorization profile summaries, processor capacity information, and Exception File information.

To subscribe, contact your Visa representative.

## G.2 Electronic Formats

Visa transmits report information to subscribers using these methods:

- Transaction records transmitted through the Clearing and Settlement System. The transaction codes include:
  - Transaction Code 33 for the raw data versions of the report information.
  - Transaction Code 45 for the electronic-print version.
- Point-of-Sale Authorization (POSA) File, which contains transaction data, delivered to subscribers through Direct Exchange Open File Delivery (OFD) or the Visa File Exchange Service (VFES).

The V.I.P. reports are described in *V.I.P. System Reports*.

#### NOTE

*Mail deliveries of the Point-of-Sale (POS) reports on tape, cartridge, and microfiche are not allowed in the U.S. region. Instead, U.S. acquirers can receive the daily Point-of-Sale Authorization (POSA) File, which is an electronically transmitted data file that includes authorization only and full financial transaction data; it does not support options for detail vs. summary reports. Using this file, endpoints can generate detail and summary reports for themselves if they wish. To know about this file, including record layouts, see "Visa Point-of-Sale Authorization (POSA) File."*

**Table G-1 V.I.P. Reports—Electronic Formats**

Report Number	Report Title	Available Electronic Formats	Frequency
<b>Point-of-Sale (POS) Reports</b>			
Raw data format is available to authorization only acquirers only. The detail and summary reports are available to authorization only and full service acquirers.			
POS0110W	POS Detail Report	TC 45	Four times a month
POS0102M	Monthly POS Summary Report	TC 45	Monthly
n/a	POSA File	POSA format	Daily
n/a	POS Raw Data	TC 33	13 times a day
<b>CPS Reports</b>			
RPS7000	Downgrade Detail Report	TC 45	Four times a month
RPS7100	Downgrade Trend Analysis Summary Report	TC 45	Monthly
<b>Authorization Profile Reports (APR)</b>			
APR2100	Issuer and Stand-In Authorization Summary by Authorization Criteria (processor)	TC 45, TC 33	weekly or monthly
APR2200	Capacity Management Diversion to Stand-In (processor)	TC 45, TC 33	weekly or monthly
APR5100	Issuer and Stand-In Authorization Summary by Authorization Criteria (ISS ID)	TC 45, TC 33	weekly or monthly
APR6100	Issuer and Stand-In Authorization Summary by Authorization Criteria (risk level within ISS ID)	TC 45, TC 33	weekly or monthly
APR7100	Issuer and Stand-In Authorization Summary by Authorization Criteria (Product-ID level within ISS ID)	TC 45	Monthly
APR8100	Issuer and Stand-In Authorization Summary by Authorization Criteria	TC 45	weekly or monthly

**Table G-1 V.I.P. Reports—Electronic Formats (continued)**

Report Number	Report Title	Available Electronic Formats	Frequency
<b>CDB Reports</b>			
BIOSR112	Exception File Listing	TC 33	Monthly
BIOSR121	Exception File Update Activity via Visa Terminal/Services	TC 33	Weekly
BIOSR320	Advice File Listing	TC 33	Weekly
BIOSR450	Exception File Update Activity, Special Accounts	TC 33	Weekly
BIOSR460	Exception File Listing of Special Accounts	TC 33	Monthly
BIOSR600	Exception File Update Activity via Visa Terminal/Services (Consolidated Report)	TC 33	Weekly
BIOSR600.1	Exception File Update Activity via Visa Terminal/Services (Standard Accounts)	TC 33	Weekly
BIOSR600.2	Exception File Update Activity via Visa Terminal/Services (Special Accounts)	TC 33	Weekly
BIOSR600.3	Exception File Update Activity via Visa Terminal/Services (Originator Summary)	TC 33	Weekly
BIOSR610	Exception File Listing (Consolidated Report)	TC 33	Monthly
BIOSR610.1	Exception File Listing (Standard Accounts)	TC 33	Monthly
BIOSR610.2	Exception File Listing (Special Accounts)	TC 33	Monthly
BIOSR610.3	Exception File Listing (Summary)	TC 33	Monthly
BIOSRUP	Exception File Update File	TC 33	Weekly
BIOSRLP	Exception File Listing File	TC 33	Monthly
BIOPPCSD	Preauthorized Payment Cancellation Service Report	TC 33	Daily

**NOTE:**

*OFD versions of the Exception File Update File and the Exception File Listing File are also available.*

## G.2.1 TC 33 Record Formats

TC 33 record formats vary according to the type of information requested by the subscriber. For record formats, see the following section and applicable report sections of this appendix.

**NOTE**

*Raw data records are transmitted electronically, outside the V.I.P. System. Visa determines the mechanism for transmission, which is subject to change. For current information, contact your Visa representative.*

### G.2.1.1 Authorization Record Layouts

The tables in this section contain the TCR record layouts for TC 33—Authorization Records (POS and PSR)—as follows:

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

For TCR 2 and TCR 3 record layouts containing line-item detail for industry and limited-use data, see ["Line-Item Detail for Industry-Specific and Limited-Use Data"](#).

### POS Record Layouts for Authorizations and Incremental Authorizations

The following two tables contain the POS TC 33 record layouts for TCR 0 and TCR 1.

**Table G-2 TC 33, TCR 0—Authorization and Incremental Authorization (POS) Record Layout**

Position	Length	Format	Contents	Description
1–2	1	UN	Transaction Code	This field contains <b>33</b> .
3	1	UN	Transaction Code Qualifier	This field contains a zero.
4	1	UN	Transaction Component Sequence Number	This field contains a zero.
5–10	6	UN	Destination Identifier	This field contains a valid acquiring or issuing identifier.
11–16	6	UN	Source Identifier	This field contains <b>400083</b> .
17–19	3	AN	TC 33 Application Code	This field contains <b>POS</b> .
20–22	3	UN	Julian Day	This field contains the day of the year that data is prepared. Values: <b>001–366</b> .
23–32	10	UN	Report Line Sequence Number	This field contains the sequence number of this line within the report.
33–34	2	UN	Reserved field	This field contains spaces.
35–45	11	AN	Acquiring Identifier	This field contains a valid acquiring identifier acting as the acquirer of this customer transaction.
46–68	23	AN	Card Acceptor ID (Terminal ID)	This field contains a code that identifies the card acceptor terminal ID.
69–74	6	UN	Transaction Date	This field contains the date in the <i>mmddyy</i> (month, day, year) format.
75–80	6	UN	Transaction Time	This field contains the time in the <i>hhmmss</i> (hour, minute, second) format.
81–82	2	UN	Processing Code	This field contains a two-digit code identifying the type of cardholder transaction or center function being processed.

**UN = Unpacked numeric, AN = Alphanumeric**

**Table G-2 TC 33, TCR 0—Authorization and Incremental Authorization (POS) Record Layout (continued)**

Position	Length	Format	Contents	Description
83–98	16	UN	Account Number	<p>When a token is present in the 0100/0110 Authorization request message, this field will contain the token.</p> <p>When a token is not present in the 0100/0110 Authorization request message, this field will contain the cardholder primary account number (PAN).</p> <p>This field is left-justified, with trailing spaces.</p>
99–102	4	UN	Merchant Category Code	This field contains a 4-digit MCC.
103–114	12	UN	Authorized Amount (Original Currency)	This field contains the transaction amount in U.S. dollars or per the currency code identified in positions 145–147.
115–118	4	UN	Expiration Date	<p>When a token is present in the 0100/0110 Authorization request message, this field will contain the expiration date for the token.</p> <p>When a token is not present in the 0100/0110 Authorization request message, this field will contain the expiration date for the cardholder PAN in the following format: <i>mmyy</i>.</p>
119–120	2	AN	Response Code	This field contains a code that defines the response to a request or the message disposition.
121–126	6	AN	Authorization Code	This field contains the authorization code provided by the issuer when a transaction is approved.

*UN = Unpacked numeric, AN = Alphanumeric*

**Table G-2 TC 33, TCR 0—Authorization and Incremental Authorization (POS) Record Layout (continued)**

Position	Length	Format	Contents	Description
127–128	2	AN	Communication Line Type	This field contains one of the following values: <b>8S</b> = 800—SYNCH <b>AL</b> = ASYNC <b>DC</b> = DATAPAC—CANADA <b>DF</b> = UNUSED DI = DIAL—ISDN <b>DL</b> = DIAL—LOCAL <b>DR</b> = DRN—LATA <b>DV</b> = DATA-OVER-VOICE <b>DW</b> = WATS <b>EC</b> = ELECTRONIC COMM <b>EL</b> = ECR—LEASED or DIRECT-CONNECTS <b>FS</b> = FGB—SYNCH <b>LC</b> = DIAL—LOCAL—CANADA <b>MP</b> = SYSTEM—VISANET CONNECTION <b>UD</b> = UNDEFINED <b>XL</b> = X25
129–132	4	UN	Acquirer Station ID	
133	1	AN	CVV Result	This field contains a Visa-defined code indicating card verification value (CVV) verification result.
134	1	AN	AVS Result	This field contains a Visa-defined code that describes the address verification result for a U.S. Visa or Mastercard transaction.
135–137	3	UN	Entry Mode Code	
138–139	2	UN	Entry Capability	
140–141	2	UN	Condition Code	This field contains a code identifying transaction conditions at the point of sale or point of service.
142	1	AN	Market-Specific Data Indicator	
143	1	AN	Terminal Format Code	
144	1	AN	Stand-In Processing Advice Code	
145–147	3	UN	Currency Code	This field contains a code that identifies the currency of the amount field in positions 103–114.
148	1	AN	Authorization Characteristics Indicator	This field contains the result of an acquirer request for CPS qualification.

**UN = Unpacked numeric, AN = Alphanumeric**

**Table G-2 TC 33, TCR 0—Authorization and Incremental Authorization (POS) Record Layout (continued)**

Position	Length	Format	Contents	Description
149–163	15	UN	Payment Service Transaction Identifier	For Visa transactions, this field contains a Visa-generated identifier unique for each original transaction. This is a key element that links original authorization requests to subsequent messages, such as reversals.  For Mastercard transactions, this field contains the Trace ID from tag 08 of dataset ID 65 in field 104, usage 2.
164–167	4	AN	Validation Code	This field contains a V.I.P.-calculated code to ensure key fields in the 0100 Authorization requests match their respective fields in clearing messages.
168	1	AN	Reserved	This field contains a zero.

*UN = Unpacked numeric, AN = Alphanumeric*

shows the layout of the POS TC 33, TCR 1 record.

**Table G-3 TC 33, TCR 1—Authorization and Incremental Authorization (POS), Additional Information Record Layout**

Position	Length	Format	Contents	Description
1–2	2	UN	Transaction Code	This field contains a <b>33</b> .
3	1	UN	Transaction Code Qualifier	This field contains a zero.
4	1	UN	Transaction Component Sequence Number	This field contains a <b>1</b> .
5–16	12	UN	Cashback Amount	
17–41	25	AN	Merchant Name	The first position in this field cannot be a space.
42–44	3	AN	Merchant Country Code	The first two positions of this field will be the country code and the third character will be a space.
45–46	2	AN	Product ID	This field contains the product ID in the authorization.

*UN = Unpacked numeric, AN = Alphanumeric*

**Table G-3 TC 33, TCR 1—Authorization and Incremental Authorization (POS), Additional Information Record Layout (continued)**

Position	Length	Format	Contents	Description
47–56	10	AN	Merchant Verification Value	This field contains the information from field 62.20 that is used to identify participants in the U.S. Select Merchant Fee program.
57–68	12	AN	American Express Point-of-Service Data Code	<p>This field contains the value of the American Express Point-of-Service Data Code subfield from field 116, with dataset ID 66, which contains data from American Express authorization request messages.</p> <p>This field is blank when field 116, with dataset ID 66, is not present in 0110 authorization response messages.</p>
69–71	3	UN	Mastercard Point-of-Service (POS) Entry Mode	<p>This field contains the value of the Mastercard Point-of-Service (POS) Entry Mode subfield from field 116, with dataset ID 67, which contains data from CIS DE 22 in Mastercard authorization request messages.</p> <p>This field is blank when field 116, with dataset ID 67, is not present in 0110 Authorization response messages.</p>
72–73	2	UN	Mastercard Point-of-Service (POS) Personal ID Number (PIN) Capture Code	<p>This field contains the value of the Mastercard Point-of-Service (POS) Personal ID Number (PIN) Capture Code subfield from field 116, with dataset ID 67, which contains data from CIS DE 26 in Mastercard authorization request messages.</p> <p>This field is blank when Field 116, with dataset ID 67, is not present in 0110 Authorization response messages.</p>

*UN = Unpacked numeric, AN = Alphanumeric*



**Table G-3 TC 33, TCR 1—Authorization and Incremental Authorization (POS), Additional Information Record Layout (continued)**

Position	Length	Format	Contents	Description
74–99	26	AN	Mastercard Point-of-Service (POS) Data	<p>This field contains the value of the Mastercard Point-of-Service (POS) Data subfield from field 116, with dataset ID 67, which contains data from CIS DE 61 in Mastercard authorization request messages.</p> <p>When populated, this field contains between 1 and 26 bytes of data, left-justified, and space-filled.</p> <p>This field is blank when field 116, with dataset ID 67, is not present in 0110 Authorization response messages.</p>
100–105	6	AN	Mastercard Acquirer ID	<p>In Mastercard transactions, this field contains the Mastercard-Assigned ID from field 62.20 or field 104, usage 2 (dataset ID 65, tag 07).</p> <p>When the Mastercard-Assigned ID is not present in Mastercard transactions, this field will be spaces.</p> <p>This field will be spaces for non-Mastercard transactions.</p>
106–120	15	AN	Network Information	This field contains the value from field 116, Dataset ID 68, Tag 01.
121–122	2	AN	Transaction Qualifier	This field contains the value from field 116, Dataset ID 68, Tag 02.
123–132	10	AN	Date and Time	This field contains the value from field 116, Dataset ID 67, Tag 04.
133	1	AN	DCC Indicator	This field contains the value from field 126.19.
134–137	4	N	Date, Capture	This field contains the value from field 17.
138–142	5	AN	Reserved	

*UN = Unpacked numeric, AN = Alphanumeric*

**Table G-3 TC 33, TCR 1—Authorization and Incremental Authorization (POS), Additional Information Record Layout (continued)**

Position	Length	Format	Contents	Description
143	1	AN	Regulated Account Status	<p>This field will identify the account range as regulated or non-regulated.</p> <p>Values:</p> <p><b>R</b> = (Regulated)</p> <p><b>N</b> = (Non-regulated)</p> <p><b>Space</b> = (Not applicable)</p>
144–152	9	UN	Primary Account Number, Account Range	<p>When a token is present in the 0100/0110 Authorization request message, this field will contain the first nine digits of the cardholder PAN.</p> <p>When a token is not present in the 0100/0110 Authorization request message, field contains all <b>zeros</b>.</p> <p>Acquirers should be aware first nine digits of cardholder PAN must not be forwarded to their merchants.</p>
153–154	2	AN	Token Assurance Level	<p>When a token is present in the 0100/0110 Authorization request message, field contains token assurance level value.</p> <p>When a token is not present in the 0100/0110 Authorization request message, field contains all <b>spaces</b>.</p>
155–165	11	UN	Token Requestor ID	<p>When a token is present in the 0100/0110 Authorization request message, this field will contain the token requestor ID value.</p> <p>When a token is not present in the 0100/0110 Authorization request message, field contains all <b>zeros</b>.</p>
166–167	2	AN	Reserved	
168	1	AN	Reserved	This field contains <b>zero</b> .

*UN = Unpacked numeric, AN = Alphanumeric*

### PSR Record Layouts for Authorization Full and Partial Reversals

The next two tables contain the PSR TC 33 record layouts for TCR 0 and TCR 1.

**Table G-4 TC 33, TCR 0—Authorization Full and Partial Reversal (PSR) Record Layout**

Position	Length	Format	Contents	Description
1–2	1	UN	Transaction Code	This field contains a <b>33</b> .
3	1	UN	Transaction Code Qualifier	This field contains a zero.
4	1	UN	Transaction Component Sequence Number	This field contains a zero.
5–10	6	UN	Destination Identifier	This field contains a valid acquiring or issuing identifier.
11–16	6	UN	Source Identifier	This field contains <b>400083</b> .
17–19	3	AN	TC 33 Application Code	This field contains <b>POS</b> .
20–22	3	UN	Julian Day	This field contains the day of the year that data is prepared. Values: <b>001–366</b> .
23–32	10	UN	Report Line Sequence Number	This field contains the sequence number of this line within the report.
33–34	2	UN	Reserved field	This field contains spaces.
35–45	11	AN	Acquiring Identifier	This field contains a valid acquiring identifier acting as the acquirer of this customer transaction.
46–68	23	AN	Card Acceptor ID (Terminal ID)	This field contains a code that identifies the card acceptor terminal ID.
69–74	6	UN	Transaction Date	This field contains the date in the <i>mmddyy</i> (month, day, year) format.
75–80	6	UN	Transaction Time	This field contains the time in the <i>hhmmss</i> (hour, minute, second) format.
81–96	16	UN	Account Number	When a token is present in the 0100/0110 Authorization request message, this field will contain the token.  When a token is not present in the 0100/0110 Authorization request message, this field will contain the cardholder primary account number (PAN).  This field is left-justified, with trailing spaces.
97–100	4	UN	Merchant Category Code	This field contains a 4-digit MCC.
101–112	12	UN	Total Authorized Amount (Original Currency)	This field contains the transaction amount in U.S. dollars or per the currency code identified in positions 138–140.

**UN = Unpacked numeric, AN = Alphanumeric**

**Table G-4 TC 33, TCR 0—Authorization Full and Partial Reversal (PSR) Record Layout (continued)**

Position	Length	Format	Contents	Description
113–116	4	UN	Expiration Date	When a token is present in the 0100/0110 Authorization request message, this field will contain the expiration date for the token.  When a token is not present in the 0100/0110 Authorization request message, this field will contain the expiration date for the cardholder PAN in the following format: <i>mmyy</i> .
117–118	2	AN	Response Code	This field contains a code that defines the response to a request or the message disposition.
119–124	6	AN	Authorization Code	This field contains the authorization code provided by the issuer when a transaction is approved.
125–126	2	AN	Communication Line Type	This field contains one of the following values: <b>8S</b> = 800—SYNCH <b>AL</b> = ASYNC <b>DC</b> = DATAPAC—CANADA <b>DF</b> = UNUSED DI = DIAL—ISDN <b>DL</b> = DIAL—LOCAL <b>DR</b> = DRN—LATA <b>DV</b> = DATA-OVER-VOICE <b>DW</b> = WATS <b>EC</b> = ELECTRONIC COMM <b>EL</b> = ECR—LEASED or DIRECT-CONNECTS <b>FS</b> = FGB—SYNCH <b>LC</b> = DIAL—LOCAL—CANADA <b>MP</b> = SYSTEM—VISANET CONNECTION <b>UD</b> = UNDEFINED <b>XL</b> = X25
127–130	4	UN	Acquirer Station ID	
131–133	3	UN	Entry Mode Code	
134–135	2	UN	Entry Capability	
136–137	2	UN	Condition Code	This field contains a code identifying transaction conditions at the point of sale or point of service.
138–140	3	UN	Currency Code	This field contains a code that identifies the currency of the amount field in positions 103–114.
141–152	12	UN	Replacement Amount	This field contains the corrected amount of the transaction in a partial reversal.

*UN = Unpacked numeric, AN = Alphanumeric*

**Table G-4 TC 33, TCR 0—Authorization Full and Partial Reversal (PSR) Record Layout (continued)**

Position	Length	Format	Contents	Description
153–167	15	UN	Payment Service Transaction Identifier	This field contains a Visa-generated identifier unique for each original transaction. This is a key element that links original authorization requests to subsequent messages, such as reversals.
168	1	AN	Reserved	This field contains a zero.

*UN = Unpacked numeric, AN = Alphanumeric*

Table G-5 shows the layout of the PSR TC 33, TCR 1 record.

**Table G-5 TC 33, TCR 1—Full and Partial Authorization Reversal (PSR), Additional Information Record Layout**

Position	Length	Format	Contents	Description
1–2	2	UN	Transaction Code	This field contains a <b>33</b> .
3	1	UN	Transaction Code Qualifier	This field contains a zero.
4	1	UN	Transaction Component Sequence Number	This field contains a <b>1</b> .
5–16	12	UN	Cashback Amount	
17–41	25	AN	Merchant Name	The first position in this field cannot be a space.
42–44	3	AN	Merchant Country Code	The first two positions of this field will be the country code and the third character will be a space.
45–46	2	AN	Product ID	This field contains the product ID in the authorization.
47–56	10	AN	Merchant Verification Value	This field contains the information from field 62.20 that is used to identify participants in the U.S. Select Merchant Fee program.
57–68	12	AN	American Express Point-of-Service Data Code	This field contains the value of the American Express Point-of-Service Data Code subfield from field 116, dataset ID 66, which contains data from American Express authorization request messages.  This field is blank when field 116, with dataset ID 66, is not present in 0110 authorization response messages.

*UN = Unpacked numeric, AN = Alphanumeric*

**Table G-5 TC 33, TCR 1—Full and Partial Authorization Reversal (PSR),  
Additional Information Record Layout (continued)**

Position	Length	Format	Contents	Description
69–71	3	UN	Mastercard Point-of-Service (POS) Entry Mode	<p>This field contains the value of the Mastercard Point-of-Service (POS) Entry Mode subfield from field 116, with dataset ID 67, which contains data from CIS DE 22 in Mastercard authorization request messages.</p> <p>This field is blank when field 116, with dataset ID 67, is not present in 0110 authorization response messages.</p>
72–73	2	UN	Mastercard Point-of-Service (POS) Personal ID Number (PIN) Capture Code	<p>This field contains the value of the Mastercard Point-of-Service (POS) Personal ID Number (PIN) Capture Code subfield from field 116, with dataset ID 67, which contains data from CIS DE 26 in Mastercard authorization request messages.</p> <p>This field is blank when field 116, with dataset ID 67, is not present in 0110 authorization response messages.</p>
74–99	26	AN	Mastercard Point-of-Service (POS) Data	<p>This field contains the value of the Mastercard Point-of-Service (POS) Data subfield from field 116, with dataset ID 67, which contains data from CIS DE 61 in Mastercard authorization request messages.</p> <p>When populated, this field contains between 1 and 26 bytes of data, left-justified and space-filled.</p> <p>This field is blank when field 116, with dataset ID 67, is not present in 0110 authorization response messages.</p>
100–105	6	AN	Mastercard Acquirer ID	<p>This field will contain the Mastercard-Assigned ID from field 62.20 in Mastercard transactions.</p> <p>When the Mastercard-Assigned ID is not present in Mastercard transactions, this field will be spaces.</p> <p>This field will be spaces for non-Mastercard transactions.</p>
106–120	15	AN	Network Information	<p>This field contains the value from field 116, dataset ID 68, Tag 01.</p>

*UN = Unpacked numeric, AN = Alphanumeric*

**Table G-5 TC 33, TCR 1—Full and Partial Authorization Reversal (PSR), Additional Information Record Layout (continued)**

Position	Length	Format	Contents	Description
121–122	2	AN	Transaction Qualifier	This field contains the value from Field 116, dataset ID 68, Tag 02.
123–132	10	AN	Date and Time	This field contains the value from field 116, dataset ID 67, Tag 04.
133	1	AN	DCC Indicator	This field contains the value from field 126.19.
134–137	4	AN	Reserved	This field is reserved for a pilot program.
138–142	5	AN	Reserved	
143	1	AN	Regulated Account Status	<p>This field will identify the account range as regulated or non-regulated.</p> <p>Values:</p> <p><b>R</b> = (Regulated)</p> <p><b>N</b> = (Non-regulated)</p> <p><b>Space</b> = (Not applicable)</p>
144–152	9	UN	Primary Account Number, Account Range	<p>When a token is present in the 0100/0110 Authorization request message, this field will contain the first nine digits of the cardholder PAN.</p> <p>When a token is not present in the 0100/0110 Authorization request message, field contains all <b>zeros</b>.</p> <p>Acquirers should be aware that the first nine digits of the cardholder PAN must not be forwarded to their merchants.</p>
153–154	2	AN	Token Assurance Level	<p>When a token is present in the 0100/0110 Authorization request message, field contains token assurance level value.</p> <p>When a token is not present in the 0100/0110 Authorization request message, field contains all <b>spaces</b>.</p>
155–165	11	UN	Token Requestor ID	<p>When a token is present in the 0100/0110 Authorization request message, this field will contain the token requestor ID value.</p> <p>When a token is not present in the 0100/0110 Authorization request message, field contains all <b>zeros</b>.</p>
166–167	2	AN	Reserved	

**UN = Unpacked numeric, AN = Alphanumeric**

**Table G-5 TC 33, TCR 1—Full and Partial Authorization Reversal (PSR), Additional Information Record Layout (continued)**

Position	Length	Format	Contents	Description
168	1	n/a	Reserved	

*UN = Unpacked numeric, AN = Alphanumeric*

**G.2.1.2 Line-Item Detail for Industry-Specific and Limited-Use Data**

Visa offers five optional TCRs to carry line item details for industry-specific and limited-use data in TC 33 Authorization records (POS and PSR).

This TCR data is available to acquirers that choose to subscribe to the TC 33 TCRs described in this section.

The TCR 2 and TCR 3 records contain data from the following industry-specific and non-industry-specific sources:

- Field 48—Additional Data—Private, Usage 4—Visa Airline Transactions
- Field 62.8—Auto Rental Check-Out Date, Lodging Check-In Date
- Field 62.9—No Show Indicator
- Field 62.10—Extra Charges
- Field 62.13—Restricted Ticket Indicator
- Field 104, Usage 2—Transaction-Specific Data, Dataset ID 5C (Fleet card data)
- Field 104, Usage 2—Transaction-Specific Data, Dataset ID 5E (TC 50 Destination Identifier — Issuing Identifier)
- Field 104, Usage 2—Transaction-Specific Data, Dataset ID 60 (Airline industry-specific data)
- Field 104, Usage 2—Transaction-Specific Data, Dataset ID 61 (Car rental industry-specific data)
- Field 104, Usage 2—Transaction-Specific Data, Dataset ID 62 (Lodging industry-specific data)
- Field 104, Usage 2—Transaction-Specific Data, Dataset ID 63 (Non-industry-specific data)

**Table G-6 Data Field to Message/TCR Cross-Reference**

Message/TCR	Field										
	48, Usage 4	62.8	62.9	62.10	62.13	104, Usage 2, Dataset ID					
						60	61	62	63	5C	5E
Authorization Only 0100						✓	✓	✓	✓		
Full Service 0100	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
TCR 2 Car Rental		✓	✓	✓			✓				
TCR 2 Fleet Service										✓	
TCR 2 Lodging		✓	✓	✓				✓			
TCR 2 Passenger Itinerary Data	✓				✓	✓					
TCR 3 Additional Line Item Detail Data									✓	✓	✓



This section provides layouts for the following TCRs in TC 33—Authorization Records:

- TCR 2—Line Item Detail—Car Rental
- TCR 2—Line Item Detail—Fleet Service
- TCR 2—Line Item Detail—Lodging
- TCR 2—Line Item Detail—Passenger Itinerary Data
- TCR 3—Additional Line Item Detail Data

**NOTE**

*These TC 33 TCRs are available by subscription. Acquirers may subscribe to the TCR 2 records, or the TCR 3 record, or both. Acquirers that subscribe to the TCR 2 records receive the TCR 2 records for market segments they support.*

## TCR 2—Line Item Detail—Car Rental Record Layout

### NOTE

Visa identifies TC 33, TCR 2—Line Item Detail—Car Rental records with the value of **2** in the Transaction Component Sequence Number field, and the value of **CA** in the Clearing Business Format Code field.

**Table G-7 TCR 2—Line Item Detail—Car Rental Record Layout**

Position	Length	Format	Field Name	Description
1–2	2	UN	Transaction Code	This field contains the value of <b>33</b> .
3	1	UN	Transaction Code Qualifier	This field contains the value of <b>0</b> .
4	1	UN	Transaction Component Sequence Number	This field contains the value of <b>2</b> .
5–16	12	AN	Reserved	This field is space-filled.
17–18	2	AN	Clearing Business Format Code	This field contains the value of <b>CA</b> .
19–20	2	UN	Days Rented	The value of this field is taken from Field 104, Dataset ID 61, Tag 01, Days Rented.  If not present, this field is zero-filled.
21–26	6	AN	Reserved	This field is space-filled.
27	1	AN	No Show Indicator	The value of this field is taken from Field 62.9—No Show Indicator.  If not present, this field is space-filled.
28–33	6	UN	Extra Charges	The value of this field is taken from Field 62.10—Extra Charges.  If not present, this field is zero-filled.
34–37	4	AN	Reserved	This field is space-filled.
38–43	6	UN	Car Rental Check-Out Date	The value of this field is taken from Field 62.8—Auto Rental Check-Out Date, Lodging Check-In Date.  If not present, this field is zero-filled.  Format: yymmdd
44–55	12	UN	Daily Rental Rate	The value of this field is taken from Field 104, Dataset ID 61, Tag 02, Daily Rental Rate.  If not present, this field is zero-filled.  <b>NOTE:</b> <i>Two decimal places are implied.</i>

**Table G-7 TCR 2—Line Item Detail—Car Rental Record Layout (continued)**

Position	Length	Format	Field Name	Description
56–67	12	UN	Weekly Rental Rate	<p>The value of this field is taken from Field 104, Dataset ID 61, Tag 03, Weekly Rental Rate.</p> <p>If not present, this field is zero-filled.</p> <p><b>NOTE:</b> <i>Two decimal places are implied.</i></p>
68–79	12	UN	Insurance Charges	<p>The value of this field is taken from Field 104, Dataset ID 61, Tag 04, Insurance Charges.</p> <p>If not present, this field is zero-filled.</p> <p><b>NOTE:</b> <i>Two decimal places are implied.</i></p>
80–91	12	UN	Fuel Charges	<p>The value of this field is taken from Field 104, Dataset ID 61, Tag 05, Fuel Charges.</p> <p>If not present, this field is zero-filled.</p> <p><b>NOTE:</b> <i>Two decimal places are implied.</i></p>
92–93	2	AN	Car Class Code	<p>The value of this field is taken from Field 104, Dataset ID 61, Tag 06, Car Class Code.</p> <p>If not present, this field is space-filled.</p>
94–105	12	AN	One-Way Drop-off Charges	<p>The value of this field is taken from Field 104, Dataset ID 61, Tag 07, One-Way Drop-Off Charges.</p> <p>If not present, this field is zero-filled.</p> <p><b>NOTE:</b> <i>Two decimal places are implied.</i></p>
106–145	40	AN	Renter Name	<p>The value of this field is taken from Field 104, Dataset ID 61, Tag 08, Renter Name.</p> <p>If not present, this field is space-filled.</p>
146–168	23	AN	Reserved	This field is space-filled.

## TCR 2—Line Item Detail—Fleet Service Record Layout

### NOTE

Visa identifies TC 33, TCR 2—Line Item Detail—Fleet Service records with the value of **2** in the Transaction Component Sequence Number field, and the value of **FL** in the Clearing Business Format Code field.

**Table G-8 TCR 2—Line Item Detail—Fleet Service Record Layout**

Position	Length	Format	Field Name	Description
1–2	2	UN	Transaction Code	This field contains the value of <b>33</b> .
3	1	UN	Transaction Code Qualifier	This field contains the value of <b>0</b> .
4	1	UN	Transaction Component Sequence Number	This field contains the value of <b>2</b> .
5–16	12	AN	Reserved	This field is space-filled.
17–18	2	AN	Clearing Business Format Code	This field contains the value of <b>FL</b> .
19–26	8	AN	Reserved	This field is space-filled.
27	1	AN	Type of Purchase	The value of this field is taken from Field 104, Dataset ID 5C, Tag 01, Type of Purchase.  If not present, this field is space-filled.
28–29	2	AN	Fuel Type	The value of this field is taken from Field 104, Dataset ID 5C, Tag 03, Fuel Type.  If not present, this field is space-filled.
30	1	AN	Unit of Measure	The value of this field is taken from Field 104, Dataset ID 5C, Tag 04, Unit of Measure.  If not present, this field is space-filled.
31–42	12	UN	Quantity	The value of this field is taken from Field 104, Dataset ID 5C, Tag 05, Quantity.  If not present, this field is zero-filled.  <b>NOTE:</b> <i>Four decimal places are implied.</i>
43–54	12	UN	Unit Cost	The value of this field is taken from Field 104, Dataset ID 5C, Tag 06, Unit Cost.  If not present, this field is zero-filled.  <b>NOTE:</b> <i>Four decimal places are implied.</i>

Table G-8 TCR 2—Line Item Detail—Fleet Service Record Layout (continued)

Position	Length	Format	Field Name	Description
55–66	12	UN	Gross Fuel Price	<p>The value of this field is taken from Field 104, Dataset ID 5C, Tag 07, Gross Fuel Price.</p> <p>If not present, this field is zero-filled.</p> <p><b>NOTE:</b> <i>Two decimal places are implied.</i></p>
67–78	12	UN	Net Fuel Price	<p>The value of this field is taken from Field 104, Dataset ID 5C, Tag 08, Net Fuel Price.</p> <p>If not present, this field is zero-filled.</p> <p><b>NOTE:</b> <i>Four decimal places are implied.</i></p>
79–90	12	UN	Gross Non-Fuel Price	<p>The value of this field is taken from Field 104, Dataset ID 5C, Tag 09, Gross Non-Fuel Price.</p> <p>If not present, this field is zero-filled.</p> <p><b>NOTE:</b> <i>Two decimal places are implied.</i></p>
91–102	12	UN	Net Non-Fuel Price	<p>The value of this field is taken from Field 104, Dataset ID 5C, Tag 0A, Net Non-Fuel Price.</p> <p>If not present, this field is zero-filled.</p> <p><b>NOTE:</b> <i>Four decimal places are implied.</i></p>
103–109	7	AN	Odometer Reading	<p>The value of this field is taken from Field 104, Dataset ID 5C, Tag 0B, Odometer Reading.</p> <p>If not present, this field is space-filled.</p>
110–113	4	UN	VAT/Tax Rate	<p>The value of this field is taken from Field 104, Dataset ID 5C, Tag 0E, VAT/Tax Rate.</p> <p>If not present, this field is zero-filled.</p> <p><b>NOTE:</b> <i>Two decimal places are implied.</i></p>
114–125	12	UN	Miscellaneous Fuel Tax	<p>The value of this field is taken from Field 104, Dataset ID 5C, Tag 10, Miscellaneous Fuel Tax.</p> <p>If not present, this field is zero-filled.</p> <p><b>NOTE:</b> <i>Two decimal places are implied.</i></p>

**Table G-8 TCR 2—Line Item Detail—Fleet Service Record Layout (continued)**

Position	Length	Format	Field Name	Description
126–137	12	AN	Reserved	This field is space-filled.
138–149	12	UN	Miscellaneous Non-Fuel Tax	<p>The value of this field is taken from Field 104, Dataset ID 5C, Tag 12, Miscellaneous Non-Fuel Tax.</p> <p>If not present, this field is zero-filled.</p> <p><b>NOTE:</b> <i>Two decimal places are implied.</i></p>
150	1	AN	Service Type	<p>The value of this field is taken from Field 104, Dataset ID 5C, Tag 02, Service Type.</p> <p>If not present, this field is space-filled.</p>
151	1	AN	Miscellaneous Fuel Tax Exemption Status	<p>The value of this field is taken from Field 104, Dataset ID 5C, Tag 0F, Miscellaneous Fuel Tax Exemption Status.</p> <p>If not present, this field is space-filled.</p>
152	1	AN	Miscellaneous Non-Fuel Tax Exemption Status	<p>The value of this field is taken from Field 104, Dataset ID 5C, Tag 11, Miscellaneous Non-Fuel Tax Exemption Status.</p> <p>If not present, this field is space-filled.</p>
153–168	16	AN	Reserved	This field is space-filled.

## TCR 2—Line Item Detail—Lodging Record Layout

**NOTE**

Visa identifies TC 33, TCR 2—Line Item Detail—Lodging records with the value of **2** in the Transaction Component Sequence Number field, and the value of **LG** in the Clearing Business Format Code field.

**Table G-9 TCR 2—Line Item Detail—Lodging Record Layout**

Position	Length	Format	Field Name	Description
1–2	2	UN	Transaction Code	This field contains the value of <b>33</b> .
3	1	UN	Transaction Code Qualifier	This field contains the value of <b>0</b> .
4	1	UN	Transaction Component Sequence Number	This field contains the value of <b>2</b> .
5–16	12	AN	Reserved	This field is space-filled.
17–18	2	AN	Clearing Business Format Code	This field contains the value of <b>LG</b> .
19–26	8	AN	Reserved	This field is space-filled.
27	1	AN	No Show Indicator	The value of this field is taken from Field 62.9—No Show Indicator.  If not present, this field is space-filled.
28–33	6	UN	Extra Charges	The value of this field is taken from Field 62.10—Extra Charges.  If not present, this field is zero-filled.  <b>NOTE:</b> <i>Two decimal places are implied.</i>
34–37	4	AN	Reserved	This field is space-filled.
38–43	6	UN	Lodging Check-In Date	The value of this field is taken from Field 62.8—Auto Rental Check-Out Date, Lodging Check-In Date.  If not present, this field is zero-filled.  Format: yymmdd
44–55	12	UN	Daily Room Rate	The value of this field is taken from Field 104, Dataset ID 62, Tag 01, Daily Room Rate.  If not present, this field is zero-filled.  <b>NOTE:</b> <i>Two decimal places are implied.</i>

**Table G-9 TCR 2—Line Item Detail—Lodging Record Layout (continued)**

Position	Length	Format	Field Name	Description
56–67	12	UN	Total Tax	<p>The value of this field is taken from Field 104, Dataset ID 62, Tag 02, Total Tax.</p> <p>If not present, this field is zero-filled.</p> <p><b>NOTE:</b> <i>Two decimal places are implied.</i></p>
68–79	12	UN	Prepaid Expenses	<p>The value of this field is taken from Field 104, Dataset ID 62, Tag 03, Prepaid Expenses.</p> <p>If not present, this field is zero-filled.</p> <p><b>NOTE:</b> <i>Two decimal places are implied.</i></p>
80–91	12	UN	Food/Bev Charges	<p>The value of this field is taken from Field 104, Dataset ID 62, Tag 04, Food/Bev Charges.</p> <p>If not present, this field is zero-filled.</p> <p><b>NOTE:</b> <i>Two decimal places are implied.</i></p>
92–103	12	UN	Folio Cash Advances	<p>The value of this field is taken from Field 104, Dataset ID 62, Tag 05, Folio Cash Advances.</p> <p>If not present, this field is zero-filled.</p> <p><b>NOTE:</b> <i>Two decimal places are implied.</i></p>
104–105	2	UN	Room Nights	<p>The value of this field is taken from Field 104, Dataset ID 62, Tag 06, Room Nights.</p> <p>If not present, this field is zero-filled.</p>
106–117	12	UN	Total Room Tax	<p>The value of this field is taken from Field 104, Dataset ID 62, Tag 07, Total Room Tax.</p> <p>If not present, this field is zero-filled.</p> <p><b>NOTE:</b> <i>Two decimal places are implied.</i></p>
118–168	51	AN	Reserved	This field is space-filled.



## TCR 2—Line Item Detail—Passenger Itinerary Data Record Layout

### NOTE

*Visa identifies TC 33, TCR 2—Line Item Detail—Passenger Itinerary Data records with the value of **2** in the Transaction Component Sequence Number field, and the value of **AI** in the Clearing Business Format Code field.*

**Table G-10 TCR 2—Line Item Detail—Passenger Itinerary Data Record Layout**

Position	Length	Format	Field Name	Description
1–2	2	UN	Transaction Code	This field contains the value of <b>33</b> .
3	1	UN	Transaction Code Qualifier	This field contains the value of <b>0</b> .
4	1	UN	Transaction Component Sequence Number	This field contains the value of <b>2</b> .
5–16	12	AN	Reserved	This field is space-filled.
17–18	2	AN	Clearing Business Format Code	This field contains the value of <b>AI</b> .
19–26	8	AN	Reserved	This field is space-filled.
27–46	20	AN	Passenger Name	The value of this field is taken from Field 48, Usage 4—Visa Airline Transactions, positions 3–22, Passenger Name.  If not present, this field is space-filled.
47–52	6	UN	Departure Date	The value of this field is taken from Field 48, Usage 4, positions 23–28, Departure Date.  If not present, this field is zero-filled.  Format: mmddyy
53–55	3	AN	Origination City/Airport Code	The value of this field is taken from Field 48, Usage 4, positions 29–31, Origination City/Airport Code.  If not present, this field is space-filled.
56–57	2	AN	Trip Leg 1, Carrier Code	The value of this field is taken from Field 48, Usage 4, positions 32–33, Trip Leg 1, Carrier Code.  If not present, this field is space-filled.
58	1	AN	Trip Leg 1, Service Class Code	The value of this field is taken from Field 48, Usage 4, position 34, Trip Leg 1, Service Class Code.  If not present, this field is space-filled.
59	1	AN	Trip Leg 1, Stop-Over Code	The value of this field is taken from Field 48, Usage 4, position 35, Trip Leg 1, Stop-Over Code.  If not present, this field is space-filled.

**Table G-10 TCR 2—Line Item Detail—Passenger Itinerary Data Record Layout (continued)**

Position	Length	Format	Field Name	Description
60–62	3	AN	Trip Leg 1, Destination City/Airport Code	The value of this field is taken from Field 48, Usage 4, positions 36–38, Trip Leg 1, Destination City/Airport Code.  If not present, this field is space-filled.
63–64	2	AN	Trip Leg 2, Carrier Code	The value of this field is taken from Field 48, Usage 4, positions 39–40, Trip Leg 2, Carrier Code.  If not present, this field is space-filled.
65	1	AN	Trip Leg 2, Service Class Code	The value of this field is taken from Field 48, Usage 4, position 41, Trip Leg 2, Service Class Code.  If not present, this field is space-filled.
66	1	AN	Trip Leg 2, Stop-Over Code	The value of this field is taken from Field 48, Usage 4, position 42, Trip Leg 2, Stop-Over Code.  If not present, this field is space-filled.
67–69	3	AN	Trip Leg 2, Destination City/Airport Code	The value of this field is taken from Field 48, Usage 4, positions 43–45, Trip Leg 2, Destination City/Airport Code.  If not present, this field is space-filled.
70–71	2	AN	Trip Leg 3, Carrier Code	The value of this field is taken from Field 48, Usage 4, positions 46–47, Trip Leg 3, Carrier Code.  If not present, this field is space-filled.
72	1	AN	Trip Leg 3, Service Class Code	The value of this field is taken from Field 48, Usage 4, position 48, Trip Leg 3, Service Class Code.  If not present, this field is space-filled.
73	1	AN	Trip Leg 3, Stop-Over Code	The value of this field is taken from Field 48, Usage 4, position 49, Trip Leg 3, Stop-Over Code.  If not present, this field is space-filled.
74–76	3	AN	Trip Leg 3, Destination City/Airport Code	The value of this field is taken from Field 48, Usage 4, positions 50–52, Trip Leg 3, Destination City/Airport Code.  If not present, this field is space-filled.
77–78	2	AN	Trip Leg 4, Carrier Code	The value of this field is taken from Field 48, Usage 4, positions 53–54, Trip Leg 4, Carrier Code.  If not present, this field is space-filled.

**Table G-10 TCR 2—Line Item Detail—Passenger Itinerary Data Record Layout (continued)**

Position	Length	Format	Field Name	Description
79	1	AN	Trip Leg 4, Service Class Code	The value of this field is taken from Field 48, Usage 4, position 55, Trip Leg 4, Service Class Code.  If not present, this field is space-filled.
80	1	AN	Trip Leg 4, Stop-Over Code	The value of this field is taken from Field 48, Usage 4, position 56, Trip Leg 4, Stop-Over Code.  If not present, this field is space-filled.
81–83	3	AN	Trip Leg 4, Destination City/Airport Code	The value of this field is taken from Field 48, Usage 4, positions 57–59, Trip Leg 4, Destination City/Airport Code.  If not present, this field is space-filled.
84–91	8	AN	Travel Agency Code	The value of this field is taken from Field 48, Usage 4, positions 60–67, Travel Agency Code.  If not present, this field is space-filled.
92–116	25	AN	Travel Agency Name	The value of this field is taken from Field 48, Usage 4, positions 68–92, Travel Agency Name.  If not present, this field is space-filled.
117	1	AN	Restricted Ticket Indicator	The value of this field is taken from Field 62.13—Restricted Ticket Indicator.  If not present, this field is space-filled.
118–123	6	AN	Fare Basis Code—Leg 1	The value of this field is taken from Field 104, Dataset ID 60, Tag 01, Fare Basis Code—Leg 1.  If not present, this field is space-filled.
124–129	6	AN	Fare Basis Code—Leg 2	The value of this field is taken from Field 104, Dataset ID 60, Tag 02, Fare Basis Code—Leg 2.  If not present, this field is space-filled.
130–135	6	AN	Fare Basis Code—Leg 3	The value of this field is taken from Field 104, Dataset ID 60, Tag 03, Fare Basis Code—Leg 3.  If not present, this field is space-filled.
136–141	6	AN	Fare Basis Code—Leg 4	The value of this field is taken from Field 104, Dataset ID 60, Tag 04, Fare Basis Code—Leg 4.  If not present, this field is space-filled.

**Table G-10 TCR 2—Line Item Detail—Passenger Itinerary Data Record Layout (continued)**

Position	Length	Format	Field Name	Description
142–145	4	AN	Computerized Res System	The value of this field is taken from Field 104, Dataset ID 60, Tag 05, Computerized Res System.  If not present, this field is space-filled.
146–150	5	AN	Flight Number–Leg 1	The value of this field is taken from Field 104, Dataset ID 60, Tag 06, Flight Number–Leg 1.  If not present, this field is space-filled.
151–155	5	AN	Flight Number–Leg 2	The value of this field is taken from Field 104, Dataset ID 60, Tag 07, Flight Number–Leg 2.  If not present, this field is space-filled.
156–160	5	AN	Flight Number–Leg 3	The value of this field is taken from Field 104, Dataset ID 60, Tag 08, Flight Number–Leg 3.  If not present, this field is space-filled.
161–165	5	AN	Flight Number–Leg 4	The value of this field is taken from Field 104, Dataset ID 60, Tag 09, Flight Number–Leg 4.  If not present, this field is space-filled.
166–168	3	AN	Reserved	This field is space-filled.

**TCR 3—Additional Line Item Data Record Layout****NOTE**

*Visa identifies TC 33, TCR 3—Additional Line Item Detail Data records with the value of **3** in the Transaction Component Sequence Number field.*

**Table G-11 TCR 3—Additional Line Item Detail Data Record Layout**

Position	Length	Format	Field Name	Description
1–2	2	UN	Transaction Code	This field contains the value of <b>33</b> .
3	1	UN	Transaction Code Qualifier	This field contains the value of <b>0</b> .
4	1	UN	Transaction Component Sequence Number	This field contains the value of <b>3</b> .

Table G-11 TCR 3—Additional Line Item Detail Data Record Layout (continued)

Position	Length	Format	Field Name	Description
5–16	12	UN	Local Tax	<p>For fuel (automated fuel dispenser (AFD) and service station) transactions, the value of this field is taken from Field 104, Dataset ID 5C, Tag 14, Local Tax.</p> <p>For transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 02, Local Tax.</p> <p>If not present, field is <b>zero</b>-filled.</p> <p><b>NOTE:</b> <i>Two decimal places are implied.</i></p>
17	1	UN	Local Tax Included/Indicator	<p>For fuel (AFD and service station) transactions, the value of this field is taken from Field 104, Dataset ID 5C, Tag 13, Local Tax Included.</p> <p>For transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 01, Local Tax Indicator.</p> <p>If not present, this field is zero-filled.</p>
18–29	12	UN	National Tax	<p>For fuel (AFD and service station) transactions, the value of this field is taken from Field 104, Dataset ID 5C, Tag 16, National Tax.</p> <p>For transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 04, National Tax.</p> <p>If not present, this field is zero-filled.</p> <p><b>NOTE:</b> <i>Two decimal places are implied.</i></p>
30	1	UN	National Tax Included/Indicator	<p>For fuel (AFD and service station) transactions, the value of this field is taken from Field 104, Dataset ID 5C, Tag 15, National Tax Included.</p> <p>For transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 03, National Tax Indicator.</p> <p>If not present, this field is zero-filled.</p>

**Table G-11 TCR 3—Additional Line Item Detail Data Record Layout (continued)**

Position	Length	Format	Field Name	Description
31–50	20	AN	Merchant VAT Registration/Single Business Reference Number	<p>For fuel (AFD and service station) transactions, the value of this field is taken from Field 104, Dataset ID 5C, Tag 18, Merchant VAT Registration/Single Business Reference Number.</p> <p>For transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 05, Merchant VAT Registration/Single Business Reference Number.</p> <p>If not present, this field is space-filled.</p>
51–63	13	AN	Customer VAT Registration Number	<p>For fuel (AFD and service station) transactions, the value of this field is taken from Field 104, Dataset ID 5C, Tag 19, Customer VAT Registration Number.</p> <p>For transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 06, Customer VAT Registration Number.</p> <p>If not present, this field is space-filled.</p>
64–75	12	AN	Reserved	This field is space-filled.
76–79	4	AN	Summary Commodity Code	<p>For fuel (AFD and service station) transactions, the value of this field is taken from Field 104, Dataset ID 5C, Tag 1E, Summary Commodity Code.</p> <p>For transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 07, Summary Commodity Code.</p> <p>If not present, this field is space-filled.</p>
80–91	12	UN	Other Tax	<p>For fuel (AFD and service station) transactions, the value of this field is taken from Field 104, Dataset ID 5C, Tag 17, Other Tax.</p> <p>For transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 08, Other Tax.</p> <p>If not present, this field is zero-filled.</p> <p><b>NOTE:</b> <i>Two decimal places are implied.</i></p>

**Table G-11 TCR 3—Additional Line Item Detail Data Record Layout (continued)**

Position	Length	Format	Field Name	Description
92–106	15	AN	Message Identifier	<p>For fuel (AFD and service station) transactions, the value of this field is taken from Field 104, Dataset ID 5C, Tag 1B, Message Identifier.</p> <p>For transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 09, Message Identifier.</p> <p>If not present, this field is space-filled.</p>
107–110	4	UN	Time of Purchase	<p>The value of this field is taken from Field 104, Dataset ID 63, Tag 0A, Time of Purchase.</p> <p>If not present, this field is zero-filled.</p> <p>Format: hhmm</p>
111–127	17	AN	Customer Reference Identifier	<p>For fuel (AFD and service station) transactions, the value of this field is taken from Field 48, Usage 36, Visa Fleet Service—Enhanced Authorization Data.</p> <p>For transactions other than fuel, the value of this field is taken from Field 104, Dataset ID 63, Tag 0B, Customer Reference Number.</p> <p>If not present, this field is space-filled.</p>
128–129	2	AN	Non-Fuel Product Code 1	<p>The value of this field is taken from Field 104, Dataset ID 5C, Tag 1F01, Non-Fuel Product Code 1.</p> <p>If not present, this field is space-filled.</p>
130–131	2	AN	Non-Fuel Product Code 2	<p>The value of this field is taken from Field 104, Dataset ID 5C, Tag 1F02, Non-Fuel Product Code 2.</p> <p>If not present, this field is space-filled.</p>
132–133	2	AN	Non-Fuel Product Code 3	<p>The value of this field is taken from Field 104, Dataset ID 5C, Tag 1F03, Non-Fuel Product Code 3.</p> <p>If not present, this field is space-filled.</p>
134–135	2	AN	Non-Fuel Product Code 4	<p>The value of this field is taken from Field 104, Dataset ID 5C, Tag 1F04, Non-Fuel Product Code 4.</p> <p>If not present, this field is space-filled.</p>
136–137	2	AN	Non-Fuel Product Code 5	<p>The value of this field is taken from Field 104, Dataset ID 5C, Tag 1F05, Non-Fuel Product Code 5.</p> <p>If not present, this field is space-filled.</p>

Table G-11 TCR 3—Additional Line Item Detail Data Record Layout (continued)

Position	Length	Format	Field Name	Description
138–139	2	AN	Non-Fuel Product Code 6	The value of this field is taken from Field 104, Dataset ID 5C, Tag 1F06, Non-Fuel Product Code 6.  If not present, this field is space-filled.
140–141	2	AN	Non-Fuel Product Code 7	The value of this field is taken from Field 104, Dataset ID 5C, Tag 1F07, Non-Fuel Product Code 7.  If not present, this field is space-filled.
142–143	2	AN	Non-Fuel Product Code 8	The value of this field is taken from Field 104, Dataset ID 5C, Tag 1F08, Non-Fuel Product Code 8.  If not present, this field is space-filled.
144–154	11	AN	Merchant Postal Code	The value of this field is taken from Field 104, Dataset ID 63, Tag 13, Merchant Postal Code.  If not present, this field is space-filled.
155	1	AN	Additional Data Indicator	For fuel (AFD and service station) transactions, the value of this field is taken from Field 104, Dataset ID 5C, Tag 1C, Additional Data Indicator.  For non-fuel transactions, the value of this field is taken from Field 104, Dataset ID 63, Tag 15, Additional Data Indicator.  If not present, this field is space-filled.
156	6	UN	Issuing Identifier	The value of this field is taken from Field 104, Dataset 5E, Tag 01 (TC 50 Destination Identifier — Issuing Identifier).  <b>NOTE:</b> <i>Dataset 5E is populated when the following conditions are met:</i> <ul style="list-style-type: none"> <li>• The transaction involves a commercial card.</li> <li>• The acquirer submitted a Y in the Additional Data Indicator field, which can be one of the following: <ul style="list-style-type: none"> <li>- Field 104, Dataset 5C, Tag 1C (fuel—AFD and service station).</li> <li>- Field 104, Dataset 63, Tag 15 (non-fuel).</li> </ul> </li> </ul>
162–168	13	AN	Reserved	This field is space-filled.



### G.2.1.3 Payment Account Reference Report

The table in this section contain the optional TCR record layout for TC 33—Payment Account Reference Report

**Table G-12 TC 33, TCR 0—Payment Account Reference Report**

Position	Length	Format	Contents	Description
1–2	2	UN	Transaction Code	Value = <b>33</b> .
3	1	UN	Transaction Code Qualifier	Value = <b>0</b> (zero).
4	1	UN	Transaction Component Sequence Number	Value = <b>0</b> (zero).
5–10	6	UN	Destination Identifier	This field contains a valid acquiring or issuing identifier.
11–16	6	UN	Source Identifier	This field contains a valid acquiring or issuing identifier provided by Visa.
17–26	10	AN	Service Identifier	Contains one of the following values: <b>PARDAY0001</b> = Daily Report <b>PARWEK0001</b> = Weekly Report <b>PARMON0001</b> = Monthly Report <b>PARFUL0001</b> = Full Listing Report
27–34	8	AN	Report Line Sequence Number	Sequence of the line within the report that is assigned by Visa.
35	1	UN	Record Type	Value = <b>3</b> (Payment Account reference File Listing).
36–51	16	UN	Account Number	Primary Account Number (PAN).
52–54	3	UN	Account Number Extension	Account number extension.
55–83	29	AN	Payment Account Reference	Payment account reference assigned by Visa.
84–89	6	UN	Creation Date	Creation date in <i>yymmdd</i> format.
90–101	12	UN	Last Update Date and Time	Date and time when the report was last updated in <i>yymmddhhmmdd</i> format.
102–168	67	AN	Reserved	Reserved for future use.

*UN = Unpacked numeric, AN = Alphanumeric*

### G.2.2 TC 45 Record Formats

The TC 45 record format is constant except for positions 17–148, which contain the requested report's text. Positions 150–157 identify the report type and number.

**Table G-13 TC 45 Record Format**

Field Name	Positions	Attributes	Description
Transaction Code	1–2	2 N	This is a constant, <b>45</b> .

Table G-13 TC 45 Record Format (continued)

Field Name	Positions	Attributes	Description
Transaction Code Qualifier	3	1 N	This is a constant, <b>0</b> .
Transaction Component Sequence Number	4	1 N	This is a constant, <b>0</b> .
Destination Identifier	5–10	6 N	This field contains a valid acquiring identifier.
Source Identifier	11–16	6 N	This field contains the Visa internal identifier of the VIC.
Report Text	17–148	132 AN	The first position of this field is an ANSI carriage control character: A space, a zero, a dash (–), or 1.
Reserved	149	1 AN	Spaces.
Application Code	150–152	3 AN	The code for the Visa program that generated this report (for example, "APR" for the Authorization Profile Reports).
Report Identifier	153–157	5 AN	The report number, which is left-justified and space-filled (for example, 21xx, 22xx, 51xx, or 61xx for the APR reports).
Report Line Sequence Number	158–162	5 N	The report line number used to ensure that the report comes out in the sequence in which it was generated.
Reserved	163–167	5 AN	Spaces.
Reimbursement Attribute	168	1 AN	Values: <b>0, 3, 4, 5, 6</b> .

## G.3 Visa Point-of-Sale Authorization (POSA) File

The POSA File is delivered to subscribing acquirers daily via Direct Exchange Open File Delivery (OFD) or the Visa File Exchange Service (VFES). This reporting mechanism has the following characteristics:

- One file is provided with debit and credit transaction data.
- The file includes data elements contained in other POS reports to acquirers, along with additional transactions and fields to support recent service offerings. (See [Table G-17](#), which lists the content of the detail record.)
- Because edits against non-POS system data have been removed, the POSA File contains a larger representation of logged transactions than other reporting mechanisms.

The availability of additional transaction data may be used to help reduce fraud and chargeback losses and improve billing accuracy.

It is recommended that endpoints review their current POS reporting data job streams to identify opportunities to eliminate receipt of duplicate data.

For information on implementing Direct Exchange Open File Delivery and the Visa File Exchange Service, see the latest versions of the following publications:

- *Visa Direct Exchange Open File Delivery Implementation Guide*.
- *Visa File Exchange Service (VFES) Client Implementation Guide*.

### G.3.1 High-Level Requirements

To receive the POSA File, the endpoint must:

1. Sign up to receive the POSA File.
2. Implement Direct Exchange OFD or VFES as the file transport vehicle.

**NOTE**

*VFES files can not exceed 2 GB.*

3. The POSA File type must be defined in the endpoint's OFD configuration.
4. Follow the file naming convention, which will be provided by Visa during implementation and testing with each endpoint.

### G.3.2 Service Parameters

An endpoint receiving the POSA File can specify the file parameters described in Table G-14.

**Table G-14 POSA File—Service Parameters and Options**

Parameter	Options
Reporting Levels	<p>File parameters allow each endpoint to receive data using combinations of acquiring identifiers and PCR settings as filter criteria.</p> <p><b>NOTE:</b> <i>The setup of endpoint selections is done by Visa, not the endpoint.</i></p> <p>The endpoint selects the data it will receive from Visa in the POSA File as follows:</p> <ul style="list-style-type: none"> <li>• PCR: Data can be selected at the PCR level; that is, the data for acquiring identifiers under the PCR will be included in one file. 12 CIB/NCNID entries per PCR are supported.</li> <li>• Acquiring identifiers: Data can be selected for acquiring identifiers under a PCR; that is, one acquiring identifier or multiple acquiring identifiers can be turned on for a given PCR. If this option is selected, the endpoint will receive a file for each acquiring identifiers. 12 CIB/NCNID entries per acquiring identifiers are supported.</li> <li>• Acquiring identifier Roll-Up ID: Data can be selected for multiple "Child acquiring identifiers" per endpoint. If this option is selected, the endpoint will receive one file containing the data for the selected Child acquiring identifiers. A Roll-Up ID can be an acquiring identifier, CIB or NCNID. There is no entry limit for Child acquiring identifiers for a Roll-Up ID.</li> </ul> <p><b>NOTE:</b> <i>The choice of data is determined at the Source Identifier/PCR level, not at the CIB level. In the case of Acquiring Identifier Roll-Up ID files, the choice of data is the same for Child acquiring identifiers under that Roll-Up ID.</i></p>
Subscription Options	<p>When the subscriber is using an acquiring identifier or Roll-Up ID, the following sub-options may be used in combination to further define the data reported:</p> <ul style="list-style-type: none"> <li>• MCC From/To</li> <li>• Terminal ID From/To (1st 10 bytes)</li> <li>• Acquirer PCR From/To</li> </ul> <p>When the subscriber is an acquirer PCR, the following sub-selection ranges are available:</p> <ul style="list-style-type: none"> <li>• MCC From/To</li> <li>• Terminal ID From/To (1st 10 bytes)</li> <li>• Acquiring Identifier From/To</li> </ul> <p>For example:</p> <ul style="list-style-type: none"> <li>• Acquiring identifier NNNNNN can select data PCR XXXX, Terminal ID 1000101099 and MCC 6011. In this case, the Acquirer PCR From/To will be XXXX, Terminal ID From/To will be 1000101099, and the MCC From/To will be 6011.</li> <li>• Acquiring identifier NNNNNN wants data for PCRs, Terminal IDs and MCCs. In this case Acquirer PCR From/To, MCC From/To and Terminal ID From/To will be blank.</li> </ul>

**Table G-14 POSA File—Service Parameters and Options (continued)**

Parameter	Options
Acquiring Identifier Roll-Up ID File Size	<p>The endpoint should evaluate its telecommunications bandwidth relative to the estimated acquiring identifier Roll-Up ID POSA File size. If necessary, the endpoint may want to consider receiving multiple files (that is, using multiple acquiring identifier Roll-Up IDs) to ensure the potential file size does not impact their processing. Visa staff will assist endpoints with this analysis.</p> <p>Connect:Direct Endpoints: Visa recommends that the file size not exceed 10 GB.</p> <p>FTP Endpoints: Visa recommends using smaller file sizes, because checkpoint/restart is not supported.</p>
Endpoint Delivery	Data can be sent to multiple endpoints and different CIBs, for each of the file options listed above: acquiring identifiers, PCR, or Acquiring Identifier Roll-Up ID file.

### G.3.3 File Delivery and Availability

**Table G-15 Time Frames for POSA File Transactions, Delivery, and Availability**

Parameter	Description
File Transactions	The POSA File contains transactions authorized between 00:00 GMT and 23:59 GMT.
File Delivery	<p>The delivery time frame varies by the length of time required for POS Application processing. The POSA File is typically available for handoff to OFD the following day by 20:00 GMT. Files are held by OFD for no more than 5 minutes.</p> <p><b>NOTE:</b>  <i>Processing files larger than 10 GB, or with numerous child acquiring identifiers under a Roll-Up ID, may require additional processing time. Files will be delivered as soon as they are available.</i></p>
Backup Files	Backups of the daily POSA files are available for a period of three months from the original creation date. "Recreate" requests can be met only if received by Visa within this period.

### G.3.4 POSA File Layout

The POSA File contains:

- One header record
- Detail records
- One trailer record

Each record is 600 bytes long, with no packed data fields.

### G.3.4.1 Header Record

**Table G-16 POSA File—Header Record Layout**

Field Name	Position	Length (Bytes)	Type	Comments
Header Record ID	1	1	AN	Value = <b>0</b>
Filler	2–23	22	AN	Spaces
File Type	24–26	3	AN	Values: <b>EXT</b> = Extract Unsorted <b>EXS</b> = Extract Sorted
File Create Date	27–32	6	N	Format: <i>YYMMDD</i>  The date the POSA File is being created.
Process Start Date	33–38	6	N	Format: <i>YYMMDD</i>  The processing start date for the data contained in the POSA File, that is, the date when transactions were logged.
Process End Date	39–44	6	N	Format: <i>YYMMDD</i>  The processing end date for the data contained in the POSA File; because the file is a daily file, this date duplicates the Process Start Date.
Filler	45–600	556	AN	Spaces

### G.3.4.2 Detail Records

For detailed information on the definition, usage, and values of ISO fields in these records, see the field descriptions in Chapter 4 (Volume 1) of this manual. In [Table G-17](#), ISO fields are identified by number in column 1; special formats for ISO fields are identified in the Comments column.

Non-ISO data defined internally by Visa is identified by n/a in column 1 and a designation of "Visa use only" in the Comments column.

If there is no data for a field in the POSA File, the field will contain spaces.

**Table G-17 POSA File—Detail Record Layout**

ISO Field	Field Name	Position	Length (Bytes)	Type	Comments
n/a	Record ID	1	1	AN	Detail Record Value = <b>1</b>
n/a	Roll-Up Acquiring Identifier	2–12	11	AN	Acquiring identifier for all clients.  Format: 1st 6 positions followed by spaces.
32	Acquiring Institution ID	13–23	11	AN	Format: 1st 6 positions followed by spaces.
42	Card Acceptor ID Code	24–38	15	AN	

Table G-17 POSA File—Detail Record Layout (continued)

ISO Field	Field Name	Position	Length (Bytes)	Type	Comments
41	Card Acceptor Terminal ID/Store	39–42	4	AN	
	Card Acceptor Terminal ID/Terminal	43–46	4	AN	
7	Transmission Date	47–51	5	N	Format: YYDDD (Julian Date)
	Transmission Time	52–57	6	N	Format: HHMMSS
n/a	VIC Source	58	1	AN	<p>VIC source, where data was logged.</p> <p>Values:</p> <p><b>A</b> = OCW  <b>B</b> = OCE  <b>C</b> = OCC  <b>D</b> = OCB  <b>E</b> = OCJ  <b>\$</b> = OCE Debit  <b>%</b> = OCE Interlink  <b>@</b> = OCW Debit  <b>#</b> = OCW Interlink  <b>&amp;</b> = OCC Debit  <b>*</b> = OCC Interlink</p> <p><b>NOTE:</b>  <i>This list can change as installations are added to VisaNet.</i></p>
3	Processing Code	59–60	2	AN	
25	POS Condition Code	61–62	2	AN	
	Filler	63	1	AN	Space.
F2	Primary Account Number	64–91	28	AN	This field will contain the PAN or token.
44.5	CVV Results Code (FLAG1)	92	1	AN	
44.10	CVV2 Results Code (FLAG2)	93	1	AN	
4	Transaction Amount	94–105	12	N	Format: PIC 9(10)V99
14	Card Expiration Date	106–109	4	N	<p>Format: MMY</p> <p>This field contains the PAN or token expiration date.</p>
39	Response Code	110–111	2	AN	
38	Authorization Code	112–117	6	AN	
n/a	Issuer Station ID	118–121	4	N	1st 4 positions of Issuer Station ID
n/a	Acquirer Station ID	122–125	4	N	1st 4 positions of Acquirer Station ID
63.1	Network ID	126–129	4	N	
n/a	Billing Tran Code ID	130–131	2	N	Visa use only
n/a	Card Type	132–133	2	AN	Card types are listed in field 62.23.
n/a	Response Date	134–138	5	N	Format: YYDDD Julian date

Table G-17 POSA File—Detail Record Layout (continued)

ISO Field	Field Name	Position	Length (Bytes)	Type	Comments
n/a	Response Time	139–144	6	N	Format: HHMMSS
n/a	Line Type	145–146	2	AN	The communication line type is populated from tables based on the source station value.
60.1	Terminal Type	147	1	AN	
44.2	Address Verification Result Code	148	1	AN	
44.1	Response Source/ Reason Code For STIP	149	1	N	
18	Merchant Type	150–153	4	AN	
n/a	Report and Billing Indicator	154	1	AN	Report/Billing Indicator for Visa use
n/a	Interlink Indicator	155	1	AN	Values: <b>Y</b> or <b>N</b>
62.1	Authorization Characteristics Indicator	156	1	AN	
62.2, 62.17, 104, usage 2, or 116	Gateway Transaction Identifier	157–171	15	N	<p>If the transaction is not an American Express, Mastercard, or Discover transaction, this field is populated with field 62.2 data.</p> <p>If the transaction is an American Express transaction, it contains the American Express CAPN authorization number.</p> <p>If the transaction is a Mastercard transaction, this field is populated with data from field 104, usage 2 (dataset ID 65, tag 08).</p> <p>If the transaction is a Discover transaction, this field is populated with field 116 data.</p>
62.3	Validation Code	172–175	4	AN	
62.3	Downgrade Reason Code	176–177	2	AN	Contains 1st 2 bytes of field 62.3, if field 62.1 = <b>N</b> .
61.1	Cash-Back Amount	178–190	13	N	Format: PIC 9(11)V99
32	Acquiring Institution ID	191–201	11	AN	Format: 1st 6 positions followed by spaces.
49	Transaction Currency Code	202–204	3	AN	
4	Original Transaction Amount	205–216	12	N	
n/a	Transaction Decimal Digits	217	1	N	Number of decimal positions in currency format.
62.4	Market-Specific Data Identifier	218	1	AN	



Table G-17 POSA File—Detail Record Layout (continued)

ISO Field	Field Name	Position	Length (Bytes)	Type	Comments
95	Replacement Amount	219–242	12	N	Format: 12 bytes starting from position 1. Value is right-justified, with lead zero-fill. Remaining positions (231–242) must be filled with <b>zeros</b> .
MTI	Message Type Identifier (Acquirer Message Type)	243–246	4	N	
62.2	Transaction Identifier	247–261	15	AN	
68	Issuer Country Code	262–264	3	N	
n/a	Issuer Region Code	265	1	AN	Identifies issuer region: <b>1</b> = US <b>2</b> = CA <b>3</b> = VE <b>4</b> = AP <b>5</b> = LAC <b>6</b> = CEMEA
19	Acquiring Institution Country Code	266–268	3	N	
n/a	Acquirer Region Code	269	1	AN	Identifies acquirer region: <b>1</b> = US <b>2</b> = CA <b>3</b> = VE <b>4</b> = AP <b>5</b> = LAC <b>6</b> = CEMEA
19	Merchant Country Code	270–272	3	AN	
n/a	Merchant Region Code	273	1	AN	Identifies merchant region: <b>1</b> = US <b>2</b> = CA <b>3</b> = VE <b>4</b> = AP <b>5</b> = LAC <b>6</b> = CEMEA
7	Month	274–275	2	N	Format: <i>MM</i> , from GMT transaction date.
	Day	276–277	2	N	Format: <i>DD</i> , from GMT transaction date.
	Year	278–279	2	N	Format: <i>YY</i> , from GMT transaction date.
121	Issuer ID	280–290	11	AN	Format: 1st 6 positions of issuing identifier, followed by spaces.
60.1	Terminal Type	291	1	AN	
60.2	Terminal Entry Capability	292	1	AN	
63.2	Time (Preauth Time Limit)	293–296	4	N	
126.10 pos. 2	CVV2 Authorization Request Data: Response Type	297	1	AN	

**Table G-17 POSA File—Detail Record Layout (continued)**

ISO Field	Field Name	Position	Length (Bytes)	Type	Comments
126.10 pos. 1	CVV2 Authorization Request Data: Presence indicator	298	1	AN	
11	System Trace Audit Number	299–304	6	AN	
37	Retrieval Reference Number	305–316	12	N	Format: YDDDDNNNNNN, where NNNNNN is from ISO Field 11.
44.12	Check Settlement Code	317	1	AN	n/a for authorization only
100	Receiving Institution ID Code	318–328	11	AN	
125	Check ABA Number	329–337	9	N	n/a for authorization only
	Check Customer Account	338–356	19	AN	n/a for authorization only
	Check Number	357–371	15	AN	n/a for authorization only
	Raw MICR Data	372–435	64	AN	n/a for authorization only
43.1	Card Acceptor Name	436–460	25	AN	
43.2	Card Acceptor Location (City)	461–473	13	AN	
44.13	CAVV Results Code	474	1	AN	
44.8	Card Authentication Results Code	476	1	AN	
51	Currency Code, Cardholder Billing	477–479	3	N	
59 pos. 1–2	State Code	480–481	2	AN	
59 pos. 3–5	Country Code	482–484	3	AN	
59 pos. 6–14	Postal Code	485–493	9	AN	
60.8	Other POS Info: Electronic Commerce transactions	494–495	2	AN	
63.8	Visa Acquirer Business ID	496–503	8	N	
126.8	Transaction ID (XID)	504–523	20	AN	
62.23	Product ID	524–525	2	AN	
22.2	POS Entry Capability	526	1	AN	Used by acquirers to manage their merchants' field terminals. Values: <b>0, 1, 2, 8, 9.</b>
126.15	Mastercard UCAF Collection Indicator	527	1	AN	A conditional field that determines if field 126.16 is present in the transaction.
126.16.	Mastercard UCAF Field	528–559	32	AN	Contains 32 bytes maximum of EBCDIC data.
62.20	Merchant Verification Value	560–569	10	AN	Contains the Merchant Verification Value (MVV) used to identify merchants that participate in the U.S. Select Merchant Fee (SMF) program. The MVV is unique to the merchant.

Table G-17 POSA File—Detail Record Layout (continued)

ISO Field	Field Name	Position	Length (Bytes)	Type	Comments
22.1	POS Entry Mode Code	570–571	2	N	A 2–digit code that specifies whether the entire magnetic stripe is included in an authorization or financial request.
62.20 or 104, usage 2 (dataset ID 65, tag 07)	Mastercard Acquirer ID	572–577	6	AN	Contains the 6–byte Mastercard ID when applicable. Default value is spaces.  <b>NOTE:</b> <i>This value is mapped from the Mastercard DE-48, Sub-element 32.</i>
116	Card Issuer Reference Data, Transaction Qualifier	578–579	2	AN	This field contains the value from Dataset ID 68, Tag 02.
116	Card Issuer Reference Data, Date and Time	580–589	10	AN	This field contains the value from field 116, Dataset ID 67, Tag 04.
126.19	Dynamic Currency Conversion Indicator	590	1	AN	This field contains the value from field 126.19.
62.25	Spend Qualified Indicator	591	1	AN	Values: <b>space</b> or <b>N</b>
	Filler	592–600	9	AN	Reserved

#### G.3.4.3 Trailer Record

Table G-18 POSA File—Trailer Record Layout

Field Name	Position	Length (Bytes)	Type	Comments
Record ID	1	1	AN	Value = <b>9</b>
Filler	2–23	22	AN	Spaces
Detail Record Count	24–32	9	N	Number of detail records in file.
Filler	33–600	568	AN	Spaces

## G.4 Visa Point-of-Sale Transaction Information (International Only)

International acquirers can receive these reports through various delivery mechanisms, depending on the report. Please see the *V.I.P. System Reports* manual for details.

### NOTE

*Mail deliveries of these reports on tape, cartridge, and microfiche are not allowed in the U.S. region. Instead, U.S. acquirers can receive the daily Point-of-Service Authorization (POSA) File, which is an electronically transmitted data file that includes authorization only and full service transaction data; it does not support options for detail vs. summary reports. Using this file, endpoints can generate detail and summary reports for themselves if they wish. To know about this file, including record layouts, see “Visa Point-of-Sale Authorization (POSA) File.”*

### G.4.1 POS0110W (POS Detail Report)

Produced four times a month, this report provides the acquirer with a list of authorization requests processed through a VisaNet connection and authorization requests from POS

dial terminals. The acquirer can use this report for merchant billing and transaction research.

This report supports CPS with four significant enhancements:

- **Reversals:** When appropriate, partial authorization reversals are included on the POS Detail Report. The second line of the transaction detail indicates that it is a reversal and includes the Replacement Amount.
- **Market-Specific Data:** For CPS hotel and auto rental, market-specific data must be included in the authorization request. For these transactions, the second line of the transaction detail includes the Market-Specific Data Indicator.
- **Downgrades:** Downgrade reason codes, downgrade reason descriptions, and authorization characteristics indicator values are included.
- **Electronic-Print Format:** For those receiving the electronic-print format of this report, partial authorization reversals are included. The Market-Specific Data Indicator and the Replacement Amount fields are appended to the former record layout.
- **POS0102M (Monthly POS Summary Report):** Produced monthly, this report is a summary of authorization requests from dial terminals that are directly attached to a Visa POS interface. POS0102M report can be used to analyze dial terminal traffic.

The reports are available by subscription only. Contact your Visa representative. Acquirers also can obtain raw data records of point-of-sale or point-of-service information through TC 33 records. This option is available only at Visa's discretion.

## G.4.2 TC Record Electronic Distribution

With Visa concurrence, authorization only acquirers can receive POS raw data for transactions through a clearing transmission. For POS raw data, this general layout is used for the TC 33 record.

- Bytes 1 through 34 contain TC record transaction header information.
- Bytes 35 through 167 contain specific information related to POS raw data.
- Byte 168 contains the TC record reimbursement attribute.

**Table G-19 TC 33 Record Format for POS Raw Data**

Field Name	Position	Attributes	Description
<b>TC Record Data</b>			
Transaction Code	1–2	2 N	This is a constant, <b>33</b> .
Transaction Code Qualifier	3	1 N	This is a constant, <b>0</b> .
Transaction Component Sequence Number	4	1 N	This is a constant, <b>0</b> .
Destination Identifier	5–10	6 N	This field contains a valid acquiring identifier.
Source Identifier	11–16	6 N	400083
Report Identifier	17–19	3 AN	POS
Julian Date	20–22	3 N	The day data was prepared. Format: <i>ddd</i>

**Table G-19 TC 33 Record Format for POS Raw Data (continued)**

Field Name	Position	Attributes	Description
Report Line Sequence Number	23–32	10 N	A Visa-assigned report line number used to ensure that the report is printed in the sequence it was generated.
Reserved	33–34	2AN	Spaces.
<b>POS Data</b>			
Acquiring Identifier	35–45	11 AN	This field contains the client's acquiring identifier. See the field 32 description in the chapter titled Data Field Descriptions of this manual.
Terminal ID Number	46–68	23 AN	The merchant terminal ID number. See the field 42 and 41 descriptions in the chapter titled Data Field Descriptions of this manual.
Tran Date	69–74	6 N	The transaction date. See the field 7 description in the chapter titled Data Field Descriptions of this manual. Format: mmddyy
Tran Time	75–80	6 N	Transaction time (Greenwich mean time). See the field 7 description in the chapter titled Data Field Descriptions of this manual. Format: hhmmss
Processor Code	81–82	2 N	The customer transaction type. For codes, see the field 3 description in the chapter titled Data Field Descriptions of this manual.
Account/ID Number	83–98	16 AN	The cardholder account number or customer ID for check guarantee transactions. See the field 7 description in the chapter titled Data Field Descriptions of this manual.
Merchant Type	99–102	4 AN	The merchant category code. See the field 18 description in the chapter titled Data Field Descriptions of this manual.
Authorized Amount	103–114	12 N	The authorized amount in the original currency. See the field 4 description in the chapter titled Data Field Descriptions of this manual. Format: right-justified, zero-filled
Expire Date	115–118	4 N	The expiration date of card or customer ID. See the field 14 description in the chapter titled Data Field Descriptions of this manual. Format: mmyy
Response Code	119–120	2 AN	For codes, see the field 39 description in the chapter titled Data Field Descriptions of this manual.
Authorization Code	121–126	6 AN	The authorization code for approved transactions. See the field 38 description in the chapter titled Data Field Descriptions of this manual. Format: left-justified, space-filled

**Table G-19 TC 33 Record Format for POS Raw Data (continued)**

Field Name	Position	Attributes	Description
Line Type	127–128	2 AN	The type of line from which transactions originated. Codes are listed in the table titled “Weekly POS Detail Record Specifications”, Line Type, positions 105–106.
Acquirer ID	129–132	4 AN	The first 4 digits of the station ID associated with the acquirer of the transaction.
Card Verification Value	133	1 AN	The Card Verification Value transaction code. For codes, see the field 44.5 description in the chapter titled Data Field Descriptions of this manual.
AVS Result	134	1 AN	The Address Verification Service result code. For codes, see the field 44.2 description in the chapter titled Data Field Descriptions of this manual.
POS Entry Mode Code	135–137	3 AN	The indicator that describes how the transaction was captured. For codes, see the field 22 description in the chapter titled Data Field Descriptions of this manual.
Additional POS Information	138–139	2 AN	The additional information about the terminal used in the transaction. For codes, see the field 60 description in Chapter 4 of this manual.
POS Condition Code	140–141	2 AN	The additional information about the type of customer transaction. For codes, see the field 25 description in the chapter titled Data Field Descriptions of this manual.
Term Entry Mode	142	1 AN	The transaction indicator that describes how the transaction was captured. For codes, see the field 60 description in the chapter titled Data Field Descriptions of this manual.
Term Format Code	143	1 AN	The terminal message format code. See position 52 in the table titled “Weekly POS Detail Record Specifications” for a list of the format codes.
Stand-In Processing Advice Code	144	1 AN	The response source and reason code. For codes, see the field 44.1 description in the chapter titled Data Field Descriptions of this manual.
Currency Code	145–147	3 AN	The currency code for the transaction. See field 49 description in Data Field Descriptions. See also Country and Currency Codes.

**Table G-19 TC 33 Record Format for POS Raw Data (continued)**

Field Name	Position	Attributes	Description
Authorization Characteristics Indicator	148	1 AN	The code that specifies whether the transaction qualified for CPS. For codes, see the field 62.1 description in the chapter titled Data Field Descriptions of this manual.
Transaction Identifier	149–163	15 N	The identification number assigned to CPS-qualified transactions only. For codes, see the field 62.2 description in the chapter titled Data Field Descriptions of this manual.  <b>NOTE:</b> <i>On the paper version, the downgrade reason appears in the same position as the Transaction ID when the Authorization Characteristics Indicator = "N" or "X".</i>
Validation Code	164–167	4 AN	The Visa-calculated code assigned to CPS-qualified transactions only to ensure key 0100 request fields match with same fields in deferred clearing messages. For codes, see the field 62.3 description in the chapter titled Data Field Descriptions of this manual.
<b>TC Record Data</b>			
Reimbursement Attribute	168	1 AN	This is a constant, 0.

**Table G-20 TC 33 Record Format for POS Raw Data—Cashback Authorizations**

Field Name	Position	Attributes	Description
Transaction Code	1–2	2 N	This is a constant, <b>33</b> .
Transaction Code Qualifier	3	1 N	This is a constant, <b>0</b> .
Transaction Component Sequence Number	4	1 N	This is a constant, <b>1</b> .
Cashback Amount	5–16	12 N	The cashback amount in the authorization request. See field 61.1 description in the chapter titled Data Field Descriptions of this manual.
Merchant Name	17–41	25 AN	The first position in this field cannot be a space.
Merchant Country Code	42–44	3 AN	The first two positions of this field will be the country code and the third character will be a space.
Product ID	45–46	2 AN	This field contains the product ID in the authorization.

**Table G-20 TC 33 Record Format for POS Raw Data—Cashback Authorizations (continued)**

Field Name	Position	Attributes	Description
Merchant Verification Value	47–56	10 AN	This field contains the information from field 62.20 that is used to identify participants in the U.S. Select Merchant Fee program.
American Express Point-of-Service (POS) Entry Mode	57–68	12 AN	<p>This field will contain the value of the American Express Point-of-Service Data Code subfield from field 116, with dataset ID 66, tag 01, which contains data from American Express authorization request messages.</p> <p>This field will be blank when field 116, with dataset ID 66, is not present in 0110 authorization response messages.</p>
Mastercard Point-of-Service (POS) Entry Mode	69–71	3 N	<p>This field will contain the value of the Mastercard Point-of-Service (POS) Entry Mode subfield from field 116, with dataset ID 67, tag 01, which contains data from CIS DE 22 in Mastercard authorization request messages.</p> <p>This field will be blank when field 116, with dataset ID 67, is not present in 0110 authorization response messages.</p>
Mastercard Point-of-Service (POS) Personal ID Number (PIN) Capture Code	72–73	2 N	<p>This field will contain the value of the Mastercard Point-of-Service (POS) Personal ID Number (PIN) Capture Code subfield from field 116, with dataset ID 67, tag 02, which contains data from CIS DE 26 in Mastercard authorization request messages.</p> <p>This field will be blank when field 116, with dataset ID 67, is not present in 0110 authorization response messages.</p>
Mastercard Point-of-Service (POS) Data	74–99	26 AN	<p>This field will contain the value of the Mastercard Point-of-Service (POS) Data subfield from field 116, with dataset ID 67, tag 03, which contains data from CIS DE 61 in Mastercard authorization request messages.</p> <p>When populated, this field will contain between 1 and 26 bytes of data. Unused bytes will be space-filled to the right.</p> <p>This field will be blank when field 116, with dataset ID 67, is not present in 0110 authorization response messages.</p>
Filler	100–167	68 AN	



**Table G-20 TC 33 Record Format for POS Raw Data—Cashback Authorizations (continued)**

Field Name	Position	Attributes	Description
Reserved Field	168	1 AN	This field contains a zero.

**Table G-21 TC 33 Record Format for POS Raw Data—Full or Partial Reversals**

Field Name	Position	Attributes	Description
<b>TC Record Data</b>			
Transaction Code	1–2	2 N	This is a constant, <b>33</b> .
Transaction Code Qualifier	3	1 N	This is a constant, <b>0</b> .
Transaction Component Sequence Number	4	1 N	This is a constant, <b>0</b> .
Destination Identifier	5–10	6 N	This field contains a valid acquiring identifier.
Source Identifier	11–16	6 N	400083
TC33 Application Code	17–19	3 AN	PSR
Julian Date	20–22	3 N	The day data was prepared.  Format: <i>ddd</i>
Report Line Sequence Number	23–32	10 N	A Visa-assigned report line number used to ensure that the report is printed in the sequence it was generated.
Reserved	33–34	2AN	Spaces.
<b>POS Data</b>			
Acquiring Identifier	35–45	11 AN	This field contains the client's acquiring identifier. See the field 32 description in the chapter titled Data Field Descriptions of this manual.
Terminal ID Number	46–68	23 AN	The merchant terminal ID number. See the field 42 and 41 descriptions in the chapter titled Data Field Descriptions of this manual.
Tran Date	69–74	6 N	The transaction date. See the field 7 description in the chapter titled Data Field Descriptions of this manual. Format: <i>mmddyy</i>
Tran Time	75–80	6 N	Transaction time (Greenwich mean time). See the field 7 description in the chapter titled Data Field Descriptions of this manual.  Format: <i>hhmmss</i>

**Table G-21 TC 33 Record Format for POS Raw Data—Full or Partial Reversals (continued)**

Field Name	Position	Attributes	Description
Account/ID Number	81–96	16 AN	The cardholder account number or customer ID for check guarantee transactions. See the field 2 description in the chapter titled Data Field Descriptions of this manual.
Merchant Type	99–100	4 AN	The merchant category code. See the field 18 description in the chapter titled Data Field Descriptions of this manual.
Authorized Amount	101–112	12 N	The authorized amount in the original currency. See the field 4 description in the chapter titled Data Field Descriptions of this manual. Format: right-justified, zero-filled
Expire Date	113–116	4 N	The expiration date of the card or customer ID. See the field 14 description in the chapter titled Data Field Descriptions of this manual. Format: <i>mmyy</i> .
Response Code	117–118	2 AN	For codes, see the field 39 description in the chapter titled Data Field Descriptions of this manual.
Authorization Code	119–124	6 AN	The authorization code for approved transactions. See the field 38 description in the chapter titled Data Field Descriptions of this manual. Format: left-justified, space-filled
Line Type	125–126	2 AN	The type of line from which transactions originated. Codes are listed in the chapter titled Data Field Descriptions, Line Type, positions 105–106.
Acquirer ID	127–130	4 AN	The first 4 digits of the station ID associated with the acquirer of the transaction.
POS Entry Mode Code	131–133	3 AN	The indicator that describes how the transaction was captured. For codes, see the field 22 description in the chapter titled Data Field Descriptions of this manual.
Additional POS Information	134–135	2 AN	The additional information about the terminal used in the transaction. For codes, see the field 60 description in the chapter titled Data Field Descriptions of this manual.
POS Condition Code	136–137	2 AN	The additional information about the type of customer transaction. For codes, see the field 25 description in the chapter titled Data Field Descriptions of this manual.

**Table G-21 TC 33 Record Format for POS Raw Data—Full or Partial Reversals (continued)**

Field Name	Position	Attributes	Description
Currency Code	138–140	3 AN	The currency code for the transaction. See field 49 description in the chapter titled Data Field Descriptions of this manual. For currency codes, see Country and Currency Codes.
Replacement Amount (original currency)	141–152	12 N	If the replacement amount is greater than zero, it reflects the corrected authorization amount and indicates that this detail record pertains to a partial authorization reversal. See field 62.4 description in the chapter titled Data Field Descriptions of this manual. Format: right-justified, zero-filled U.S. dollar equivalent.
Transaction Identifier	153–167	15 N	The identification number assigned to CPS-qualified transactions only. For codes, see field 62.2 description in the chapter titled Data Field Descriptions of this manual.  <b>NOTE:</b> <i>On the paper version, the downgrade reason appears in the same position as the Transaction ID when the Authorization Characteristics Indicator = <b>N</b> or <b>X</b>.</i>
<b>TC Record Data</b>			
Reserved Field	168	1 AN	This is a constant, <b>0</b> .

**Table G-22 TC 33 Record Format for POS Raw Data—Cashback Authorization Reversals**

Field Name	Position	Attributes	Description
Transaction Code	1–2	2 N	This is a constant, <b>33</b> .
Transaction Code Qualifier	3	1 N	This is a constant, <b>0</b> .
Transaction Component Sequence Number	4	1 N	This is a constant, <b>1</b> .
Cashback Amount	5–16	12 N	The cashback amount in the authorization request. See field 61.1 description in the chapter titled Data Field Descriptions of this manual.
Merchant Name	17–41	25 AN	
Merchant Country Code	42–44	3 AN	
Product ID	45–46	2 AN	Data from ISO field 62.23.
Merchant Verification Value	47–56	10 AN	Data from ISO field 62.20.

**Table G-22 TC 33 Record Format for POS Raw Data—Cashback Authorization Reversals (continued)**

Field Name	Position	Attributes	Description
Filler	57–99	43	
Filler	100–167	68	
Reserved Field	168	1 AN	This field contains a zero.

## G.5 Authorization Profile Reports

Issuers can subscribe to the Authorization Profile Reports. There are two basic reports:

- **The Issuer and Stand-In Authorization Summary by Authorization Criteria report.**

This report provides a comparison of the issuer's authorization responses to the STIP responses. Three versions of this report are available:

- Processor (APR2100)
- Issuing Identifier (APR5100)
- Risk level within Issuing Identifier (APR6100).
- Product ID level within Issuing Identifier (APR7100)

- **The Capacity Management Diversion to Stand-In report.** This report provides an analysis of the authorization requests that were diverted to STIP because the issuer reached its capacity (for PACM participants only).

Issuers can receive Authorization Profile data in these formats:

- Paper report delivered monthly through the mail
- Electronic print version of the paper report delivered monthly or four times a month through the Clearing and VisaNet Settlement Service (VSS), using TC 45
- Raw data delivered monthly or four times a month through the Clearing and Settlement System, using TC 33

See *V.I.P. System, BASE I Processing Specifications* for more paper report information.

[Table G-13](#) shows the record format for TC 45.

### G.5.1 TC 33 Record Formats for Authorization Profile Raw Data

Receiving Authorization Profile data in raw data format allows issuers to use data directly into their own internal reporting applications. The raw data content parallels the paper Authorization Profile Reports. A set of raw data records uses the same paper report numbers for identification:

- APR2120—Issuer and Stand-In Authorization Summary by Authorization Criteria. This report provides information according to processor.
- APR5120—Issuer and Stand-In Authorization Summary by Authorization Criteria. This report provides information according to issuing identifier.
- APR2220—Capacity Management Diversion to Stand-In. This report provides information according to processor.

Visa uses the TC 33 record format to transmit these reports to the subscriber. The Report Identifier field indicates which report is being transmitted. There are TC 33 record formats for:

- A header record, used for reports.  
Record Type = P–Page Header
- One or more detail records, to report.  
Record Type = D–Detail Line
- A trailer record, used for reports.  
Record Type = T–Trailer

**Table G-23 Authorization Profile Raw Data Records by Report**

Report Type —	APR2120	APR5120	APR2220
Report transmission sequence and content	Page Header	Page Header	Page Header
	Detail Record	Detail Record	Detail Record–Page 1
	Trailer	Processing Controls and Options Record - Type 1 - Type 2 Trailer	Detail Record  Processor Totals Trailer

Each detail record contains clearing and Authorization Profile information. Bytes 35–167 contain the Authorization Profile information; the remainder of each is standard TC 33 data. The following ten tables provide each record's content and format. Numeric fields are right-justified with left zero-filled if necessary, and alphanumeric fields are left-justified with right space-filled if necessary.

### G.5.1.1 Page Header Record Layout

**Table G-24 TC 33 for Authorization Profile Data—Page Header Record**

Field Name	Position	Attributes	Description
<b>TC Record Data</b>			
Transaction Code	1–2	2 N	This is a constant, <b>33</b> .
Transaction Code Qualifier	3	1 N	This is a constant, <b>0</b> .
Transaction Component Sequence Number	4	1 N	This is a constant, <b>0</b> .
Destination Identifier	5–10	6 N	This field contains a valid acquiring or issuing identifier.
Source Identifier	11–16	6 N	This field contains the Visa internal identifier of the VIC
Report Identifier	17–22	6 AN	The report number without the last zero: APR <i>nnn</i>
Report Line Sequence Number	23–32	10 N	The sequence of this line within the report.
Reserved	33–34	2 AN	Spaces.
<b>Authorization Profile Data</b>			

**Table G-24 TC 33 for Authorization Profile Data—Page Header Record (continued)**

Field Name	Position	Attributes	Description
Issuing Identifier	35–45	11 AN	This field includes the issuing identifier or processing center's ID number.
Report Name	46–53	8 AN	The system ID plus report ID.
Line Type	54	1 AN	The type of report line: P = Page Header
From Date	55–64	10 AN	The report data start date. Format: <i>dd-mmm-yy</i>
To Date	65–74	10 AN	The report data end date. Format: <i>dd-mmm-yy</i>
Filler	75–167	93 AN	Spaces.
<b>TC Record Data</b>			
Reimbursement Attribute	168	1 AN	This is a constant, <b>0</b> .

**G.5.1.2 Trailer Record Layout****Table G-25 TC 33 for Authorization Profile Data—Trailer Record**

Field Name	Position	Attributes	Description
<b>TC Record Data</b>			
Transaction Code	1–2	2 N	This is a constant, <b>33</b> .
Transaction Code Qualifier	3	1 N	This is a constant, <b>0</b> .
Transaction Component Sequence Number	4	1 N	This is a constant, <b>0</b> .
Destination Identifier	5–10	6 N	This field contains a valid acquiring or issuing identifier.
Source Identifier	11–16	6 N	This field contains the Visa internal identifier of the VIC.
Report Identifier	17–22	6 AN	The report number without the last zero: APR <i>nnn</i>
Report Line Sequence Number	23–32	10 N	The sequence of this line within the report.
Reserved	33–34	2 AN	Spaces.
<b>Authorization Profile Data</b>			
Issuing Identifier	35–45	11 AN	The issuing identifier or processing center's ID number.
Report Name	46–53	8 AN	The system ID plus report ID.
Line Type	54	1 AN	The type of report line: <b>T</b> = Trailer
Record Count	55–63	9 N	The number of header, detail, and trailer records in the report.

**Table G-25 TC 33 for Authorization Profile Data—Trailer Record (continued)**

Field Name	Position	Attributes	Description
Filler	64–167	104 AN	Spaces.
<b>TC Record Data</b>			
Reimbursement Attribute	168	1 AN	This is a constant, <b>0</b> .

**G.5.1.3 First Detail Record Layout**

This layout applies to:

- APR2120 Detail Record
- APR5120 Detail Record
- APR2220 Detail Record

**Table G-26 TC 33 for Authorization Profile Data—First Detail Record**

Field Name	Position	Attributes	Description
<b>TC Record Data</b>			
Transaction Code	1–2	2 N	This is a constant, <b>33</b> .
Transaction Code Qualifier	3	1 N	This is a constant, <b>0</b> .
Transaction Component Sequence Number	4	1 N	This is a constant, <b>0</b> .
Destination Identifier	5–10	6 N	This field contains a valid acquiring or issuing identifier.
Source Identifier	11–16	6 N	This field contains the Visa internal identifier of the VIC.
Report Identifier	17–22	6 AN	The report number: APR <i>nnn</i>
Report Line Sequence Number	23–32	10 N	The sequence of this line within the report.
Reserved	33–34	2 AN	Spaces.
<b>Authorization Profile Data</b>			
Issuing Identifier	35–45	11 AN	The issuing identifier or processing center's ID number.
Report Name	46–53	8 AN	The system ID plus report ID.
Line Type	54	1 AN	The type of report line: <b>D</b> = Detail line
Filler	55–69	15 AN	Spaces.
Eligible Volume	70–79	10 N	The total number of transactions eligible for Positive Authorization Capacity Management (PACM) diversion, which is the information for the Line Description Code item.
Approval Volume	80–89	10 N	The total number of approved transactions.
Approval Amount	90–101	12 N	The average dollar amount of approved transactions.

**Table G-26 TC 33 for Authorization Profile Data—First Detail Record (continued)**

Field Name	Position	Attributes	Description
Referral Volume	102–111	10 N	The total number of referred transactions.
Referral Amount	112–123	12 N	The average dollar amount of referred transactions
Confiscation Volume	124–133	10 N	The total number of confiscated-card transactions
Confiscation Amount	134–145	12 N	The average dollar amount of confiscated-card transactions
Decline Volume	146–155	10 N	Total number of declined transactions
Decline Amount	156–167	12 N	Average dollar amount of declined transactions
<b>TC Record Data</b>			
Reimbursement Attribute	168	1 AN	This is a constant, <b>0</b> .

**G.5.1.4 APR2220 Processor Totals Detail Record Layout****Table G-27 TC 33 for Authorization Profile Data—Second Detail Record for APR2220 Processor Totals**

Field Name	Position	Attributes	Description
<b>TC Record Data</b>			
Transaction Code	1–2	2 N	This is a constant, <b>33</b> .
Transaction Code Qualifier	3	1 N	This is a constant, <b>0</b> .
Transaction Component Sequence Number	4	1 N	This is a constant, <b>0</b> .
Destination Identifier	5–10	6 N	This field contains a valid acquiring or issuing identifier.
Source Identifier	11–16	6 N	This field contains the Visa internal identifier of the VIC.
Report Identifier	17–22	6 AN	The report number APR 222.
Report Line Sequence Number	23–32	10 N	The sequence of this line within the report.
Reserved	33–34	2 AN	Spaces.
<b>Authorization Profile Data</b>			
Issuer PCR	35–45	11 AN	The issuer's processing center record number.
Report Name	46–53	8 AN	The system ID plus report ID.
Line Type	54	1 AN	The type of report line: <b>D</b> = Detail line
Filler	55	1 AN	Spaces.
Report Section	56–57	2 N	See <a href="#">Table G-31</a> .



**Table G-27 TC 33 for Authorization Profile Data—Second Detail Record for APR2220 Processor Totals (continued)**

Field Name	Position	Attributes	Description
Line Description Code	58–60	3 AN	See <a href="#">Table G-32</a> .
Filler	61–69	9 AN	Spaces.
Purchased Capacity	70–78	9 AN	The processing center's purchased capacity (number of transactions per hour).
Processor Capacity	79–87	9 AN	The processing center's capacity (number of transactions per hour).
Authorization Total	88–97	10 N	The number of authorization transactions processed by the processing center.
Acquirer Total	98–107	10 N	The number of acquirer transactions processed by the processing center (includes to and from traffic).
Debit Total	108–117	10 N	The number of debit transactions processed by the processing center (includes to and from traffic).
File Maintenance Total	118–127	10 N	The number of file maintenance transactions processed by the processing center (includes to and from traffic).
Advice Total	128–137	10 N	The number of advices sent to the processing center.
Other Total	138–147	10 N	The number of other non-authorization transactions sent to and from the processing center.
Stand-In Total	148–157	10 N	The number of transactions that were processed by STIP (Stand-In Processor) rather than the processing center.
Filler	158–167	10 AN	Spaces.
<b>TC Record Data</b>			
Reimbursement Attribute	168	1 AN	This is a constant, <b>0</b> .

**G.5.1.5 APR5120 Processing Controls and Options Record****Table G-28 TC 33 for Authorization Profile Data—APR5120 Processing Controls and Options, Type 1**

Field Name	Position	Attributes	Description
<b>TC Record Data</b>			
Transaction Code	1–2	2 N	This is a constant, <b>33</b> .
Transaction Code Qualifier	3	1 N	This is a constant, <b>0</b> .

**Table G-28 TC 33 for Authorization Profile Data—APR5120 Processing Controls and Options, Type 1 (continued)**

Field Name	Position	Attributes	Description
Transaction Component Sequence Number	4	1 N	This is a constant, <b>0</b> .
Destination Identifier	5–10	6 N	This field contains a valid acquiring or issuing identifier.
Source Identifier	11–16	6 N	This field contains the Visa internal identifier of the VIC.
Report Identifier	17–22	6 AN	The report number: ARP512 or APR612
Report Line Sequence Number	23–32	10 N	The sequence of this line within the report.
Reserved	33–34	2 AN	Spaces.
<b>Authorization Profile Data</b>			
Issuing Identifier	35–45	11 AN	The issuing identifier or processing center's ID number.
Report Name	46–53	8 AN	The system ID plus Report ID.
Line Type	54	1 AN	The type of report line: <b>D</b> = Detail line
Filler	55–69	15 AN	Spaces.
Available 1-day Count	70–75	6 AN	The daily transaction limit for STIP when the processing center is available.  Edited numeric (commas) or not applicable.
Available 1-day Amount	76–81	6 AN	The daily amount limit for STIP when the processing center is available. The content is limited to numbers, commas, \$, and spaces.
Available 4-day Multiplier	82–87	6 AN	The issuer's specified 4-day multiplier for obtaining the 4-day activity account and amount limits. The content is limited to numbers, commas and spaces.
Unavailable 1-day Count	88–93	6 AN	The daily transaction limit for STIP when the processing center is not available. The content is limited to numbers, commas, and spaces.
Unavailable 1-day Amount	94–99	6 AN	The daily amount limit for STIP when the processing center is not available. The content is limited to numbers, commas, \$, and spaces.
Unavailable 4-day Multiplier	100–105	6 AN	The issuer's specified 4-day multiplier for obtaining the 4-day activity account and amount limits for "issuer-unavailable" processing. The content is limited to numbers, commas, and spaces.

**Table G-28 TC 33 for Authorization Profile Data—APR5120 Processing Controls and Options, Type 1 (continued)**

Field Name	Position	Attributes	Description
Issuer Limit	106–111	6 AN	The issuer-specified dollar amount, at or above which the transaction is forwarded to the issuer for processing. The content is limited to numbers and spaces.
Filler	112–167	56 AN	Not used.
<b>TC Record Data</b>			
Reimbursement Attribute	168	1 AN	This is a constant, <b>0</b> .

**G.5.1.6 APR5120 Processing Controls and Options Record—Type 2****Table G-29 TC for Authorization Profile Data—APR5120 Processing Controls and Options, Type 2**

Field Name	Position	Attributes	Description
<b>TC Record Data</b>			
Transaction Code	1–2	2 N	This is a constant, <b>33</b> .
Transaction Code Qualifier	3	1 N	This is a constant, <b>0</b> .
Transaction Component Sequence Number	4	1 N	This is a constant, <b>0</b> .
Destination Identifier	5–10	6 N	This field contains a valid acquiring or issuing identifier.
Source Identifier	11–16	6 N	This field contains the Visa internal identifier of the VIC.
Report Identifier	17–22	6 AN	The report number: APR512 or APR612
Report Line Sequence Number	23–32	10 N	The sequence of this line within the report.
Reserved	33–34	2 AN	Spaces.
<b>Authorization Profile Data</b>			
Issuing Identifier	35–45	11 AN	The issuing identifier or processing center's ID number.
Report Name	46–53	8 AN	The system ID plus report ID.
Line Type	54	1 AN	The type of report line: <b>D</b> = Detail line
Filler	55–67	13 AN	Spaces.
Above Issuer Limit Volume	68–78	11 AN	The number of transactions above the issuer limit before random selection processing was invoked. The content is limited to numbers and commas.

**Table G-29 TC for Authorization Profile Data—APR5120 Processing Controls and Options, Type 2 (continued)**

Field Name	Position	Attributes	Description
Between Limits Volume	79–89	11 AN	The number of transactions between the issuer and advice limits semi random selection processing was invoked. The content is limited to numbers and commas.
Below Advice Limit Volume	90–100	11 AN	The number of transactions below the issuer's advice limit before random selection processing was invoked. The content is limited to numbers and commas.
Below Selected Volume	101–111	11 AN	Number of transactions selected due to the Random Selection Factor Below-Advice-Limit percentage. The content is limited to numbers and commas.
Between Selected Volume	112–122	11 AN	The number of transactions selected due to the Random Selection Factor Between-Limits percentage. The content is limited to numbers and commas.
Activity Testing Volume	123–133	11AN	The number of transactions for which activity testing was performed. The content is limited to numbers and commas.
Advices Created Volume	134–144	11 AN	The number of advices generated for the issuer. The content is limited to numbers and commas.
Advice Limit	145–150	6 AN	The issuer-specified dollar value at or above which an advice is created for the issuer. The content is limited to numbers, commas, \$, and spaces.
Random Selection: Below Advice Limit	151–156	6 AN	The percentage of Below-Advice-Limit transactions that are randomly selected for the next level of processing. The content is limited to numbers,%, and spaces.
Random Selection: Between Limits	157–162	6 AN	The percentage of Between-Limits transactions that are randomly selected for the next level of processing. The content is limited to numbers,%, and spaces.
Activity Testing On	163	1 AN	Values: <b>Y</b> = yes <b>N</b> = no
Advice Creation On	164	1 AN	Values: <b>Y</b> = yes <b>N</b> = no
POS Referral Default	165–166	2 AN	The issuer-specified default response code to be used for referred transactions when the processing center is unavailable.
PACM PLAYER	167	1 AN	Values: <b>Y</b> = yes <b>N</b> = no
<b>TC Record Data</b>			

**Table G-29 TC for Authorization Profile Data—APR5120 Processing Controls and Options, Type 2 (continued)**

Field Name	Position	Attributes	Description
Reimbursement Attribute	168	1 AN	This is a constant, <b>0</b> .

**G.5.1.7 APR2220 Detail Record Layout****Table G-30 TC 33 for Authorization Profile Data—Third Detail Record for APR2220**

Field Name	Position	Attributes	Description
<b>TC Record Data</b>			
Transaction Code	1–2	2 N	This is a constant, <b>33</b> .
Transaction Code Qualifier	3	1 N	This is a constant, <b>0</b> .
Transaction Component Sequence Number	4	1 N	This is a constant, <b>0</b> .
Destination Identifier	5–10	6 N	This field contains a valid acquiring or issuing identifier.
Source Identifier	11–16	6 N	This field contains the Visa internal identifier of the VIC.
Report Identifier	17–22	6 AN	The report number: APR 222
Report Line Sequence Number	23–32	10 N	The sequence of this line within the report.
Reserved	33–34	2 AN	Spaces.
<b>Authorization Profile Data</b>			
Issuer PCR	35–45	11 AN	The issuer's processing center record number.
Report Name	46–53	8 AN	The system ID plus report ID.
Line Type	54	1 AN	The type of report line: <b>D</b> = Detail line
Filler	55	1 AN	Spaces.
Report Section	56–57	2 N	See <a href="#">Table G-31</a> .
Line Description Code	58–60	3 AN	See <a href="#">Table G-32</a> .
Filler	61–63	3 AN	Spaces.
Eligible Volume	64–72	9 N	For each day in the reporting period, The number of PACM eligible transactions processed in the hour in which the highest diversion level was reached.
Diversion Volume	73–81	9 N	The number of transactions diverted to STIP during the hour in which the highest level of diversion was reached.

**Table G-30 TC 33 for Authorization Profile Data—Third Detail Record  
for APR2220 (continued)**

Field Name	Position	Attributes	Description
Diversion Amount	82–92	11 N	The total dollar amount of transactions diverted due to PACM divided by the Diverted Volume.
Diversion Time	93–101	9 N	The average response time for the hour in which the highest level of diversion was reached.
Total Volume	102–110	9 N	The total number of transactions for the hour.
Total Time	111–119	9 N	The average response time for the day.
Highest Diversion Level for 0 GMT	120–121	2 AN	Values: <b>0</b> through <b>20</b> or the symbols., --, **
Highest Diversion Level for 1 GMT	122–123	2 AN	Values: <b>0</b> through <b>20</b> or the symbols., --, **
Highest Diversion Level for 2 GMT	124–125	2 AN	Values: <b>0</b> through <b>20</b> or the symbols., --, **
Highest Diversion Level for 3 GMT	126–127	2 AN	Values: <b>0</b> through <b>20</b> or the symbols., --, **
Highest Diversion Level for 4 GMT	128–129	2 AN	Values: <b>0</b> through <b>20</b> or the symbols., --, **
Highest Diversion Level for 5 GMT	130–131	2 AN	Values: <b>0</b> through <b>20</b> or the symbols., --, **
Highest Diversion Level for 6 GMT	132–133	2 AN	Values: <b>0</b> through <b>20</b> or the symbols., --, **
Highest Diversion Level for 7 GMT	134–135	2 AN	Values: <b>0</b> through <b>20</b> or the symbols., --, **
Highest Diversion Level for 8 GMT	136–137	2 AN	Values: <b>0</b> through <b>20</b> or the symbols., --, **
Highest Diversion Level for 9 GMT	138–139	2 AN	Values: <b>0</b> through <b>20</b> or the symbols., --, **
Highest Diversion Level for 10 GMT	140–141	2 AN	Values: <b>0</b> through <b>20</b> or the symbols., --, **
Highest Diversion Level for 11 GMT	142–143	2 AN	Values: <b>0</b> through <b>20</b> or the symbols., --, **
Highest Diversion Level for 12 GMT	144–145	2 AN	Values: <b>0</b> through <b>20</b> or the symbols., --, **
Highest Diversion Level for 13 GMT	146–147	2 AN	Values: <b>0</b> through <b>20</b> or the symbols., --, **
Highest Diversion Level for 14 GMT	148–149	2 AN	Values: <b>0</b> through <b>20</b> or the symbols., --, **
Highest Diversion Level for 15 GMT	150–151	2 AN	Values: <b>0</b> through <b>20</b> or the symbols., --, **
Highest Diversion Level for 16 GMT	152–153	2 AN	Values: <b>0</b> through <b>20</b> or the symbols., --, **

**Table G-30 TC 33 for Authorization Profile Data—Third Detail Record for APR2220 (continued)**

Field Name	Position	Attributes	Description
Highest Diversion Level for 17 GMT	154–155	2 AN	Values: <b>0</b> through <b>20</b> or the symbols., --, **
Highest Diversion Level for 18 GMT	156–157	2 AN	Values: <b>0</b> through <b>20</b> or the symbols., --, **
Highest Diversion Level for 19 GMT	158–159	2 AN	Values: <b>0</b> through <b>20</b> or the symbols., --, **
Highest Diversion Level for 20 GMT	160–161	2 AN	Values: <b>0</b> through <b>20</b> or the symbols., --, **
Highest Diversion Level for 21 GMT	162–163	2 AN	Values: <b>0</b> through <b>20</b> or the symbols., --, **
Highest Diversion Level for 22 GMT	164–165	2 AN	Values: <b>0</b> through <b>20</b> or the symbols., --, **
Highest Diversion Level for 23 GMT	166–167	2 AN	Values: <b>0</b> through <b>20</b> or the symbols., --, **
<b>TC Record Data</b>			
Reimbursement Attribute	168	1 AN	This is a constant, <b>0</b> .

**Report Section Field****Table G-31 Report Section Codes**

Code	Description
<b>01</b>	Issuer responses
<b>02</b>	Stand-in responses
<b>03</b>	Year-to-Date totals
<b>04</b>	Positive Cardholder Authorization Service (PCAS) parameters
<b>05</b>	Other Global Options
<b>06</b>	Diversion totals
<b>07</b>	Processor diversion totals
<b>08</b>	Processor diversion histogram
<b>09</b>	Processor diversion additional data

**NOTE**

*The accumulation of the issuer and STIP responses provides the total responses for the reporting period.*

**Line Description Code Field****Table G-32 Line Description Codes**

Code	Description
<b>001</b>	Commercial Travel
<b>002</b>	Lodging
<b>003</b>	Automobile Rental

**Table G-32 Line Description Codes (continued)**

<b>Code</b>	<b>Description</b>
<b>004</b>	Restaurant
<b>005</b>	Medical
<b>006</b>	Mail/Telephone
<b>007</b>	Risky Purchase
<b>008</b>	Other Purchase
<b>009</b>	ATM Cash
<b>010</b>	Quasi-cash
<b>011</b>	Other Cash
<b>101</b>	1st of the month
<b>102</b>	2nd of the month
<b>103</b>	3rd of the month
<b>104</b>	4th of the month
<b>105</b>	5th of the month
<b>106</b>	6th of the month
<b>107</b>	7th of the month
<b>108</b>	8th of the month
<b>109</b>	9th of the month
<b>110</b>	10th of the month
<b>111</b>	11th of the month
<b>112</b>	12th of the month
<b>113</b>	13th of the month
<b>114</b>	14th of the month
<b>115</b>	15th of the month
<b>116</b>	16th of the month
<b>117</b>	17th of the month
<b>118</b>	18th of the month
<b>119</b>	19th of the month
<b>120</b>	20th of the month
<b>121</b>	21st of the month
<b>122</b>	22nd of the month
<b>123</b>	23rd of the month
<b>124</b>	24th of the month
<b>125</b>	25th of the month
<b>126</b>	26th of the month
<b>127</b>	27th of the month
<b>128</b>	28th of the month
<b>129</b>	29th of the month
<b>130</b>	30th of the month



**Table G-32 Line Description Codes (continued)**

Code	Description
131	31st of the month
205	Mandatory forward
210	PACM capacity available
215	Above the issuer limit
220	Forwarding requested
225	Randomly selected
230	Activity amount exceeded
235	Activity count exceeded
240	Verifications
245	PACM capacity constrained
250	Below advice limit
255	Between limits
260	Suppress Inquiry Mode
265	ATR Time-outs
270	Issuer unavailable
400	Global parameters
450	Additional processor data

## G.6 Exception File Listings

Issuers can subscribe to these electronic Exception File listings:

- **BIOSRUP (Exception File Update File)**—This listing is a complete file of Exception File updates submitted by the client (online and batch) and by the Visa services during the past week. (Processors should use BIOSRUP P.)
- **BIOSRLP (Exception File Listing File)**—This listing is a complete file of Exception File records (VIP and non-VIP accounts) for the selected issuing identifiers. This file is produced monthly. (Processors should use BIOSRLP P.)

The reporting system transmits these files to the issuer through the Clearing and Settlement System, using TC 33 records.

OFD versions of the Exception File Update File and the Exception File Listing File are also available.

### G.6.1 TC 33 Record Format for Exception File Data

Visa uses TC 33 records to transmit the Exception File Update File and the Exception File Listing. There are three TC 33 record formats for Exception File data:

- A header record
- A detail record (one for each cardholder account number)

Due to the amount of data and its format, only one Exception File record fits into each detail record.

- A trailer record

The Record Type field designates which file is being transmitted. The record type values are:

- 1 = Header
- 2 = Exception File Update
- 3 = Exception File Listing
- 4 = Trailer

Each record contains clearing and Exception File information. The next three tables provide each record's content and format.

**Table G-33 TC 33 for Exception File Data—Header Record**

Field Name	Position	Attributes	Description
<b>TC Record Data</b>			
Transaction Code	1–2	2 N	This field contains the value of <b>33</b> .
Transaction Code Qualifier	3	1 N	This field contains the value of <b>0</b> .
Transaction Component Sequence Number	4	1 N	This field contains the value of <b>0</b> .
Destination Identifier	5–10	6 N	This field contains a valid acquiring or issuing identifier.
Source Identifier	11–16	6 N	This field contains the value of <b>400082</b> .
Report Identifier	17–26	10 AN	This field contains the identifier of the report. Values:  <b>BIOSRUP</b> = Weekly reporting <b>BIOSRLP</b> = Monthly reporting
Report Line Sequence Number	27–34	8 N	This field contains the sequence of this line within the report, which is assigned by Visa.
<b>Exception File Data</b>			
Record Type	35	1 N	This field contains the code indicating type of record:  <b>1</b> = Header
Creation Time Stamp, Date, Time	36–47	12 N	This field contains the date and time the TC 33 record was created.  Format: yymmddhhmmss
Media Time Stamp, Date, Time	48–59	12 N	This field contains the date and time the data file was created.  Format: yymmddhhmmss
Filler	60–97	38 N	This field contains <b>spaces</b> .
Authorization Center	98–103	6 N	This field contains four left-justified characters, right-filled with spaces.
Issuing Identifier	104–109	6 N	This field contains the issuing identifier.  Format: NNNNNN
Filler	110–167	58 N	This field contains <b>spaces</b> .

Table G-33 TC 33 for Exception File Data—Header Record (continued)

Field Name	Position	Attributes	Description
<b>TC Record Data</b>			
Reimbursement Attribute	168	1 AN	This field must contain one of the following values:  <b>A</b> through <b>Z</b> , <b>0 (zero)</b> , <b>3</b> , <b>6</b> , or <b>8</b> .

Table G-34 TC 33 for Exception File Data—Detail Record

Field Name	Position	Attributes	Description
<b>TC Record Data</b>			
Transaction Code	1–2	2 N	This field contains the value of <b>33</b> .
Transaction Code Qualifier	3	1 N	This field contains the value of <b>0</b> .
Transaction Component Sequence Number	4	1 N	This field contains the value of <b>0</b> .
Destination Identifier	5–10	6 N	This field contains a valid acquiring or issuing identifier.
Source Identifier	11–16	6 N	This field contains the value of <b>400082</b> .
Report Identifier	17–26	10 AN	This field contains the identifier of the report. Values:  <b>BIOSRUP</b> = Weekly reporting <b>BIOSRLP</b> = Monthly reporting
Report Line Sequence Number	27–34	8 N	This field contains the sequence of this line within the report, which is assigned by Visa.
<b>Exception File Data</b>			
Record Type	35	1 N	This field contains the code indicating type of record:  <b>2</b> = Exception File Update <b>3</b> = Exception File Listing
Account/ID Number	36–63	28 AN	This field contains the cardholder account number or customer ID for check guarantee transactions. The issuer assigns this number. The format of the field is: <ul style="list-style-type: none"> <li>• If numeric, the information in this field must be right-justified and zero-filled.</li> <li>• If alphanumeric, the information in this field must be left-justified and space-filled.</li> </ul>
Account Number Length	64–65	2 N	This field contains the number of digits and characters in the account number.  Format: Right-justified, zero-filled

Table G-34 TC 33 for Exception File Data—Detail Record (continued)

Field Name	Position	Attributes	Description
Purge Date	66–73	8 AN	This field contains the date after which the record is deleted from the file.  Format: yyyymmdd
Action Code	74–75	2 AN	This field contains the code specifying the response or special processing required by the issuer when STIP performs stand-in authorization.
Region Codes	76–84	9 AN	This field contains one or more Card Recovery Bulletin (CRB) codes defining the distribution of the account number in the various Card Recovery Service files and bulletins.
Effective Date, Time	85–96	12 N	This field contains the date and time the message was received at the VIC.  Format: yymmddhhmmss
Last Update Source	97	1 AN	This field contains the code for the entity that initiated the last update to the account number on the Exception File:  <b>1</b> = Auto-CDB <b>T</b> = Global Customer Assistance Service (GCAS) <b>B</b> = Client batch update (MRB) <b>M</b> = Client online update (MRO)
Authorization Center	98–103	6 N	This field contains the first 4 digits of the identification number of the issuer's processing center. This field must include left-justified characters, right-filled with <b>spaces</b> .
Issuing Identifier	104–109	6 N	This field contains the issuing identifier of the institution that issued the card.
Update Date, Time (Updates only)	110–121	12 N	This field contains the date and time the message was received at the VIC.  Format: yymmddhhmmss
Transaction Status	122	1 AN	This field contains the status of the transactions. Values:  <b>X</b> = Update successful <b>Z</b> = Update unsuccessful
Transaction Type (Updates only)	123	1 AN	This field contains the type of update:  <b>A</b> = Add <b>C</b> = Change <b>D</b> = Delete <b>E</b> = Error
Filler	124–167	44 AN	This field contains <b>spaces</b> .
TC Record Data			

Table G-34 TC 33 for Exception File Data—Detail Record (continued)

Field Name	Position	Attributes	Description
Reimbursement Attribute	168	1 AN	This field must contain one of the following values:  <b>A</b> through <b>Z</b> , <b>0 (zero)</b> , <b>3</b> , <b>6</b> , or <b>8</b> .

Table G-35 TC 33 for Exception File Data—Trailer Record

Field Name	Position	Attributes	Description
<b>TC Record Data</b>			
Transaction Code	1–2	2 N	This field contains the value of <b>33</b> .
Transaction Code Qualifier	3	1 N	This field contains the value of <b>0</b> .
Transaction Component Sequence Number	4	1 N	This field contains the value of <b>0</b> .
Destination Identifier	5–10	6 N	This field contains the identification number of the destination.
Source Identifier	11–16	6 N	This field contains the value of <b>400082</b> .
Report Identifier	17–26	10 AN	This field contains the identifier of the report. Values:  <b>BIOSRUP</b> = Weekly reporting <b>BIOSRLP</b> = Monthly reporting
Report Line Sequence Number	27–34	10 N	This field contains the sequence of this line within the report, which is assigned by Visa.
<b>Exception File Data</b>			
Record Type	35	1 N	This field contains the code indicating type of record:  <b>4</b> = Trailer
Record Count	36–44	9 N	The number of Exception File update records or Exception File listing records.
Filler	45–97	53 N	This field contains <b>spaces</b> .
Authorization Center	98–103	6 N	This field contains the first 4 digits of the identification number of the issuer's processing center. This field must include left-justified characters, right-filled with spaces.
Issuing Identifier	104–109	6 N	This field contains the issuing identifier of the entity that issued the card.
Filler	110–167	58 AN	This field contains <b>spaces</b> .
<b>TC Record Data</b>			
Reimbursement Attribute	168	1 AN	This field must contain one of the following values:  <b>A</b> through <b>Z</b> , <b>0 (zero)</b> , <b>3</b> , <b>6</b> , or <b>8</b> .

## G.6.2 OFD Record Format for Exception File Data

Visa uses the following records to transmit the Exception File Update File and the Exception File Listing File using OFD. There are three data record formats for exception file data:

- A header record
- A detail record (one for each cardholder account number)
- A trailer record

The Record Type field designates which file is being transmitted. The record type values are:

- 1 = Header
- 2 = Exception File Update
- 3 = Exception File Listing
- 4 = Trailer

The next three tables provide each record's content and format.

**Table G-36 Exception File Data—Header Record**

Field Name	Position	Attributes	Description
Record Type	1	1 N	This field contains the code indicating type of record:  <b>1</b> = Header
Creation Time Stamp, Date, Time	2–13	12 N	This field contains the date and time the record was created.  Format: yymmddhhmmss
Media Time Stamp, Date, Time	14–25	12 N	This field contains the date and time the data file was created.  Format: yymmddhhmmss
Filler	26–63	38 N	This field contains <b>spaces</b> .
Authorization Center	64–69	6 N	This field contains four left-justified characters, right-filled with spaces.
Issuing Identifier	70–75	6 N	This field contains the issuing identifier.  Format: NNNNNN
Filler	76–133	58 N	This field contains <b>spaces</b> .

**Table G-37 Exception File Data—Detail Record**

Field Name	Position	Attributes	Description
Record Type	1	1 N	This field contains the code indicating type of record:  <b>2</b> = Exception File Update <b>3</b> = Exception File Listing

Table G-37 Exception File Data—Detail Record (continued)

Field Name	Position	Attributes	Description
Account/ID Number	2–29	28 AN	This field contains the cardholder account number or customer ID for check guarantee transactions. The issuer assigns this number. The format of the field is: <ul style="list-style-type: none"> <li>• If numeric, the information in this field must be right-justified and zero-filled.</li> <li>• If alphanumeric, the information in this field must be left-justified and space-filled.</li> </ul>
Account Number Length	30–31	2 N	This field contains the number of digits and characters in the account number.  Format: Right-justified, zero-filled
Purge Date	32–39	8 AN	This field contains the date after which the record is deleted from the file.  Format: yyymmdd
Action Code	40–41	2 AN	This field contains the code specifying the response or special processing required by the issuer when STIP performs stand-in authorization.
Region Codes	42–50	9 AN	This field contains one or more Card Recovery Bulletin (CRB) codes defining the distribution of the account number in the various Card Recovery Service files and bulletins.
Effective Date, Time	51–62	12 N	This field contains the date and time the message was received at the VIC.  Format: yymmddhhmmss
Last Update Source	63	1 AN	This field contains the code for the entity that initiated the last update to the account number on the Exception File: <p><b>1</b> = Auto-CDB  <b>T</b> = Global Customer Assistance Service (GCAS)  <b>B</b> = Client batch update (MRB)  <b>M</b> = Client online update (MRO)</p>
Authorization Center	64–69	6 N	This field contains the first 4 digits of the identification number of the issuer's processing center. This field must include left-justified characters, right-filled with <b>spaces</b> .
Issuing Identifier	70–75	6 N	This field contains the issuing identifier of the institution that issued the card.

**Table G-37 Exception File Data—Detail Record (continued)**

Field Name	Position	Attributes	Description
Update Date, Time (Updates only)	76–87	12 N	This field contains the date and time the message was received at the VIC.  Format: yymmddhhmmss
Transaction Status	88	1 AN	This field contains the status of the transactions.Values:  <b>X</b> = Update successful <b>Z</b> = Update unsuccessful
Transaction Type (Updates only)	89	1 AN	This field contains the type of update:  <b>A</b> = Add <b>C</b> = Change <b>D</b> = Delete <b>E</b> = Error
Filler	90–133	44 AN	This field contains <b>spaces</b> .

**Table G-38 Exception File Data—Trailer Record**

Field Name	Position	Attributes	Description
Record Type	1	1 N	This field contains the code indicating type of record:  <b>4</b> = Trailer
Record Count	2–10	9 N	The number of Exception File update records or Exception File listing records.
Filler	11–63	53 N	This field contains <b>spaces</b> .
Authorization Center	64–69	6 N	This field contains the first 4 digits of the identification number of the issuer's processing center. This field must include left-justified characters, right-filled with <b>spaces</b> .
Issuing Identifier	70–75	6 N	This field contains the issuing identifier of the institution that issued the card.
Filler	76–133	58 AN	This field contains <b>spaces</b> .

## G.7 Combined Visa/Plus Routing Tables

The combined Visa/Plus routing table contains account ranges of Visa and Plus issuers from all regions. Available by subscription, it is updated weekly on Wednesday (Pacific time) and delivered Friday electronically. Each transmission is a full file replacement. The file must be loaded for processing within three (3) business days of file distribution.

**Table G-39 Combined Visa/Plus Routing Table File Record Layout—Header Record**

Field Name	Position	Length	Format	File Content
Record type	1–11	11	AN	Constant 'HEADER' with trailing spaces.



**Table G-39 Combined Visa/Plus Routing Table File Record Layout—Header Record (continued)**

Field Name	Position	Length	Format	File Content
File Type	12–19	8	AN	Constant 'BINDISTR'.
Filler	20–21	2	AN	Spaces.
Date	22–26	5	N	Julian date file was created (YYDDD).
Processing	27–33	7	AN	Constant 'TOTAL' with trailing spaces.
Detail Record Count	34–40	7	N	Number of account ranges on the file.
Filler	41–49	9	AN	Spaces.
Unique Identifier	50–56	7	AN	Numeric identifier, unique for each week of a year.
Filler	57–120	64	AN	Spaces.
Table Identifier	121–133	13	AN	Constant VISAPLUS TBL

N = Numeric, AN = Alphanumeric

**Table G-40 Combined Visa/Plus Routing Table File Record Layout—Data Record**

Field Name	Position	Length	Format	File Content
Sequence Number	1–6	6	N	Consecutive sequence number incremented by one (1) from 000001.
Segment Number	7	1	N	Equal to 1; allows for multiple records per account range.
Account Length	8–9	2	N	Length of account number.
BIN Length	10–11	2	N	Number of digits used for routing.
BIN	12–23	12	N	Unique portion of the account number used for routing.
Issuer Country Code	24–26	3	AN	Issuing BIN's 3-digit numeric country code.
Filler	27–30	4	AN	Spaces.
Source File Indicator—ATM	31	1	AN	Identifies the account range domain: 1 = Visa 2 = Plus 3 = Visa and Plus
Filler	32–40	9	AN	Spaces.
Sequence Number	41–46	6	N	Consecutive number incremented by one from 000001.

**Table G-40 Combined Visa/Plus Routing Table File Record Layout—Data Record (continued)**

Field Name	Position	Length	Format	File Content
Segment Number	47	1	N	Equal to 1; allows for multiple records per account range.
Account Length	48–49	2	N	Length of account number.
BIN Length	50–51	2	N	Number of digits used for routing.
BIN	52–63	12	N	Unique portion of the account number used for routing.
Issuer Country Code	64–66	3	AN	Issuing BIN's 3-digit numeric country code.
Filler	67–70	4	AN	Spaces.
Source File Indicator—ATM	71	1	AN	Identifies the account range domain: 1 = Visa 2 = Plus 3 = Visa and Plus
Filler	72–80	9	AN	Spaces.
Sequence Number	81–86	6	N	Consecutive number incremented by one from 000001.
Segment Number	87	1	N	Equal to 1; allows for multiple records per account range.
Account Length	88–89	2	N	Length of account number.
BIN Length	90–91	2	N	Number of digits used for routing.
BIN	92–103	12	N	Unique portion of the account number used for routing.
Issuer Country Code	104–106	3	AN	Issuing BIN's 3-digit numeric country code.
Filler	107–110	4	AN	Spaces.
Source File Indicator—ATM	111	1	AN	Identifies the account range domain: 1 = Visa 2 = Plus 3 = Visa and Plus
Filler	112–120	9	AN	Spaces.

**Table G-40 Combined Visa/Plus Routing Table File Record Layout—Data Record (continued)**

Field Name	Position	Length	Format	File Content
Table Identifier	121–133	13	AN	Constant 'VISAPLUS TBL'.

**Table G-41 Combined Visa/Plus Routing Table File Record Layout—Trailer Record**

Field Name	Position	Length	Format	File Content
Record type	1–11	11	AN	Constant 'TRAILER' with trailing spaces.
File Type	12–19	8	AN	Constant 'BINDISTR'.
Filler	20–120	101	AN	Spaces.
Table Identifier	121–133	13	AN	Constant 'VISAPLUS TBL'.

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# Visa Smart Debit/Smart Credit (VSDC) Fields—Additional Information

H

This VSDC appendix provides additional information about the content and values for the following fields:

- Field 55, Tags 71 and 72
  - Example of Issuer Script in Field 142
  - Example of Issuer Script in Field 55
- Field 134—Visa Discretionary Data
  - Field 134 Format 1 Examples
  - Visa Discretionary Data—Data Element Description
  - Format 2, Examples by Card Type
  - Field 134 and Tag '9F10' Card Verification Results (CVR) Bit Coding—Examples by Card Type
  - Field 134 and Tag '9F10' Card Verification Results (CVR) Bit Coding—VIS Cards With IAD Format 0/1/3 (CVN 10 or 12 or 18 or 50–59)
  - Field 134 and Tag '9F10' Card Verification Results (CVR) Bit Coding—VIS Cards With IAD Format 2 (CVN '22' or '2C')
  - Field 134 and Tag '9F10' Card Verification Results (CVR) Bit Coding—CCD-Compliant
  - Field 134 and Tag '9F10' Card Verification Results (CVR) Bit Coding—VIS Cards With IAD Format 4 (CVN '41', '42', '43', '44' and '4A')
  - Field 142—Issuer Script
  - Field 142 Examples
- Field 142—Issuer Script

## H.1 Field 55, Tags 71 and 72

The format of field 55, tags 71 and 72, varies slightly from its counterpart third bitmap field 142. When issuer script is carried in field 55, the initial length subfield in byte 1 for field 142 is not required. The first byte in field 55 is the tag itself, as shown in the table below.

Tag	Length	Value: Issuer Script Data Elements (Bytes 5–256)
71 or 72	L (Σ data, including Tag for Script ID, followed by the Issuer Script TLV data elements)	<div><div><div>Tag</div><div>Length</div><div>Value</div></div><div>TLV<sub>1</sub></div><div><div><div>Tag</div><div>Length</div><div>Value</div></div><div>TLV<sub>N</sub></div></div></div>
Byte 1 <sup>1</sup>	<b>Bytes 2–x</b>  <b>NOTE:</b> <i>The byte number used in this table reflects only the position of data for tags 71 and 72. It does not reflect the position of this data within the context of field 55.</i>	<b>Bytes x-256</b>

1.

The byte number used in this table is reflective only on the positioning of data for tags 71 and 72. It does not reflect the position of this data within the context of field 55.

The following two tables illustrate how the same issuer script bytes would map between field 142 and field 55. In these examples the issuer script = Tag 72, and the Length = 25.

Table H-1 Example of Issuer Script in Field 142

Positions:			
1		2	3–39
Length	Tag	Length	Issuer Script Tag Length Value (TLV) Data Elements
27	72	25	<div><div>TagLengthValue</div><div>TLV<sub>1</sub></div><div>TagLengthValue</div><div>TLV<sub>N</sub></div></div>
Byte 1	Byte 2	Byte 3	Bytes 4–40

Table H-2 Example of Issuer Script in Field 55

Positions:						
1		2–3	4–44	45	46	47–83
Length	Tag	Length	Various Chip Card TLV Data Elements	Tag	Length	Value
	01	nnn	<div><div>TagLengthValue</div><div>TLV<sub>1</sub></div><div>TagLengthValue</div><div>TLV<sub>N</sub></div></div>	72	25	<div><div>TagLengthValue</div><div>TLV<sub>1</sub></div><div>TagLengthValue</div><div>TLV<sub>N</sub></div></div>
Byte 1	Byte 2	Bytes 3–4	Bytes 5–45	Byte 46	Byte 47	Bytes 48–84

## H.2 Field 134—Visa Discretionary Data

### H.2.1 Format 1, Standard Format, Content Breakdown

#### H.2.1.1 VIS and CCD Data

**Table H-4 Field 134 Format 1 Examples**

Card Type	Byte 1	Byte 2	Byte 3	Bytes 4–7, Bytes 4–8	Bytes 8–16, Bytes 9–16
Visa ICC Specifications (VIS) Card  CVN 10 (Hex '0A')  or  CVN 12 (Hex '0C')  or  CVN 18 (Hex '12')  or  CVNs 50–59 (Hex '32'-'3B')	Length Indicator	Derivation Key Index	Cryptogram Version Number	Card Verification Results (CVR)  Bytes 4–7	Reserved Bytes 8–16
Common Core Definitions (CCD)-Compliant Card	Length Indicator	Common Core Identifier	Derivation Key Index	CVR  Bytes 4–8	Counters  Bytes 9–16

**Table H-5 Visa Discretionary Data—Data Element Description**

Data Element Name	VIS	Generic EMV	CCD	Description
Derivation Key Index	Byte 2	n/a	Byte 3	2 hexadecimal digits; 1 byte.  For VIS and CCD cards, an index into the issuer's list of keys for use in Online Card Authentication, issuer authentication and validation of the clearing cryptogram.
Cryptogram Version Number (CVN)	Byte 3	n/a	n/a	2 hexadecimal digits; 1 byte.  For VIS cards, identifies the method used to calculate the cryptogram contained in the message. It indicates which version of the cryptogram algorithm is used for ARQC, Transaction Certificate (TC), or Application Authentication Cryptogram (AAC) generation; the format of the Issuer Application Data; and which method to use for Authorization Response Cryptogram (ARPC) generation.



**Table H-5 Visa Discretionary Data—Data Element Description (continued)**

Data Element Name	VIS	Generic EMV	CCD	Description
Common Core Identifier	n/a	n/a	Byte 2	2 hexadecimal digits; 1 byte.  For CCD cards, contains: Format Indicator: Identifies the format of the Issuer Application Data. Cryptogram Version: indicates the version of the cryptogram algorithm used for Authorization Request Cryptogram (ARQC), TC, Application Cryptogram (AC) generation and which method to use for ARPC generation.
CVR	Bytes 4–7	n/a	Bytes 4–8	For VIS cards, 1 byte binary length indicator + 3 bytes.  For CCD cards, 5 bytes.  For VIS and CCD cards, contains a series of indicators from the card perspective. The card records the results of offline and online processing by setting a series of indicators in this field. These indicators are available to users in the online message and clearing transaction.

## H.2.2 Format 2, Examples by Card Type

**Table H-6 Field 134 and Tag '9F10' Card Verification Results (CVR) Bit Coding—Examples by Card Type**

Card Type	Length Indicator	Issuer Application Data Variable, bytes 2–33	
VIS Card	Length = 7 bytes	Length of Visa Discretionary Data (1 byte)	6 bytes of data
CVN 10 (Hex '0A')	Value = Hex '07'	Value = Hex '06'	Visa Discretionary Data:
or			Derivation Key Index (DKI) (1 byte)
CVN 12 (Hex '0C')			Cryptogram Version Number (CVN) (1 byte)
or			Card Verification Results (CVR) (4 bytes)
CVN 18 (Hex '12')			
or			
CVN 50–59 (Hex '32'–'3B')			
without issuer discretionary data			

**Table H-6 Field 134 and Tag '9F10' Card Verification Results (CVR) Bit Coding—Examples by Card Type (continued)**

Card Type	Length Indicator	Issuer Application Data Variable, bytes 2–33			
VIS Card CVN 10 (Hex '0A') or CVN 12 (Hex '0C') or CVN 18 (Hex '12') or CVN 50–59 (Hex '32'–'3B') with issuer discretionary data	Length = 9–23 bytes  Value = Hex '09' - '17'	Length of Visa Discretionary Data (1 byte)  Length = 6 bytes  Value = Hex '06'	6 bytes of data  Visa Discretionary Data:  Derivation Key Index (1 byte)  Cryptogram Version Number (1 byte)  Card Verification Results (4 bytes)	Length of Issuer Discretionary Data (1 byte)  Length = 1–15 bytes  Value = Hex '01' - '0F'	1–15 bytes Issuer Discretionary Data  Variable, up to 15 bytes
VIS Card CVN '22' or CVN '2C'	Length = 32 bytes  Value = Hex '20'	Length of Issuer Application Data (1 byte)  Length = 31 bytes  Value = Hex '1F'	Cryptogram Version Number (1 byte), left nibble = Issuer Application Data Format  Derivation Key Index (1 byte)  Card Verification Results (5 bytes)	Reserved for Future Use (RFU) (4 bits)  Issuer Discretionary Data Option ID (4 bits)	23 bytes of Issuer Discretionary Data
VIS Card CVN '41' or CVN '42' or CVN '4A'	Length = 32 bytes  Value = Hex '20'	Length of Issuer Application Data (1 byte)  Length = 31 bytes  Value = Hex '1F'	Cryptogram Version Number (1 byte), left nibble = Issuer Application Data Format  Derivation Key Index (1 byte)  Card Verification Results (6 bytes)	Digital Wallet Provider ID (4 bytes)  RFU (4 bytes)  Issuer Discretionary Data Format (1 byte)	14 bytes of Issuer Discretionary Data

**Table H-6 Field 134 and Tag '9F10' Card Verification Results (CVR) Bit Coding—Examples by Card Type (continued)**

Card Type	Length Indicator	Issuer Application Data Variable, bytes 2–33			
VIS Card CVN '43'	Length = 32 bytes  Value = Hex '20'	Length of Issuer Application Data (1 byte)  Length = 31 bytes  Value = Hex '1F'	Cryptogram Version Number (1 byte), left nibble = Issuer Application Data Format  Derivation Key Index (1 byte)  Card Verification Results (6 bytes)	Digital Wallet Provider ID (4 bytes)  Derivation Data (4 bytes)  Issuer Discretionary Data Format (1 byte), right nibble = Issuer Discretionary Data Option ID (4 bits)	14 bytes of Issuer Discretionary Data
VIS Card CVN '44'	Length = 18–32 bytes  Value = Hex '12' to '20'	Length of Issuer Application Data (1 byte)  Length = 17–31 bytes  Hex '11' – '1F'	Cryptogram Version Number (1 byte), left nibble = Issuer Application Data Format  Derivation Key Index (1 byte)  Card Verification Results (6 bytes)	Digital Wallet Provider ID (4 bytes)  Derivation Data (4 bytes)  Issuer Discretionary Data Format (1 byte), right nibble = Issuer Discretionary Data Option ID (4 bits)	1–14 bytes of Issuer Discretionary Data (optional)

**Table H-6 Field 134 and Tag '9F10' Card Verification Results (CVR) Bit Coding—Examples by Card Type (continued)**

Card Type	Length Indicator	Issuer Application Data Variable, bytes 2–33			
CCD-Compliant Card	Length = 32 bytes  Value = Hex '20'	Length of Visa Discretionary Data (1 byte)  Length = 15 bytes  Value = Hex '0F'	15 bytes of data  Visa Discretionary Data  Common Core Identifier (1 byte)  Derivation Key Index (1 byte)  Card Verification Results (5 bytes)  Counters (8 bytes)	Hex '0F'  Length of Issuer Discretionary Data  Length = 15 bytes  Value = Hex '0F'	15 bytes of data Issuer Discretionary Data
Generic EMV Card	Length = 1–32 bytes  Value = Hex '01 to '20'	1–32 bytes of Issuer-Defined Data			

**Table H-7 Field 134 and Tag '9F10' Card Verification Results (CVR) Bit Coding—VIS Cards With IAD Format 0/1/3 (CVN 10 or 12 or 18 or 50–59)**

Byte	Position	Value	Interpretation
Byte 1	1–8	<b>03</b>	Length indicator in bytes
Byte 2	1–2	<b>00</b> <b>01</b> <b>10</b> <b>11</b>	Cryptogram type in second GENERATE AC: AAC returned in second GENERATE AC TC returned in second GENERATE AC Second GENERATE AC not requested Reserved for future use
Byte 2	3–4	<b>00</b> <b>01</b> <b>10</b> <b>11</b>	Cryptogram type in first GENERATE AC/GPO: AAC returned in first GENERATE AC/GPO TC returned in first GENERATE AC/GPO ARQC returned in first GENERATE AC/GPO RFU (for contact transactions) Application disabled (for contactless transactions)
Byte 2	5	<b>1</b>	Issuer Authentication performed and failed
Byte 2	6	<b>1</b>	Offline Personal Identification Number (PIN) verification performed  <b>NOTE:</b> <i>For contactless transactions, this bit indicates that Cardholder Device CVM (CDCVM) was successfully performed.</i>
Byte 2	7	<b>1</b>	Offline PIN verification failed
Byte 2	8	<b>1</b>	Unable to go online
Byte 3	1	<b>1</b>	Last online transaction not completed
Byte 3	2	<b>1</b>	(Offline) PIN try limit exceeded  <b>NOTE:</b> <i>For contactless transactions, this bit indicates that the Consumer Device Cardholder Verification Method (CDCVM) try limit was exceeded.</i>
Byte 3	3	<b>1</b>	Exceeded velocity checking counters
Byte 3	4	<b>1</b>	New card
Byte 3	5	<b>1</b>	Issuer Authentication failure on last online transaction
Byte 3	6	<b>1</b>	Issuer Authentication not performed after online authorization
Byte 3	7	<b>1</b>	Application blocked by card because offline PIN Try Limit exceeded
Byte 3	8	<b>1</b>	Offline static data authentication failed on last transaction and transaction declined offline
Byte 4	1–4	<b>0000</b> <b>1111</b>	Number of Issuer Script commands; treat as binary number
Byte 4	5	<b>1</b>	Issuer Script processing failed on last transaction

Table H-7    Field 134 and Tag ‘9F10’ Card Verification Results (CVR) Bit Coding—VIS  
Cards With IAD Format 0/1/3 (CVN 10 or 12 or 18 or 50–59) (continued)

Byte	Position	Value	Interpretation
Byte 4	6	1	Offline dynamic data authentication failed (Dynamic Data Authentication (DDA) failed or Combined DDA/Application Cryptogram Generation (CDA) failed) on last transaction and transaction declined offline
Byte 4	7	1	Offline dynamic data authentication performed
Byte 4	8	1	PIN verification command not received for a PIN-Expecting card

**Table H-8 Field 134 and Tag '9F10' Card Verification Results (CVR) Bit Coding—VIS Cards With IAD Format 2 (CVN '22' or '2C')**

Byte	Position	Value	Interpretation
Byte 1	1–8	RFU	Reserved
Byte 2	1–2	00 01 10 11	Cryptogram type in second GENERATE AC: AAC returned in second GENERATE AC TC returned in second GENERATE AC Second GENERATE AC not requested Reserved for future use
Byte 2	3–4	00 01 10 11	Cryptogram type in first GENERATE AC/GPO: AAC/GPO returned in first GENERATE AC/GPO TC/GPO returned in first GENERATE AC/GPO ARQC returned in first GENERATE AC/GPO RFU (for contact transactions) Application disabled (for contactless transactions)
Byte 2	5	1	Issuer Authentication performed and failed
Byte 2	6	1	Offline PIN verification performed  <b>NOTE:</b> <i>For contactless transactions, this bit indicates that CDCVM was successfully performed.</i>
Byte 2	7	1	Offline PIN verification failed
Byte 2	8	1	Unable to go online
Byte 3	1	1	Last online transaction not completed
Byte 3	2	1	(Offline) PIN try limit exceeded  <b>NOTE:</b> <i>For contactless transactions, this bit indicates that the CDCVM try limit was exceeded.</i>
Byte 3	3	1	Exceeded velocity checking counters
Byte 3	4	1	New card
Byte 3	5	1	Issuer authentication failure on last online transaction
Byte 3	6	1	Issuer authentication not performed after online authorization
Byte 3	7	1	Application blocked by card because offline PIN try limit exceeded
Byte 3	8	1	Offline static data authentication failed on last transaction and transaction declined offline
Byte 4	1–4	0000 1111	Number of issuer script commands; treat as binary number
Byte 4	5	1	Issuer script processing failed on last transaction
Byte 4	6	1	Offline dynamic data authentication failed (DDA failed or CDA failed) on last transaction and transaction declined offline
Byte 4	7	1	Offline dynamic data authentication performed

**Table H-8 Field 134 and Tag '9F10' Card Verification Results (CVR) Bit Coding—VIS  
Cards With IAD Format 2 (CVN '22' or '2C') (continued)**

Byte	Position	Value	Interpretation
Byte 4	8	<b>1</b>	PIN verification command not received for a PIN-expecting card
Byte 5	1–5	<b>RFU</b>	Reserved future use
Byte 5	6	<b>1</b>	Exceeded cardholder verification velocity checks
Byte 5	7	<b>1</b>	CDCVM successfully performed
Byte 5	8	<b>1</b>	Secure messaging uses EMV® session key-based derivation

**NOTE**

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The EMV trademark is owned by EMVCo.



**Table H-9 Field 134 and Tag '9F10' Card Verification Results (CVR)  
Bit Coding—CCD-Compliant**

Byte	Position	Value	Interpretation
Byte 1	1–2	<b>00</b>	Second cryptogram type: AAC
		<b>01</b>	TC
		<b>10</b>	Second GENERATE AC not requested
		<b>11</b>	Reserved future use
Byte 1	3–4	<b>00</b>	First cryptogram type: AAC
		<b>01</b>	TC
		<b>10</b>	ARQC
		<b>11</b>	Reserved future use
Byte 1	5	<b>1</b>	CDA performed
Byte 1	6	<b>1</b>	Offline DDA performed
Byte 1	7	<b>1</b>	Issuer authentication not performed
Byte 1	8	<b>1</b>	Issuer authentication failed
Byte 2	1–4		Lower order nibble of PIN try counter (treat as binary number)
Byte 2	5	<b>1</b>	Offline PIN verification performed
Byte 2	6	<b>1</b>	Offline PIN verification performed and PIN not successfully verified
Byte 2	7	<b>1</b>	PIN try limit exceeded
Byte 2	8	<b>1</b>	Last online transaction not completed
Byte 3	1	<b>1</b>	Lower offline transaction count limit exceeded
Byte 3	2	<b>1</b>	Upper offline transaction count limit exceeded
Byte 3	3	<b>1</b>	Lower cumulative offline amount limit exceeded
Byte 3	4	<b>1</b>	Upper cumulative offline amount limit exceeded
Byte 3	5	<b>1 or 0</b>	Issuer discretionary bit 1
Byte 3	6	<b>1 or 0</b>	Issuer discretionary bit 2
Byte 3	7	<b>1</b>	Issuer discretionary bit 3 (CPA cards: Check failed)
Byte 3	8	<b>1</b>	Issuer discretionary bit 4 (CPA cards: Match found in Additional Check Table)
Byte 4	1–4	<b>0000– 1111</b>	Number of script commands containing secure messaging successfully processed (treat as binary number)
Byte 4	5	<b>1</b>	Issuer script processing failed
Byte 4	6	<b>1</b>	Offline data authentication failed on previous transaction
Byte 4	7	<b>1</b>	Go online on next transaction was set
Byte 4	8	<b>1</b>	Unable to go online

**Table H-9 Field 134 and Tag '9F10' Card Verification Results (CVR) Bit Coding—CCD-Compliant (continued)**

Byte	Position	Value	Interpretation
Byte 5	1–8	<b>RFU</b>	Reserved for future use

**Table H-10 Field 134 and Tag '9F10' Card Verification Results (CVR) Bit Coding—VIS Cards With IAD Format 4 (CVN '41', '42', '43', '44' and '4A')**

Byte	Position	Value	Interpretation
Byte 1	1–4		Cardholder Verification Method (CVM) verifying entity:
		<b>0000b</b>	No CDCVM was verified
		<b>0001b</b>	Visa Mobile Payment Application (VMPA)
		<b>0010b</b>	Mobile gateway
		<b>0011b</b>	Co-residing secure element application
		<b>0100b</b>	Trusted execution environment application
		<b>0101b</b>	Mobile application ("Mobile Wallet" in VQRPS, "Digital Wallet" in Visa Mobile Contactless Payment Specification (VMCPS))
		<b>0110b</b>	Terminal
		<b>0111b</b>	Verified in the cloud
Byte 1	5–8	<b>1000b</b>	Verified by the mobile device OS
			CVM verified type:
		<b>0000b</b>	No CDCVM was verified
		<b>0001b</b>	Passcode
		<b>0010b</b>	Finger biometric
		<b>0011b</b>	Mobile device pattern
		<b>0100b</b>	Facial biometric
		<b>0101b</b>	Iris biometric
		<b>0110b</b>	Voice biometric
Byte 2	1–2	<b>1101b</b>	Signature (performed by the terminal)
		<b>1110b</b>	Online PIN (performed by the terminal)
Byte 2	1–2	<b>RFU</b>	Reserved future use
Byte 2	3–4		Application cryptogram type in GPO:
		<b>00b</b>	AAC returned in GPO
		<b>01b</b>	TC returned in GPO
		<b>10b</b>	ARQC returned in GPO
Byte 2	3–4	<b>11b</b>	Application disabled
Byte 2	5–8	<b>RFU</b>	Reserved future use

**Table H-10 Field 134 and Tag '9F10' Card Verification Results (CVR) Bit Coding—VIS Cards With IAD Format 4 (CVN '41', '42', '43', '44' and '4A') (continued)**

Byte	Position	Value	Interpretation
Byte 3	1	RFU	Reserved future use
Byte 3	2	1	Passcode try limit exceeded
Byte 3	3	1	Exceeded velocity checking counters
Byte 3	4	RFU	Reserved future use
Byte 3	5	1	Issuer Authentication Failed on last online transaction
Byte 3	6–8	RFU	Reserved future use
Byte 4	1–4	1	Number of issuer script commands (cyclic) (Treat as binary number)
Byte 4	5–8	RFU	Reserved future use
Byte 5	1	0b 1b	Debugger (Visa Cloud-Based Payments Contactless Specification (VCPCS) only): Consumer device is not in debug mode A debugger is attached while the mobile application is in use
Byte 5	2	0b 1b	Rooted device (VCPCS only): Consumer device is not a rooted device A device is attempting to use the mobile application after the device has been <i>rooted</i> (escalation of privileges)
Byte 5	3	0b 1b	Substrate (hooking) (VCPCS only): Mobile application is not hooked An attacker has overridden a called function that resides in the mobile application
Byte 5	4	0b 1b	Code modification (VCPCS only): Mobile application integrity intact Mobile application integrity failure
Byte 5	5	0b 1b	Data connectivity (VCPCS only): Consumer device has data connectivity Data connectivity is deliberately disabled on consumer device
Byte 5	6	0b 1b	Emulator (VCPCS only): Consumer device is genuine Consumer device is an emulator
Byte 5	7–8	RFU	Reserved future use
Byte 6	1–8	RFU	Reserved future use

H.3 Field 142—Issuer Script

Field 142 contains two length subfields, the second of which starts in position 2 (field 142.2) and is, in itself, a variable length subfield that can be one or more bytes. The following describes how to determine the number of bytes that are used for this second subfield.

If the first bit of the first Length byte is 0, the length is carried in the next 7 bits of this first byte. Length is only one byte long.

If the first bit of the first Length byte is 1, the next 7 bits contain the number of subsequent bytes used for length.

Table H-11 Field 142 Examples

Tag	Length	Value
XX	00001111  <b>NOTE:</b> <i>The first 0 means length is in the rest of the byte</i>	15 bytes long (0001111 from the one-byte Length portion)
XX	10000001 10000001  <b>NOTE:</b> <i>The first 1 means next 7 bits contain number of subsequent bytes (i.e., one byte of length follows.)</i>	129 bytes long (10000001 from the second byte of Length portion)

Two bytes are necessary for lengths from 128 to 255, but some issuers may use two bytes for lengths that are less than 128 bytes.

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