Installation and Configuration Manual

Transaction Condition Classifiers

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Contents

This document is intended for Way4 administrators (Way4 Customer Support staff, bank or processing centre employees).

The following notation is used in the document:

- Field names in screen forms are shown in *italics.*
- Key combinations are given in angular brackets, as in <Ctrl>+<F3>.
- Button labels in screen forms and on tabs are enclosed in square brackets, for example [OK].
- Names of commands and links in tabs are enclosed in curly brackets, as in {Create}.
- Sequences for making a selection from a user or context menu are shown with arrows in the following way: "Financial Core → Configuration → Events, States & Classifiers".
- Variable values like directory and file names, as well as file paths that differ for each local computer are enclosed in angular brackets, for example <OWS_HOME>.

Warnings and information are marked as follows:

> ⚠️ Warnings about the dangers of making errors.

> ℹ️ Messages with information about important features, additional functionality, or the optimal use of certain system functions.

1   Overview Transaction Condition

The particular conditions in which a card transaction was made, for example, device type, PIN entry on a payment terminal PIN pad, reading information from a magnetic stripe are considered by Way4 when processing transaction information and are recorded as transaction attributes in records (documents) that describe the transaction.

Attributes are split into elementary and group attributes. Group attributes are used if it is not possible to determine (there is no information) or find (no elementary attribute corresponds exactly to transaction conditions) an elementary attribute.

A group attribute can be set when processing a transaction, based on an elementary attribute or on another group attribute. This process is called normalization.

Various transaction condition classifiers can be created using attributes. There are two types of classifier in Way4:

- static (Transaction Condition - TC).
- dynamic (Group Transaction Condition - GTC).

> (i)   A static classifier can also be referred to as a main or base classifier.

Any set of attributes can belong to one TC and several GTC.

For each transaction (for which it makes sense to set transaction conditions), a TC or attributes or a TC and attributes must be set.

If attributes are not specified, they will be calculated based on the TC.

If a TC is not specified, it will be calculated on the basis of attributes.

If both a TC and attributes are specified and they contradict each other, warnings may be generated when processing a transaction.

TC characteristics:

- This type of classifier can be used to specify transaction conditions.
- A TC has one fixed standard set of attributes that is used when processing a transaction, if attributes were not specified in the transaction itself.
- For each set of attributes only one TC will be calculated (based on a prioritised set of formulas), if it was not specified in the transaction itself.
- A TC can to a limited extent participate in processing a transaction. This means, for example, that a TC is not used to calculate international payment system indicators (such as Interchange Rate Designator (IRD) for Mastercard and Reimbursement Attribute (RA) for Visa) (attributes are used to do so, or a fixed standard set of attributes if attributes were not specified) and in Interchange fee (Fee Prediction) calculation, but can be used in Services and risk rules. It is recommended to use a GTC in settings for business rules.

GTC characteristics:

- This type of classifier cannot be used to specify transaction conditions. It represents only part of transaction conditions, grouping them according to several significant properties; for example, "group of PBT transactions", "group of e-commerce transactions", "group of Contactless transactions", "group of EMV-PBT transactions", etc.
- Several sets of attributes can belong to one GTC (using formulas that are a logical expression from the attributes and GTCs themselves).
- All transaction conditions, i.e. all attributes, cannot be restored according to a GTC,. A GTC can only say which attributes definitely were present and/or which definitely were not present.
- A GTC can to a limited extent participate in processing a transaction (to a greater extent than a TC). It is not used, for example, to calculate international payment system indicators, but can be used in Interchange fee calculation, Services, and risk rules.

The section "Transaction Attributes" shows examples of TC and examples of Transaction Attributes for MasterCard Business Transactions.

When processing a document, this parameter (Transaction Conditions) is used along with other document parameters when searching for a service.

Values for this parameter (Transaction Conditions) are set when creating a document based on data in a transaction message from a device, using the "<Device> Operations" and "Transaction Conditions" system dictionaries (see ""Transaction Conditions" System Dictionary").

Note that the settings of these dictionaries can only be changed when required by the Way4 vendor. For example, when custom transaction conditions are created, see "Creating Custom Transaction Condition Dynamic Classifiers".

1.1 "Transaction Conditions" System Dictionary

Note that these settings can only be made when required by the WAY4 vendor.

The main data for the "Transaction Conditions" system dictionary (Full → DB Administrator Utilities → Special OpenWay Utilities → Transaction Conditions → Transaction Conditions) are contained in the following fields:

- *Name* – classifier name (a group classifier name is usually enclosed in angular brackets <<>>).
- *Code* – classifier code (in particular the base classifier code, used in document processing).
- *Terminal Category* – category of device used for the card transaction.
- *Category Code* – classifier category:
  - "B" – static/main/base classifier of transaction conditions, whose code and corresponding attributes are used as document parameters (Conditions and Condition Details, see the document "Documents").
  - "G" – dynamic (group) classifier of transaction conditions, whose code is not used as a document parameter.
- *Security Code* – reserved for future use.
- *Addendum* – reserved for future use.
- *Default Conditions* – default classifier of transaction conditions; this value is used when processing a document if the classifier's original value is not specified in any of the Services

registered for this transaction type; for example, if Services with TC "Imprinter" and "Pos Card Read" are registered in the Service Package for this transaction type, and the transaction was made with TC "Mail Order Single", the transaction will be processed with the service with TC "Imprinter".

- *Late Conditions* – parameter value used instead of the current one if the document's processing date differs from the transaction date by a value larger than that specified in the Expiry Days field for the corresponding Service; the value of the TC parameter does not change if there is a zero value in the Service's Expiry Days field.
- *Condition Details* – see "Condition Details for TC", "Condition Details for GTC".

If the standard set does not cover a transaction with a certain set of attributes, custom dynamic categories can be created, see "Creating Custom Transaction Condition Dynamic Classifiers".

1.1.1   Condition Details for TC

For base classifiers - TC (Category Code – "B") the *Condition Details* field of the "Transaction Conditions" system dictionary contains a list of standard attributes and the formula for calculating TC according to attributes in the following format:

```
<standard list of attributes>:[<NNNN><formula>]
```

where:

- <standard list of attributes> is a list of attributes. Attributes are listed without commas and spaces. Commas are also placed at the beginning and end of the list.
- <NNNN> - numeric four-digit TC priority. The lower the value, the higher the priority.
- <formula> - logical expression from attributes.

There might not be a priority and formula if TC can be manually specified only, but cannot be assigned based on attributes.

Example with a list and formula:

Code – ATMC

Condition Details

```
,ATM,CARD_CHIP,READ_CHIP,TERM_CHIP,DATA_CHIP,CARD,CARDHOLDER,PBT,:0130ATM and
READ_CHIP and not PART_GRADE and not ENET and not RECURRING
```

Example with a list only:

Code – PASC

Condition Details

```
,POS,BUSN_ADDENDUM,CARD_CHIP,READ_CHIP,TERM_CHIP,DATA_CHIP,CARD,CARDHOLDER,PBT,:
```

1.1.2 Condition Details for GTC

For dynamic classifiers - GTC (Category Code – "G") the *Condition Details* field of the "Transaction Conditions" dictionary contains criteria for filtering transactions according to the presence or absence of certain attributes or conditions. Example:

- the criterion "(CAT1 and not DATA_CHIP) or (CAT2 and not DATA_CHIP) or (CAT3 and not DATA_CHIP)" will be equal to the criterion "G_CAT_1_2_3 and not DATA_CHIP"
- the criterion "ENET and not (ENET and SECURE_CODE)" will be equal to the criterion "ENET and not SECURE_CODE".

1.2 Creating Custom Transaction Condition Dynamic Classifiers

⚠️ These settings can only be made with the WAY4 vendor's approval.

If the standard set does not cover a transaction with a specific set of attributes, custom dynamic categories can be created.

A dynamic classifier is created with a criterion for the presence or absence of certain attributes and with a code that has the mandatory prefix "G_CUST" (only such settings will not be changed by the WAY4 upgrade process).

Example of a correctly configured dynamic classifier for transaction conditions - GTC:

- *Name* – "<< Custom Ecommerce (3DS) Non-Auth Security Transaction >>"
- *Code* – "G_CUST_ECOM_3DS_NO_SEC_LINE_SEC"
- *Category* – "G"
- *Condition Details*: "ENET and NO_SECURE and LINE_SECURE"

ⓘ Note that creation of a GTC may cause a drop in system performance if a large number of attributes are specified in the GTC. A reasonable number of attributes is 7.

1.3 Creating Custom Transaction Condition Static Classifiers

⚠️ These settings can only be made with the WAY4 vendor's approval.

Custom static classifiers for transaction conditions have the postfix "C".

2   Transaction Attributes

Transaction attributes can be consolidated into 11 sets, according to topic:

- Authentication (authentication conditions).
- Card Type (card features).
- Device Capability (device options).
- Environment Security (secure access).
- Input Environment (data source).
- Input Mode (security conditions).
- Online/Offline (connection between parties).
- Parties (presence of parties).
- Received Data (data and means).
- Time Constraints (time limits).
- Transfer Environment (data transfer environment).
- Business Attributes.

2.1 Authentication (authentication conditions)

Topic-based group combines transaction attributes describing conditions for transaction and cardholder authentication.

2.1.1   AUTH_AGENT

Cardholder authenticated by the Issuer's agent.

2.1.2   AUTH_CAD

Cardholder authenticated using Card Acceptance Device (CAD).

2.1.3   AUTH_CARD

Cardholder authenticated by card.

2.1.4   AUTH_MERCH

Cardholder authenticated by merchant.

2.1.5   AUTHENTICATED

Attribute indicates that the cardholder was authenticated
(irrespective of whether it was PBT, SBT or another method).

2.1.6   BVF_AUTH

Attribute indicates that the cardholder was authenticated using bio-
verification methods (fingerprint scanning, iris scanning, face
scanning, voice verification, etc.). Cardholder Authentication Method:
bio-verification.

2.1.7   BVF_FINGER_PRINT

Attribute indicates that the cardholder was authenticated using
biometric methods of fingerprint identification (Automated
Fingerprint Identification System). This attribute can be also specified
by the general attribute BVF_AUTH, as it is included in the subset of
bio-verification methods.

2.1.8   CVC2

Attribute indicates that CVC2 was used during the cardholder
authentication process.

2.1.9   NO_AUTH

Attribute indicates that the cardholder was not authenticated during
the transaction.

2.1.10   NO_PIN

Attribute describes the following situation during the transaction: PIN
is required, PINpad is available but PIN was not entered.

2.1.11   OTP_AID

Attribute indicates that a one-time password generated by an AID
token was used.

2.1.12   OTP_CAP

Attribute indicates authentication based on a one-time password generated by an EMV card pursuant to the MasterCard EMV Chip Authentication Program (CAP).

2.1.13   OTP_DPA

Attribute indicates authentication based on a one-time password generated by an EMV card pursuant to Visa EMV Differential Power Analysis (DPA). The password was generated by a DPA calculator.

2.1.14   OTP_HMAC

Attribute indicates use of HOTP (HMAC-Based One-Time Password Algorithm) — an algorithm for secure authentication using a one-time password (One Time Password, OTP). The password was generated by an OATH token.

2.1.15   OTP_LIST

Attribute indicates that a list of one-time passwords (One Time Password, OTP) was used.

2.1.16   OTP_MMA

Attribute indicates that the MasterCard Mobile Authentication (MMA) standard was used. The password was generated by an MMA calculator.

2.1.17   OTP_SMS

Attribute indicates that a one-time password (One Time Password, OTP) sent by SMS was used.

2.1.18   PASSWORD

Attribute indicates authentication using a static password.

2.1.19   PBT

Transaction was performed in PBT (PIN Based Transaction) mode, i.e. the transaction was performed using any method of providing a PIN.

2.1.20   PBT_CLEAR

PBT mode. PIN is sent clear (unencrypted).

2.1.21   PBT_OFFLINE

PBT mode. PIN is verified offline.

2.1.22   PBT_ONLINE

PBT mode. PIN is verified online, according to a card. The set of AUTH_CARD and PBT attributes describes the attribute.

2.1.23   PIN2

PIN2-based transaction. Cardholder authenticated using PIN2.

2.1.24   PWL_CARD

Authentication using a Password List Card (PWL_CARD).

2.1.25   RECURRING

Recurring Transaction. A transaction that must be repeated regularly (for example, utilities payments).

2.1.26   RM_ISS

Transaction authenticated subject to the issuer's risk factor (Risk Based Decision).

2.1.27   RM_MERCH

Merchant made a decision based on its own risk rules.

2.1.28   SBT

Transaction in SBT mode (Signature Based Transaction).

2.1.29   SBT_ELV

SBT mode. Signature is verified using electronic means.

2.1.30   SBT_MAN

SBT mode. Signature is verified manually.

2.1.31   TRANS_AUTH

Transaction has been authenticated.

2.2   Card Type (card features)

Topic-based group combines transaction attributes describing the card with which the transaction is made.

2.2.1   CARD_CHIP

Transaction with a chip card (not necessarily by Service Code).

2.2.2   CARD_TRACK

Transaction with a magnetic stripe card.

2.2.3   CHIP_SVC

Transaction with a chip card (defined by Service Code).

2.3   Device Capability (device options)

Topic-based group combines attributes specifying the device capabilities used in transaction (for example, the terminal's capability to read data from a chip card).

2.3.1   TERM_BAR

Card Data Input Capability: BAR. Terminal can read BAR code data.

2.3.2   TERM_CHIP

Card Data Input Capability: Chip. Terminal can read chip card data.

2.3.3   TERM_CHIP_CTLS

Card Data Input Capability: Contactless Chip. Terminal can read data using a contactless card reader.

2.3.4   TERM_KEY_ENTRY

Card Data Input Capability: Key Entry. Terminal supports keyboard input of card data.

2.3.5   TERM_OCR

Card Data Input Capability: OCR. Terminal can read data using an optical card reader.

2.3.6   TERM_TRACK

Card Data Input Capability: Magnetic Stripe Data. Terminal can read data from a magnetic stripe.

2.3.7   TERM_TRACK_CTLS

Card Data Input Capability: Contactless Chip. Terminal can read data using a contactless card reader. Contactless communication – track reading (it is likely that the track is located on the card chip).

2.4 Environment Security (secure access)

Topic-based group combines attributes indicating secure access to a data source during a transaction.

2.4.1   LINE_INSECURE

Transaction on an insecure channel.

2.4.2   LINE_SECURE

Transaction on a secure channel (for example, through the HTTPS protocol).

2.4.3   NO_SECURE

Transaction without cardholder identification.

2.4.4   SECURE_ATTEMPT

Unsuccessful attempt by the merchant to identify the cardholder.

2.4.5   SECURE_BY_MERCH

Cardholder was identified by the merchant.

2.4.6   SECURE_CODE

Cardholder has been identified.

2.5   Input Environment (data source)

Topic-based group combines attributes describing the transaction environment – data source. Data sources are ATMs, POS terminals, kiosks and other devices owned by the merchant or acquirer. Devices owned by the cardholder (mobile phones, card readers connected to a personal computer, etc.) are not data sources in a transaction.

2.5.1   ATM

Attribute indicates that in the transaction an ATM was used for issuing cash, balance inquiry, mini-statement request, or PIN change. Terminal Type – ATM.

2.5.2   CAT1

Attribute indicates that an automated electronic service device, CAT Level 1 – Automated Dispensing Machine was used in the transaction. Terminal Type – CAT1 (ATM transaction that does not belong to the ATM attribute; for example, cash-in, payment of mobile operator services or utilities).

2.5.3   CAT2

Attribute indicates that an automated electronic self-service device, CAT Level 2 – Self-Service Terminal was used in the transaction. Terminal Type – CAT2 (self-service terminal (kiosk) where authorisation is performed for card payments.

2.5.4   CAT3

Attribute indicates that an automated electronic service device, CAT Level 3 – Limited Amount Terminal was used in the transaction. Terminal Type – CAT3 (self-service device, without online authorisation, with a limited purchase amount, for example, a coffee vending machine).

2.5.5   CAT4

Attribute indicates that an automated electronic service device, CAT Level 4 – In-Flight Commerce (IFC) Terminal was used in the transaction. Terminal Type – CAT4 (device without online authorisation, for example to pay for in-flight purchases).

2.5.6   CAT7

Attribute indicates that an automated electronic service device, CAT Level 7 – Transponder Transaction was used in transaction. Terminal Type – CAT7 (device using a transponder to pay for services).

2.5.7   IMPRINTER

Attribute indicates that an imprinter was used in the transaction.

2.5.8   MPOS

Attribute indicates that a portable POS terminal was used in the transaction. Terminal Type – m-POS.

2.5.9   NO_TERM

Attribute indicates that no automated electronic service device was used in the transaction. The TERM attribute is an antonym for this attribute.

2.5.10 POS

Attribute indicates that an attended POS terminal was used in the transaction (a specially trained person operates this terminal). Terminal Type – POS.

2.5.11 TBAPPL

Attribute indicates that the transaction was processed using a TeleBank application (mobile banking or web banking application).

2.5.12 TERM

Attribute indicates that an automated electronic service device was used in the transaction. The NO_TERM compound attribute is an antonym for this attribute.

This attribute combines characteristics described by the following attributes: READ_TRACK, READ_CHIP, KEY_ENTRY, TERM_CHIP, TERM_TRACK, TERM_KEY_ENTRY, TERM_OCR, TERM_TRACK_CTLS, TERM_CHIP_CTLS.

2.5.13 TERM_UNATT

Attribute indicates that the transaction was processed using an unattended terminal (ATM, automated electronic service device).

2.5.14 WALLET

Attribute indicates that the transaction was processed with a Wallet Service Provider (for example, Google, Microsoft, Yandex, and others).

2.5.15 WEB

Attribute indicates that the transaction was made through a Web browser.

2.6 Input Mode (security conditions)

Topic-based group combines attributes describing transaction security conditions.

2.6.1   CONTACTLESS

Transactions initiated through a contactless interface (for example, MasterCard PayPass and Visa Contactless).

2.6.2   READ_CHIP

Data are entered from a chip. Interaction with a chip.

2.6.3   READ_TRACK

Track reading (including track reading from a chip).

2.7   Online/Offline (connection between parties)

Topic-based group combines attributes for transaction conditions in the context of the connection between parties. Transaction with or without online authorization.

2.7.1   OFFLINE

Offline transaction. Transaction without contacting an issuer (or its agent).

2.7.2   ONLINE

Online transaction. Transaction with online interaction between the acquirer and Issuer (or its agent).

2.8   Parties (presence of parties)

Topic-based group combines attributes indicating presence of parties (transaction participants, subjects and objects, for example, card, cardholder, merchant) in a transaction.

2.8.1   CARD

Card is present and participates in the transaction.

2.8.2   CARDHOLDER

Cardholder participates in the transaction.

2.8.3   MERCH

Merchant is a participant in the transaction.

2.8.4   NO_CARD

Card does not participate in the transaction.

2.8.5   NO_CARDHOLDER

Cardholder not present. The cardholder does not participate in the transaction.

2.8.6   NO_MERCH

Merchant not present. The merchant is not a transaction participant. The attribute combines MOTO and TERM_UNATT attributes.

2.9   Received Data (data and means)

Topic-based group combines attributes describing the method and means of data transfer, as well as the actual data that were transmitted/received.

2.9.1   DATA_CHIP

Chip data has been transmitted.

2.9.2   DATA_TRACK

Track data has been transmitted.

2.9.3   FAIL_CHIP

Chip data were not transmitted. Chip data could not be read using the terminal.

2.9.4   FAIL_TRACK

Magnetic stripe data were not transmitted. Magnetic stripe data could not be read using the terminal.

2.9.5   KEY_ENTRY

Manual data input.

2.9.6   KEY_MAP

External system.

2.9.7   PART_GRADE

Acceptance of chip card in a device operating in Partial Guard/Fill Guard mode. The authorization channel sets the attribute.

Attribute indicates that the READ_CHIP condition is fulfilled and the DATA_CHIP condition is not fulfilled.

2.9.8   PART_TRACK

Magnetic stripe data were transferred but were inconsistent. It is probable they cannot be used to verify CVV.

2.9.9   REMOTE_CHIP

E-commerce transaction, also using a card emulation app.

2.10   Time Constraints (time limits)

Topic-based group combines attributes describing time limits related to a transaction.

2.10.1   LATE

Indicates that the time to wait for a response in this transaction has expired.

2.11 Transfer Environment (data transfer environment)

Topic-based group combines attributes describing the data transfer environment in a transaction.

2.11.1 ENET

Electronic transactions initiated through electronic networks (Internet, Mobile Network, etc.)

2.11.2 MAIL

Mail Order. Electronic transactions initiated through e-mail.

MOTO attribute is general for this attribute.

2.11.3 MBSMS

Short Message Service Protocol. Transactions initiated using SMS messages.

2.11.4 MNET

Mobile Network Transaction. Electronic transactions initiated through mobile networks.

2.11.5 MOTO

Transactions without card (Card not present transaction, CNP) in which a card is not physically present in the payment process. Goods are ordered and paid by mail, fax or telephone (Mail Order/Telephone Order (MO/TO)) or over the Internet.

2.11.6 PHONE

Phone Order (or Fax). Transactions without card (Card not present transaction, CNP) in which a card is not physically present in the payment process. Goods are ordered and paid by fax or telephone (Mail Order/Telephone Order (MO/TO)).

MOTO attribute is general for this attribute.

2.12 Business Attributes

Topic-based group of attributes indicating the existence of additional information about a transaction, that can be placed/transmitted separately.

2.12.1 BUSN_ADDENDUM

Indicates existence of additional information about a transaction, that is shown as a special section of a message – Business Specific Addenda. This information can include any details concerning transaction conditions (for example, phone number, city for car rental, grace period for loan payment, etc.).

2.12.2 INSTALLMENT

Indicates that a transaction was made with creation of an instalment loan.

3 Examples of Transaction Conditions

> ⓘ The section shows examples of TC and examples of Transaction Attributes for MasterCard Business Transactions. The list provided is not exhaustive.

3.1 MSR Base – All Business Transactions— Authorization Requests Advices and Reversals

3.1.1 MANUAL ENTRY CASH DISBURSEMENT SIGNATURE

Transaction Conditions – NMN.

Transaction Attributes

```
,IMPRINTER,NO_TERM,MERCH,KEY_ENTRY,
```

3.1.2 MANUAL ENTRY PURCHASE SIGNATURE

Transaction Conditions – POM.

Transaction Attributes

```
,POS,TERM,TERM_TRACK,TERM_KEY_ENTRY,CARD,CARDHOLDER,MERC
H,KEY_ENTRY,
```

3.1.3 MANUAL ENTRY MO/TO PURCHASE NO CVM

Transaction Conditions – NMO.

Transaction Attributes

```
,IMPRINTER,NO_TERM,PHONE,MOTO,NO_CARD,NO_CARDHOLDER,MERC
H,KEY_ENTRY,
```

3.1.4   MANUAL ENTRY PAYMENT TRANSACTION NO CVM

Transaction Conditions – NMN.

Transaction Attributes

```
,IMPRINTER,NO_TERM,MERCH,KEY_ENTRY,
```

3.1.5   MSR ATM WITHDRAWAL ONLINE PIN

Transaction Conditions – ATM.

Transaction Attributes

```
,ATM,TERM_UNATT,TERM,TERM_TRACK,AUTHENTICATED,AUTH_AGENT
,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOLDER,NO
_MERCH,READ_TRACK,DATA_TRACK,
```

3.1.6   MSR CASH DISBURSEMENT ONLINE PIN

Transaction Conditions – POS.

Transaction Attributes

```
,POS,TERM,TERM_TRACK,AUTHENTICATED,AUTH_AGENT,TRANS_AUTH
,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOLDER,MERCH,READ_TR
ACK,DATA_TRACK,
```

3.1.7   MSR CAT LEVEL 1 ATM WITHDRAWAL ONLINE PIN

Transaction Conditions – ATM.

Transaction Attributes

```
,ATM,TERM_UNATT,TERM,TERM_TRACK,AUTHENTICATED,AUTH_AGENT
,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOLDER,NO
_MERCH,READ_TRACK,DATA_TRACK,
```

3.1.8 MSR CAT LEVEL 1 PURCHASE ONLINE PIN

Transaction Conditions – PO1.

Transaction Attributes

```
,TERM_UNATT,CAT1,TERM,TERM_TRACK,AUTHENTICATED,AUTH_AGEN
T,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOLDER,N
O_MERCH,READ_TRACK,DATA_TRACK,
```

3.1.9 MSR CAT LEVEL 2 PURCHASE NO CVM

Transaction Conditions – POT.

Transaction Attributes

```
,TERM_UNATT,CAT2,TERM,TERM_TRACK,NO_AUTH,CARD,NO_MERCH,R
EAD_TRACK,DATA_TRACK,
```

3.1.10 MSR CAT LEVEL 4 PURCHASE NO CVM

Transaction Conditions – POV.

Transaction Attributes

```
,TERM_UNATT,CAT4,TERM,TERM_TRACK,CARD,NO_MERCH,READ_TRAC
K,DATA_TRACK,
```

3.1.11 MSR CAT LEVEL 7 PURCHASE NO CVM

Transaction Conditions – POE.

Transaction Attributes

```
,TERM_UNATT,CAT7,TERM,TERM_TRACK,CARD,NO_MERCH,READ_TRAC
K,DATA_TRACK,
```

3.1.12 MSR PAYMENT TRANSACTION NO CVM

Transaction Conditions – POE.

Transaction Attributes

```
,POS,TERM,TERM_TRACK,CARD,CARDHOLDER,MERCH,READ_TRACK,DA
TA_TRACK,
```

3.1.13 MSR PURCHASE ONLINE PIN

Transaction Conditions – POS.

Transaction Attributes

```
,POS,TERM,TERM_TRACK,AUTHENTICATED,AUTH_AGENT,TRANS_AUTH
,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOLDER,MERCH,READ_TR
ACK,DATA_TRACK,
```

3.1.14 MSR PURCHASE SIGNATURE

Transaction Conditions – POE.

Transaction Attributes

```
,POS,TERM,TERM_TRACK,CARD,CARDHOLDER,MERCH,READ_TRACK,DA
TA_TRACK,
```

3.1.15 ELECTRONIC COMMERCE PAYMENT TRANSACTION NO CVM

Transaction Conditions – NEU.

Transaction Attributes

```
,TERM_UNATT,TERM,ENET,NO_SECURE,LINE_INSECURE,NO_CARD,NO
_CARDHOLDER,NO_MERCH,
```

3.1.16 ELECTRONIC COMMERCE PURCHASE ONLINE PIN

Transaction Conditions – NEU.

Transaction Attributes

```
,TERM_UNATT,TERM,ENET,NO_SECURE,LINE_INSECURE,AUTHENTICA
TED,AUTH_AGENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,NO_C
ARD,NO_CARDHOLDER,NO_MERCH,
```

3.2 MSR Base – System-generated—Authorization Advices

3.2.1 MSR CAT LEVEL 1 ATM WITHDRAWAL ONLINE PIN

Transaction Conditions – ATM.

Transaction Attributes

```
,ATM,TERM_UNATT,TERM,TERM_TRACK,CARD,NO_MERCH,READ_TRACK
,
```

3.2.2 MSR PURCHASE SIGNATURE

Transaction Conditions – POE.

Transaction Attributes

```
,POS,TERM,TERM_TRACK,CARD,CARDHOLDER,MERCH,READ_TRACK,
```

3.2.3 MANUAL ENTRY PURCHASE NO CVM

Transaction Conditions – POM.

Transaction Attributes

```
,POS,TERM,TERM_KEY_ENTRY,CARD,CARDHOLDER,MERCH,KEY_ENTRY
,
```

3.2.4 MANUAL ENTRY PURCHASE SIGNATURE

Transaction Conditions – POM.

Transaction Attributes

```
,POS,TERM,TERM_KEY_ENTRY,CARD,CARDHOLDER,MERCH,KEY_ENTRY
,
```

3.2.5   MSR ATM WITHDRAWAL ONLINE PIN

Transaction Conditions – ATM.

Transaction Attributes

```
,ATM,TERM_UNATT,TERM,TERM_TRACK,CARD,NO_MERCH,READ_TRACK
,
```

3.2.6   MSR CASH DISBURSEMENT SIGNATURE

Transaction Conditions – POE.

Transaction Attributes

```
,POS,TERM,TERM_TRACK,CARD,CARDHOLDER,MERCH,READ_TRACK,
```

3.2.7   MSR CAT LEVEL 1 ATM WITHDRAWAL ONLINE PIN

Transaction Conditions – ATM.

Transaction Attributes

```
,ATM,TERM_UNATT,TERM,TERM_TRACK,CARD,NO_MERCH,READ_TRACK
,
```

3.2.8   MSR PURCHASE SIGNATURE

Transaction Conditions – POE.

Transaction Attributes

```
,POS,TERM,TERM_TRACK,CARD,CARDHOLDER,MERCH,READ_TRACK,
```

3.3 MSR Base – Automated Fuel Dispenser Transactions— Authorization Requests Advices and Reversals

3.3.1 MSR CAT LEVEL 2 PURCHASE NO CVM

Transaction Conditions – POT.

Transaction Attributes

```
,TERM_UNATT,CAT2,TERM,TERM_TRACK,NO_AUTH,CARD,NO_MERCH,R
EAD_TRACK,DATA_TRACK,
```

3.4 MSR Base – CVC 1 and CVC 2—Authorization Requests

3.4.1 MSR PURCHASE SIGNATURE

Transaction Conditions – POE.

Transaction Attributes

```
,POS,TERM,TERM_TRACK,CARD,CARDHOLDER,MERCH,READ_TRACK,DA
TA_TRACK,
```

3.4.2 MANUAL ENTRY MO/TO PURCHASE NO CVM

Transaction Conditions – NMO2.

Transaction Attributes

```
,IMPRINTER,NO_TERM,MAIL,MOTO,CVC2,NO_CARD,NO_CARDHOLDER,
MERCH,KEY_ENTRY,
```

3.4.3 MANUAL ENTRY PURCHASE SIGNATURE

Transaction Conditions – POM2.

Transaction Attributes

```
,POS,TERM,TERM_KEY_ENTRY,CVC2,CARD,CARDHOLDER,MERCH,KEY_
ENTRY,
```

3.5 MSR Base – Dynamic Currency Conversion—Authorization Request

3.5.1 MSR PURCHASE SIGNATURE

Transaction Conditions – POE.

Transaction Attributes

```
,POS,TERM,TERM_TRACK,CARD,CARDHOLDER,MERCH,READ_TRACK,DA
TA_TRACK,
```

3.6 MSR Base – DE 28 Transaction Fee—Authorization Requests Advices and Reversal Requests

3.6.1 MSR PURCHASE SIGNATURE

Transaction Conditions – POE.

Transaction Attributes

```
,POS,TERM,TERM_TRACK,CARD,CARDHOLDER,MERCH,READ_TRACK,DA
TA_TRACK,
```

3.6.2 MSR CAT LEVEL 1 ATM WITHDRAWAL ONLINE PIN

Transaction Conditions – ATM.

Transaction Attributes

```
,ATM,TERM_UNATT,TERM,TERM_TRACK,AUTHENTICATED,AUTH_AGENT
,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOLDER,NO
_MERCH,READ_TRACK,DATA_TRACK,
```

3.6.3 MSR CAT LEVEL 1 ATM BALANCE INQUIRY ONLINE PIN

Transaction Conditions – POS.

Transaction Attributes

```
,POS,TERM,TERM_TRACK,AUTHENTICATED,AUTH_AGENT,TRANS_AUTH
,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOLDER,MERCH,READ_TR
ACK,DATA_TRACK,
```

3.6.4 MSR ATM WITHDRAWAL ONLINE PIN

Transaction Conditions – ATM.

Transaction Attributes

```
,ATM,TERM_UNATT,TERM,TERM_TRACK,CARD,NO_MERCH,READ_TRACK
,
```

3.7 MSR Base – Payment Transaction Type - Authorization Request

3.7.1 MANUAL ENTRY PAYMENT TRANSACTION NO CVM

Transaction Conditions – POM.

Transaction Attributes

```
,POS,TERM,TERM_KEY_ENTRY,NO_CARD,NO_CARDHOLDER,MERCH,KEY
_ENTRY,
```

3.8 MSR Base – System-generated—Reversal Advices

3.8.1 ELECTRONIC COMMERCE PURCHASE NO CVM

Transaction Conditions – NMK.

Transaction Attributes

```
,TERM_UNATT,TERM,NO_CARDHOLDER,NO_MERCH,
```

3.8.2 MANUAL PURCHASE SIGNATURE

Transaction Conditions – POM.

Transaction Attributes

```
,POS,TERM,TERM_TRACK,TERM_KEY_ENTRY,CARD,CARDHOLDER,MERC
H,KEY_ENTRY,
```

3.8.3 MSR ATM WITHDRAWAL ONLINE PIN

Transaction Conditions – POE.

Transaction Attributes

```
,POS,TERM,TERM_TRACK,CARD,CARDHOLDER,MERCH,READ_TRACK,
```

3.8.4 MSR CASH DISBURSEMENT SIGNATURE

Transaction Conditions – POE.

Transaction Attributes

```
,POS,TERM,TERM_TRACK,CARD,CARDHOLDER,MERCH,READ_TRACK,
```

3.8.5   MSR CAT LEVEL 1 ATM WITHDRAWAL ONLINE PIN

Transaction Conditions – PO1.

Transaction Attributes

```
,TERM_UNATT,CAT1,TERM,TERM_TRACK,CARD,NO_MERCH,READ_TRAC
K,
```

3.8.6   MSR PURCHASE SIGNATURE

Transaction Conditions – POE.

Transaction Attributes

```
,POS,TERM,TERM_TRACK,CARD,CARDHOLDER,MERCH,READ_TRACK,
```

3.9   MSR Base – Selected Response Codes— Authorization Requests

3.9.1   MANUAL ENTRY CASH DISBURSEMENT SIGNATURE

Transaction Conditions – POM.

Transaction Attributes

```
,POS,TERM,TERM_TRACK,TERM_KEY_ENTRY,CARD,CARDHOLDER,MERC
H,KEY_ENTRY,
```

3.9.2   MANUAL ENTRY MO/TO PURCHASE NO CVM

Transaction Conditions – NMO.

Transaction Attributes

```
,IMPRINTER,NO_TERM,PHONE,MOTO,NO_CARD,NO_CARDHOLDER,MERC
H,DATA_TRACK,KEY_ENTRY,
```

3.9.3   MSR ATM WITHDRAWAL ONLINE PIN

Transaction Conditions – ATM.

Transaction Attributes

```
,ATM,TERM_UNATT,TERM,TERM_TRACK,AUTHENTICATED,AUTH_AGENT
,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOLDER,NO
_MERCH,READ_TRACK,DATA_TRACK,
```

3.9.4   MSR CASH DISBURSEMENT SIGNATURE

Transaction Conditions – POE.

Transaction Attributes

```
,POS,TERM,TERM_TRACK,CARD,CARDHOLDER,MERCH,READ_TRACK,DA
TA_TRACK,
```

3.9.5   MSR CAT LEVEL 1 ATM WITHDRAWAL ONLINE PIN

Transaction Conditions – ATM.

Transaction Attributes

```
,ATM,TERM_UNATT,TERM,TERM_TRACK,AUTHENTICATED,AUTH_AGENT
,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOLDER,NO
_MERCH,READ_TRACK,DATA_TRACK,
```

3.9.6   MSR PURCHASE SIGNATURE

Transaction Conditions – POE.

Transaction Attributes

```
,POS,TERM,TERM_TRACK,CARD,CARDHOLDER,MERCH,READ_TRACK,DA
TA_TRACK,
```

3.10 MSR Base – Technical Conditions—Authorization

3.10.1 ELECTRONIC COMMERCE PURCHASE NO CVM

Transaction Conditions – NEV.

Transaction Attributes

```
,TERM_UNATT,TERM,ENET,NO_SECURE,LINE_SECURE,NO_CARD,NO_C
ARDHOLDER,NO_MERCH,
```

3.10.2 MANUAL ENTRY PURCHASE SIGNATURE

Transaction Conditions – NMO.

Transaction Attributes

```
,IMPRINTER,NO_TERM,PHONE,MOTO,NO_CARD,NO_CARDHOLDER,MERC
H,KEY_ENTRY,
```

3.10.3 MSR ATM WITHDRAWAL ONLINE PIN

Transaction Conditions – ATM.

Transaction Attributes

```
,ATM,TERM_UNATT,TERM,TERM_TRACK,AUTHENTICATED,AUTH_AGENT
,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOLDER,NO
_MERCH,READ_TRACK,DATA_TRACK,
```

3.10.4 MSR CASH DISBURSEMENT SIGNATURE

Transaction Conditions – POE.

Transaction Attributes

```
,POS,TERM,TERM_TRACK,CARD,CARDHOLDER,MERCH,READ_TRACK,DA
TA_TRACK,
```

3.10.5 MSR PURCHASE SIGNATURE

Transaction Conditions – POEP.

Transaction Attributes

```
,POS,TERM,TERM_TRACK,CARD,CARDHOLDER,MERCH,READ_TRACK,PA
RT_TRACK,DATA_TRACK,
```

3.11 ICC Base—All Business Transactions— Authorization Requests

3.11.1 ICC ATM WITHDRAWAL ONLINE PIN

Transaction Conditions – ATMC.

Transaction Attributes

```
,ATM,TERM_UNATT,TERM,TERM_CHIP,TERM_TRACK,AUTHENTICATED,
AUTH_AGENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CAR
DHOLDER,NO_MERCH,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_TRACK
,DATA_CHIP,
```

3.11.2 ICC CASH DISBURSEMENT ONLINE PIN

Transaction Conditions – POSC.

Transaction Attributes

```
,POS,TERM,TERM_CHIP,TERM_KEY_ENTRY,AUTHENTICATED,AUTH_AG
ENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOLDER
,MERCH,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_TRACK,DATA_CHIP
,
```

3.11.3 ICC CASH DISBURSEMENT SIGNATURE

Transaction Conditions – POEC.

Transaction Attributes

```
,POS,TERM,TERM_CHIP,TERM_KEY_ENTRY,CARD,CARDHOLDER,MERCH
,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_TRACK,DATA_CHIP,
```

3.11.4   ICC CAT LEVEL 1 PURCHASE OFFLINE PIN

Transaction Conditions – PO1C.

Transaction Attributes

```
,TERM_UNATT,CAT1,TERM,TERM_CHIP,TERM_TRACK,CARD,NO_MERCH
,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_TRACK,DATA_CHIP,
```

3.11.5   ICC CAT LEVEL 2 PURCHASE NO CVM

Transaction Conditions – POTC.

Transaction Attributes

```
,TERM_UNATT,CAT2,TERM,TERM_CHIP,TERM_TRACK,NO_AUTH,CARD,
NO_MERCH,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_TRACK,DATA_CH
IP,
```

3.11.6   ICC CAT LEVEL 4 PURCHASE NO CVM

Transaction Conditions – POVC.

Transaction Attributes

```
,TERM_UNATT,CAT4,TERM,TERM_CHIP,TERM_TRACK,CARD,NO_MERCH
,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_TRACK,DATA_CHIP,
```

3.11.7   ICC PURCHASE OFFLINE PIN

Transaction Conditions – POEC.

Transaction Attributes

```
,POS,TERM,TERM_CHIP,TERM_KEY_ENTRY,CARD,CARDHOLDER,MERCH
,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_TRACK,DATA_CHIP,
```

3.11.8   ICC PURCHASE ONLINE PIN

Transaction Conditions – POSC.

Transaction Attributes

```
,POS,TERM,TERM_CHIP,TERM_KEY_ENTRY,AUTHENTICATED,AUTH_AG
ENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOLDER
,MERCH,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_TRACK,DATA_CHIP
,
```

3.11.9   ICC PURCHASE SIGNATURE

Transaction Conditions – POEC.

Transaction Attributes

```
,POS,TERM,TERM_CHIP,TERM_KEY_ENTRY,CARD,CARDHOLDER,MERCH
,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_TRACK,DATA_CHIP,
```

3.12   ICC Base—Acquirer-generated—Authorization Advices

3.12.1   ICC PURCHASE SIGNATURE

Transaction Conditions – POEC.

Transaction Attributes

```
,POS,TERM,TERM_CHIP,TERM_KEY_ENTRY,CARD,CARDHOLDER,MERCH
,CARD_CHIP,READ_CHIP,DATA_CHIP,
```

3.12.2   ICC PURCHASE NO CVM

Transaction Conditions – POEC.

Transaction Attributes

```
,POS,TERM,TERM_CHIP,TERM_KEY_ENTRY,CARD,CARDHOLDER,MERCH
,CARD_CHIP,READ_CHIP,DATA_CHIP,
```

3.12.3   ICC PURCHASE OFFLINE PIN

Transaction Conditions – POEC.

Transaction Attributes

```
,POS,TERM,TERM_CHIP,TERM_KEY_ENTRY,CARD,CARDHOLDER,MERCH
,CARD_CHIP,READ_CHIP,DATA_CHIP,
```

3.12.4   ICC CAT LEVEL 1 PURCHASE OFFLINE PIN

Transaction Conditions – PO1C.

Transaction Attributes

```
,TERM_UNATT,CAT1,TERM,TERM_CHIP,TERM_TRACK,CARD,NO_MERCH
,CARD_CHIP,READ_CHIP,DATA_CHIP,
```

3.13   ICC Base—DE 28 Transaction Fee—Authorization and Reversal Requests

3.13.1   ICC ATM WITHDRAWAL ONLINE PIN

Transaction Conditions – ATMC.

Transaction Attributes

```
,ATM,TERM_UNATT,TERM,TERM_CHIP,TERM_KEY_ENTRY,AUTHENTICA
TED,AUTH_AGENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD
,CARDHOLDER,NO_MERCH,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_T
RACK,DATA_CHIP,
```

3.13.2   ICC CAT LEVEL 1 ATM WITHDRAWAL ONLINE PIN

Transaction Conditions – ATMC.

Transaction Attributes

```
,ATM,TERM_UNATT,TERM,TERM_CHIP,TERM_KEY_ENTRY,AUTHENTICA
TED,AUTH_AGENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD
,CARDHOLDER,NO_MERCH,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_T
RACK,DATA_CHIP,
```

3.14 ICC Base—Acquirer-generated—Authorization and Reversal Requests

3.14.1 ICC PURCHASE OFFLINE PIN

Transaction Conditions – POEC.

Transaction Attributes

```
,POS,TERM,TERM_CHIP,TERM_KEY_ENTRY,CARD,CARDHOLDER,MERCH
,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_TRACK,DATA_CHIP,
```

3.14.2 ICC CAT LEVEL 1 PURCHASE ONLINE PIN

Transaction Conditions – PO1C.

Transaction Attributes

```
,TERM_UNATT,CAT1,TERM,TERM_CHIP,TERM_TRACK,AUTHENTICATED
,AUTH_AGENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CA
RDHOLDER,NO_MERCH,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_TRAC
K,DATA_CHIP,
```

3.15 ICC Base—Technical Conditions—Authorization Requests

3.15.1 ICC CAT LEVEL 1 PURCHASE ONLINE PIN

Transaction Conditions – PO1C.

Transaction Attributes

```
,TERM_UNATT,CAT1,TERM,TERM_CHIP,TERM_TRACK,AUTHENTICATED
,AUTH_AGENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CA
RDHOLDER,NO_MERCH,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_TRAC
K,DATA_CHIP,
```

3.15.2 ICC CAT LEVEL 2 PURCHASE NO CVM

Transaction Conditions – POTC.

Transaction Attributes

,TERM_UNATT,CAT2,TERM,TERM_CHIP,TERM_TRACK,NO_AUTH,CARD,NO_MERCH,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_TRACK,DATA_CHIP,

3.15.3 ICC FALLBACK TO MAGNETIC STRIPE PURCHASE SIGNATURE

Transaction Conditions – POEF.

Transaction Attributes

```
,POS,TERM,TERM_CHIP,TERM_TRACK,TERM_KEY_ENTRY,CARD,CARDH
OLDER,MERCH,CARD_CHIP,CHIP_SVC,READ_TRACK,FAIL_CHIP,DATA
_TRACK,
```

3.15.4 ICC FALLBACK TO MANUAL ENTRY PURCHASE SIGNATURE

Transaction Conditions – POM.

Transaction Attributes

```
,POS,TERM,TERM_CHIP,TERM_KEY_ENTRY,CARD,CARDHOLDER,MERCH
,FAIL_TRACK,FAIL_CHIP,KEY_ENTRY,
```

3.15.5 ICC PURCHASE OFFLINE PIN

Transaction Conditions – POEC.

Transaction Attributes

```
,POS,TERM,TERM_CHIP,TERM_KEY_ENTRY,CARD,CARDHOLDER,MERCH
,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_TRACK,DATA_CHIP,
```

3.15.6 ICC PURCHASE ONLINE PIN

Transaction Conditions – POSC.

Transaction Attributes

```
,POS,TERM,TERM_CHIP,TERM_KEY_ENTRY,AUTHENTICATED,AUTH_AG
ENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOLDER
,MERCH,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_TRACK,DATA_CHIP
,
```

3.15.7   ICC PURCHASE SIGNATURE

Transaction Conditions – POEG.

Transaction Attributes

```
,POS,TERM,TERM_CHIP,TERM_TRACK,CARD,CARDHOLDER,MERCH,CAR
D_CHIP,CHIP_SVC,READ_CHIP,PART_GRADE,DATA_TRACK,
```

3.15.8   ICC PURCHASE SIGNATURE OR NO CVM

Transaction Conditions – POEC.

Transaction Attributes

```
,POS,TERM,TERM_CHIP,TERM_CHIP_CTLS,CARD,CARDHOLDER,MERCH
,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_TRACK,DATA_CHIP,
```

3.16   ICC Product and Services —Balance Inquiry— Authorization Requests

3.16.1   ICC CAT LEVEL 1 ATM BALANCE INQUIRY ONLINE PIN

Transaction Conditions – ATMC.

Transaction Attributes

```
,ATM,TERM_UNATT,TERM,TERM_CHIP,TERM_KEY_ENTRY,AUTHENTICA
TED,AUTH_AGENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD
,CARDHOLDER,NO_MERCH,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_T
RACK,DATA_CHIP,
```

3.16.2   ICC ATM BALANCE INQUIRY ONLINE PIN

Transaction Conditions – ATMC.

Transaction Attributes

```
,ATM,TERM_UNATT,TERM,TERM_CHIP,TERM_KEY_ENTRY,AUTHENTICA
TED,AUTH_AGENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD
,CARDHOLDER,NO_MERCH,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_T
RACK,DATA_CHIP,
```

3.16.3   ICC POS BALANCE INQUIRY ONLINE PIN

Transaction Conditions – POSC.

Transaction Attributes

```
,POS,TERM,TERM_CHIP,TERM_KEY_ENTRY,AUTHENTICATED,AUTH_AG
ENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOLDER
,MERCH,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_TRACK,DATA_CHIP
,
```

3.16.4   ICC POS BALANCE INQUIRY OFFLINE PIN

Transaction Conditions – POEC.

Transaction Attributes

```
,POS,TERM,TERM_CHIP,TERM_KEY_ENTRY,CARD,CARDHOLDER,MERCH
,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_TRACK,DATA_CHIP,
```

3.16.5   ICC POS BALANCE INQUIRY SIGNATURE

Transaction Conditions – POEC.

Transaction Attributes

```
,POS,TERM,TERM_CHIP,TERM_KEY_ENTRY,CARD,CARDHOLDER,MERCH
,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_TRACK,DATA_CHIP,
```

3.17 ICC Product and Services— M/Chip Cryptogram Validation in Stand-In Processing Service— Authorization Advices

3.17.1 ICC PURCHASE SIGNATURE

Transaction Conditions – POEC.

Transaction Attributes:

```
,POS,TERM,TERM_CHIP,TERM_KEY_ENTRY,CARD,CARDHOLDER,MERCH
,CARD_CHIP,READ_CHIP,DATA_CHIP,
```

3.18 ICC Product and Services —PIN Management (Reversal)—Authorization Requests and Reversals

3.18.1 ICC CAT LEVEL 1 ATM PIN CHANGE ONLINE PIN

Transaction Conditions – ATMC.

Transaction Attributes:

```
,ATM,TERM_UNATT,TERM,TERM_CHIP,TERM_KEY_ENTRY,AUTHENTICA
TED,AUTH_AGENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD
,CARDHOLDER,NO_MERCH,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_T
RACK,DATA_CHIP,
```

3.18.2 ICC ATM PIN UNBLOCK ONLINE PIN

Transaction Conditions – ATMC.

Transaction Attributes:

```
,ATM,TERM_UNATT,TERM,TERM_CHIP,TERM_KEY_ENTRY,AUTHENTICA
TED,AUTH_AGENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD
,CARDHOLDER,NO_MERCH,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_T
RACK,DATA_CHIP,
```

3.19 ICC Product and Services —MasterCard PayPass M/ Chip (All Business Transactions)— Authorization Requests

3.19.1 ICC CONTACTLESS PURCHASE SIGNATURE OR NO CVM

Transaction Conditions – POEL.

Transaction Attributes:

```
,POS,TERM,TERM_CHIP_CTLS,CONTACTLESS,CARD,CARDHOLDER,MER
CH,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_TRACK,DATA_CHIP,
```

3.19.2 ICC CAT LEVEL 1 CONTACTLESS PURCHASE ONLINE PIN

Transaction Conditions – PO1L.

Transaction Attributes:

```
,TERM_UNATT,CAT1,TERM,TERM_CHIP_CTLS,CONTACTLESS,AUTHENT
ICATED,AUTH_AGENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,C
ARD,CARDHOLDER,NO_MERCH,CARD_CHIP,CHIP_SVC,READ_CHIP,DAT
A_TRACK,DATA_CHIP,
```

3.19.3 ICC CONTACTLESS CAT LEVEL 2 PURCHASE NO CVM

Transaction Conditions – POTL.

Transaction Attributes:

```
,TERM_UNATT,CAT2,TERM,TERM_CHIP_CTLS,CONTACTLESS,NO_AUTH
,CARD,NO_MERCH,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_TRACK,D
ATA_CHIP,
```

3.19.4 ICC CONTACTLESS ATM WITHDRAWAL ONLINE PIN

Transaction Conditions – ATMC.

Transaction Attributes:

```
,ATM,TERM_UNATT,TERM,TERM_CHIP_CTLS,CONTACTLESS,AUTHENTI
CATED,AUTH_AGENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CA
RD,CARDHOLDER,NO_MERCH,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA
_TRACK,DATA_CHIP,
```

3.19.5 ICC CONTACTLESS CASH DISBURSEMENT SIGNATURE OR NO CVM

Transaction Conditions – POEL.

Transaction Attributes:

```
,POS,TERM,TERM_CHIP_CTLS,CONTACTLESS,CARD,CARDHOLDER,MER
CH,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_TRACK,DATA_CHIP,
```

3.19.6 ICC CONTACTLESS CASH DISBURSEMENT ONLINE PIN

Transaction Conditions – POSL.

Transaction Attributes:

```
,POS,TERM,TERM_CHIP_CTLS,CONTACTLESS,AUTHENTICATED,AUTH_
AGENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOLD
ER,MERCH,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_TRACK,DATA_CH
IP,
```

3.19.7 ICC CONTACTLESS PURCHASE ONLINE PIN

Transaction Conditions – POEL.

Transaction Attributes:

```
,POS,TERM,TERM_CHIP_CTLS,CONTACTLESS,CARD,CARDHOLDER,MER
CH,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_TRACK,DATA_CHIP,
```

3.20 ICC Product and Services —MasterCard PayPass M/ Chip—Authorization Request and Reversal

3.20.1 ICC CONTACTLESS PURCHASE SIGNATURE OR NO CVM

Transaction Conditions – POEL.

Transaction Attributes:

```
,POS,TERM,TERM_CHIP_CTLS,CONTACTLESS,CARD,CARDHOLDER,MER
CH,CARD_CHIP,CHIP_SVC,READ_CHIP,DATA_TRACK,DATA_CHIP,
```

3.21 MasterCard SecureCode AAV Verification Service— Authorization Request

3.21.1 ELECTRONIC COMMERCE PURCHASE NO CVM

Transaction Conditions – PET.

Transaction Attributes:

```
,TERM_UNATT,TERM,ENET,SECURE_CODE,LINE_SECURE,NO_CARD,NO
_CARDHOLDER,NO_MERCH,
```

3.22 MSR Product and Services —Account Level Management (U.S. Region) —Authorization Requests

3.22.1 MSR PURCHASE SIGNATURE

Transaction Conditions – POE.

Transaction Attributes:

```
,POS,TERM,TERM_TRACK,CARD,CARDHOLDER,MERCH,READ_TRACK,DA
TA_TRACK,
```

3.23 MSR Product and Services —Balance Inquiry— Authorization Request

3.23.1 MSR CAT LEVEL 1 ATM BALANCE INQUIRY ONLINE PIN

Transaction Conditions – ATM.

Transaction Attributes:

```
,ATM,TERM_UNATT,TERM,TERM_TRACK,AUTHENTICATED,AUTH_AGENT
,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOLDER,NO
_MERCH,READ_TRACK,DATA_TRACK,
```

3.23.2 MSR POS BALANCE INQUIRY SIGNATURE

Transaction Conditions – POE.

Transaction Attributes:

```
,POS,TERM,TERM_TRACK,CARD,CARDHOLDER,MERCH,READ_TRACK,DA
TA_TRACK,
```

3.23.3 MSR POS BALANCE INQUIRY ONLINE PIN

Transaction Conditions – POS.

Transaction Attributes:

```
,POS,TERM,TERM_TRACK,AUTHENTICATED,AUTH_AGENT,TRANS_AUTH
,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOLDER,MERCH,READ_TR
ACK,DATA_TRACK,
```

3.23.4 ELECTRONIC COMMERCE BALANCE INQUIRY NO CVM

Transaction Conditions – NEV.

Transaction Attributes:

```
,TERM_UNATT,TERM,ENET,NO_SECURE,LINE_SECURE,NO_CARD,NO_C
ARDHOLDER,NO_MERCH,
```

3.24 MSR Product and Services —Funding Transactions at the ATM—Authorization and Reversal Request

3.24.1 MSR CAT LEVEL 1 PURCHASE ONLINE PIN

Transaction Conditions – PO1.

Transaction Attributes:

```
,TERM_UNATT,CAT1,TERM,TERM_TRACK,AUTHENTICATED,AUTH_AGEN
T,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOLDER,N
O_MERCH,READ_TRACK,DATA_TRACK,
```

3.24.2 MSR CAT LEVEL 2 PURCHASE NO CVM

Transaction Conditions – POT.

Transaction Attributes:

```
,TERM_UNATT,CAT2,TERM,TERM_TRACK,NO_AUTH,CARD,NO_MERCH,R
EAD_TRACK,DATA_TRACK,
```

3.25 MSR Product and Services —MasterCard Advance Registration Program— Authorization Requests

3.25.1 ELECTRONIC COMMERCE PURCHASE NO CVM

Transaction Conditions – PET.

Transaction Attributes:

```
,TERM_UNATT,TERM,ENET,SECURE_CODE,SECURE_BY_MERCH,LINE_S
ECURE,NO_CARD,NO_CARDHOLDER,NO_MERCH,
```

3.26 MSR Product and Services —Mobile Hosted Phone Top-up ATM Transactions —Authorization Requests

3.26.1 MSR CAT LEVEL 1 ATM PURCHASE ONLINE PIN

Transaction Conditions – PO1.

Transaction Attributes:

```
,TERM_UNATT,CAT1,TERM,TERM_TRACK,AUTHENTICATED,AUTH_AGEN
T,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOLDER,N
O_MERCH,READ_TRACK,DATA_TRACK,
```

3.27 MSR Product and Services —Mobile Remote Payments—Authorization Requests and Reversal

3.27.1 SERVER BALANCE INQUIRY NO CVM

Transaction Conditions – PET.

Transaction Attributes:

```
,TERM_UNATT,TERM,ENET,MNET,SECURE_CODE,NO_SECURE,LINE_IN
SECURE,NO_CARD,NO_CARDHOLDER,NO_MERCH,DATA_TRACK,KEY_MAP
,
```

3.27.2 SERVER BALANCE INQUIRY ONLINE PIN

Transaction Conditions – NEV.

Transaction Attributes:

```
,TERM_UNATT,TERM,ENET,MNET,NO_SECURE,LINE_SECURE,AUTHENT
ICATED,AUTH_AGENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,N
O_CARD,NO_CARDHOLDER,NO_MERCH,DATA_TRACK,KEY_MAP,
```

3.27.3 SERVER PAYMENT TRANSACTION NO CVM

Transaction Conditions – NEU.

Transaction Attributes:

```
,TERM_UNATT,TERM,ENET,MNET,NO_SECURE,LINE_INSECURE,NO_CA
RD,NO_CARDHOLDER,NO_MERCH,DATA_TRACK,KEY_MAP,
```

3.27.4 SERVER PAYMENT TRANSACTION ONLINE PIN

Transaction Conditions – NEU.

Transaction Attributes:

```
,TERM_UNATT,TERM,ENET,MNET,NO_SECURE,LINE_INSECURE,AUTHE
NTICATED,AUTH_AGENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO
,NO_CARD,NO_CARDHOLDER,NO_MERCH,DATA_TRACK,KEY_MAP,
```

3.27.5   SERVER PURCHASE NO CVM

Transaction Conditions – NEV.

Transaction Attributes:

```
,TERM_UNATT,TERM,ENET,MNET,NO_SECURE,LINE_SECURE,NO_CARD
,NO_CARDHOLDER,NO_MERCH,DATA_TRACK,KEY_MAP,
```

3.27.6   SERVER PURCHASE ONLINE PIN

Transaction Conditions – NEV.

Transaction Attributes:

```
,TERM_UNATT,TERM,ENET,MNET,NO_SECURE,LINE_SECURE,AUTHENT
ICATED,AUTH_AGENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,N
O_CARD,NO_CARDHOLDER,NO_MERCH,DATA_TRACK,KEY_MAP,
```

3.28   MSR Product and Services —MoneySend Funding Transactions— Authorization and Reversal Requests

3.28.1   MANUAL ENTRY PURCHASE SIGNATURE

Transaction Conditions – POM.

Transaction Attributes:

```
,POS,TERM,TERM_KEY_ENTRY,CARD,CARDHOLDER,MERCH,KEY_ENTRY
,
```

3.28.2 MSR CAT LEVEL 1 PURCHASE ONLINE PIN

Transaction Conditions – PO1.

Transaction Attributes:

```
,TERM_UNATT,CAT1,TERM,TERM_TRACK,AUTHENTICATED,AUTH_AGEN
T,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOLDER,N
O_MERCH,CARD_CHIP,CHIP_SVC,READ_TRACK,DATA_TRACK,
```

3.28.3 MSR CAT LEVEL 2 PURCHASE NO CVM

Transaction Conditions – POT.

Transaction Attributes:

```
,TERM_UNATT,CAT2,TERM,TERM_TRACK,NO_AUTH,CARD,NO_MERCH,C
ARD_CHIP,CHIP_SVC,READ_TRACK,DATA_TRACK,
```

3.28.4 ELECTRONIC COMMERCE PURCHASE NO CVM

Transaction Conditions – NEV.

Transaction Attributes:

```
,TERM_UNATT,TERM,ENET,NO_SECURE,LINE_SECURE,NO_CARD,NO_C
ARDHOLDER,NO_MERCH,
```

3.28.5 MSR PURCHASE SIGNATURE

Transaction Conditions – POE.

Transaction Attributes:

```
,POS,TERM,TERM_TRACK,CARD,CARDHOLDER,MERCH,CARD_CHIP,CHI
P_SVC,READ_TRACK,DATA_TRACK,
```

3.29 MSR Product and Services —Partial Approval— Authorization and Reversal Request

3.29.1 MSR PURCHASE SIGNATURE

Transaction Conditions – POE.

Transaction Attributes:

```
,POS,TERM,TERM_TRACK,CARD,CARDHOLDER,MERCH,READ_TRACK,DA
TA_TRACK,
```

3.29.2 MSR CAT LEVEL 2 PURCHASE NO CVM

Transaction Conditions – POT.

Transaction Attributes:

```
,TERM_UNATT,CAT2,TERM,TERM_TRACK,NO_AUTH,CARD,NO_MERCH,R
EAD_TRACK,DATA_TRACK,
```

3.29.3 MSR PURCHASE SIGNATURE

Transaction Conditions – POE.

Transaction Attributes:

```
,POS,TERM,TERM_TRACK,CARD,CARDHOLDER,MERCH,READ_TRACK,DA
TA_TRACK,
```

3.30 MSR Product and Services —PIN Management— Authorization and Reversal Requests

3.30.1   MSR ATM PIN CHANGE ONLINE PIN

Transaction Conditions – ATMP.

Transaction Attributes:

```
,ATM,TERM_UNATT,TERM,TERM_TRACK,AUTHENTICATED,AUTH_AGENT
,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOLDER,NO
_MERCH,READ_TRACK,PART_TRACK,DATA_TRACK,
```

3.31 MSR Product and Services —PIN Pre-validation Service—Authorization Requests

3.31.1   MSR PURCHASE ONLINE PIN

Transaction Conditions – POS.

Transaction Attributes:

```
,POS,TERM,TERM_TRACK,AUTHENTICATED,AUTH_AGENT,TRANS_AUTH
,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOLDER,MERCH,READ_TR
ACK,DATA_TRACK,
```

3.31.2   MSR CAT LEVEL 1 ATM WITHDRAWAL ONLINE PIN

Transaction Conditions – ATM.

Transaction Attributes:

```
,ATM,TERM_UNATT,TERM,TERM_TRACK,AUTHENTICATED,AUTH_AGENT
,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOLDER,NO
_MERCH,READ_TRACK,DATA_TRACK,
```

3.32 MSR Product and Services—PIN Validation in Stand-In—Authorization Advices

3.32.1 MSR PURCHASE ONLINE PIN

Transaction Conditions – POS.

Transaction Attributes:

```
,POS,TERM,TERM_TRACK,AUTHENTICATED,AUTH_AGENT,TRANS_AUTH
,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOLDER,MERCH,READ_TR
ACK,
```

3.32.2 MSR CAT LEVEL 1 ATM WITHDRAWAL ONLINE PIN

Transaction Conditions – ATM.

Transaction Attributes:

```
,ATM,TERM_UNATT,TERM,TERM_TRACK,AUTHENTICATED,AUTH_AGENT
,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOLDER,NO
_MERCH,READ_TRACK,
```

3.33 MSR Product and Services—MasterCard PayPass (All Business Transactions)—Authorization Requests

3.33.1 MSR CONTACTLESS PURCHASE SIGNATURE OR NO CVM

Transaction Conditions – POE.

Transaction Attributes:

```
,POS,TERM,TERM_TRACK_CTLS,CONTACTLESS,CARD,CARDHOLDER,ME
RCH,CARD_CHIP,CHIP_SVC,READ_TRACK,DATA_TRACK,
```

3.33.2 MSR CONTACTLESS PURCHASE ONLINE PIN

Transaction Conditions – POS.

Transaction Attributes:

```
,POS,TERM,TERM_TRACK_CTLS,CONTACTLESS,AUTHENTICATED,AUTH
_AGENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOL
DER,MERCH,CARD_CHIP,CHIP_SVC,READ_TRACK,DATA_TRACK,
```

3.33.3 MSR CONTACTLESS CAT 1 PURCHASE ONLINE PIN

Transaction Conditions – PO1.

Transaction Attributes:

```
,TERM_UNATT,CAT1,TERM,TERM_TRACK_CTLS,CONTACTLESS,AUTHEN
TICATED,AUTH_AGENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,
CARD,CARDHOLDER,NO_MERCH,CARD_CHIP,CHIP_SVC,READ_TRACK,D
ATA_TRACK,
```

3.33.4 MSR CONTACTLESS CAT 2 PURCHASE NO CVM

Transaction Conditions – POT.

Transaction Attributes:

```
,TERM_UNATT,CAT2,TERM,TERM_TRACK_CTLS,CONTACTLESS,NO_AUT
H,CARD,NO_MERCH,CARD_CHIP,CHIP_SVC,READ_TRACK,DATA_TRACK
,
```

3.33.5 MSR CONTACTLESS CASH ADVANCE SIGNATURE

Transaction Conditions – POE.

Transaction Attributes:

```
,POS,TERM,TERM_TRACK_CTLS,CONTACTLESS,CARD,CARDHOLDER,ME
RCH,CARD_CHIP,CHIP_SVC,READ_TRACK,DATA_TRACK,
```

3.33.6 MSR CONTACTLESS CASH ADVANCE ONLINE PIN

Transaction Conditions – POS.

Transaction Attributes:

```
,POS,TERM,TERM_TRACK_CTLS,CONTACTLESS,AUTHENTICATED,AUTH
_AGENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOL
DER,MERCH,CARD_CHIP,CHIP_SVC,READ_TRACK,DATA_TRACK,
```

3.33.7 MSR CONTACTLESS POS BALANCE INQUIRY SIGNATURE

Transaction Conditions – POE.

Transaction Attributes:

```
,POS,TERM,TERM_TRACK_CTLS,CONTACTLESS,CARD,CARDHOLDER,ME
RCH,CARD_CHIP,CHIP_SVC,READ_TRACK,DATA_TRACK,
```

3.33.8 MSR CONTACTLESS POS BALANCE INQUIRY ONLINE PIN

Transaction Conditions – POS.

Transaction Attributes:

```
,POS,TERM,TERM_TRACK_CTLS,CONTACTLESS,AUTHENTICATED,AUTH
_AGENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,CARD,CARDHOL
DER,MERCH,CARD_CHIP,CHIP_SVC,READ_TRACK,DATA_TRACK,
```

3.33.9 MSR CONTACTLESS ATM WITHDRAWAL ONLINE PIN

Transaction Conditions – ATM.

Transaction Attributes:

```
,ATM,TERM_UNATT,TERM,TERM_TRACK_CTLS,CONTACTLESS,AUTHENT
ICATED,AUTH_AGENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,C
ARD,CARDHOLDER,NO_MERCH,CARD_CHIP,CHIP_SVC,READ_TRACK,DA
TA_TRACK,
```

3.33.10 MSR CONTACTLESS ATM BALANCE INQUIRY ONLINE PIN

Transaction Conditions – ATM.

Transaction Attributes:

```
,ATM,TERM_UNATT,TERM,TERM_TRACK_CTLS,CONTACTLESS,AUTHENT
ICATED,AUTH_AGENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,C
ARD,CARDHOLDER,NO_MERCH,CARD_CHIP,CHIP_SVC,READ_TRACK,DA
TA_TRACK,
```

3.34 MSR Product and Services —MasterCard PayPass (Technical Conditions)— Authorization Request

3.34.1 MSR CONTACTLESS PURCHASE SIGNATURE OR NO CVM

Transaction Conditions – POEG.

Transaction Attributes:

```
,POS,TERM,TERM_CHIP_CTLS,TERM_TRACK_CTLS,CONTACTLESS,CAR
D,CARDHOLDER,MERCH,CARD_CHIP,CHIP_SVC,READ_CHIP,PART_GRA
DE,DATA_TRACK,
```

3.34.2 MSR PURCHASE NO CVM

Transaction Conditions – POE.

Transaction Attributes:

```
,POS,TERM,TERM_TRACK,TERM_TRACK_CTLS,CARD,CARDHOLDER,MER
CH,CARD_CHIP,CHIP_SVC,READ_TRACK,DATA_TRACK,
```

3.34.3 MANUAL ENTRY PURCHASE NO CVM

Transaction Conditions – POM.

Transaction Attributes:

```
,POS,TERM,TERM_KEY_ENTRY,CARD,CARDHOLDER,MERCH,KEY_ENTRY
,
```

3.34.4 MSR CONTACTLESS ATM WITHDRAWAL ONLINE PIN

Transaction Conditions – ATM.

Transaction Attributes:

```
,ATM,TERM_UNATT,TERM,TERM_TRACK_CTLS,CONTACTLESS,AUTHENT
ICATED,AUTH_AGENT,TRANS_AUTH,PBT,PBT_ONLINE,PBT_CRYPTO,C
ARD,CARDHOLDER,NO_MERCH,CARD_CHIP,CHIP_SVC,READ_TRACK,DA
TA_TRACK,
```

3.34.5 MSR CONTACTLESS PURCHASE NO CVM

Transaction Conditions – POE.

Transaction Attributes:

```
,POS,TERM,TERM_TRACK_CTLS,CONTACTLESS,CARD,CARDHOLDER,ME
RCH,CARD_CHIP,CHIP_SVC,READ_TRACK,DATA_TRACK,
```

3.35 MSR Product and Services —Recurring Payments— Authorization Request

3.35.1 MSR PURCHASE NO CVM

Transaction Conditions – NMR.

Transaction Attributes:

```
,POS,TERM,TERM_TRACK,RECURRING,CARD,NO_CARDHOLDER,MERCH,
READ_TRACK,DATA_TRACK,
```

3.35.2 ELECTRONIC COMMERCE PURCHASE NO CVM

Transaction Conditions – NMR.

Transaction Attributes:

```
,TERM_UNATT,TERM,TERM_KEY_ENTRY,RECURRING,NO_CARD,NO_CAR
DHOLDER,NO_MERCH,
```

3.35.3   MANUAL ENTRY MO/TO PURCHASE NO CVM

Transaction Conditions – NMR.

Transaction Attributes:

```
,IMPRINTER,NO_TERM,RECURRING,NO_CARD,NO_CARDHOLDER,MERCH
,KEY_ENTRY,
```

3.35.4   MANUAL ENTRY PURCHASE NO CVM

Transaction Conditions – NMR.

Transaction Attributes:

```
,IMPRINTER,NO_TERM,SECURE_BY_MERCH,NO_SECURE,RECURRING,N
O_CARD,NO_CARDHOLDER,MERCH,KEY_ENTRY,
```

3.36   MSR Product and Services —MasterCard rePower Load Value Payment Transaction— Authorization Requests and Reversals

3.36.1   MSR PAYMENT TRANSACTION NO CVM

Transaction Conditions – POE.

Transaction Attributes:

```
,POS,TERM,TERM_TRACK,CARD,CARDHOLDER,MERCH,READ_TRACK,DA
TA_TRACK,
```

3.37 MSR Product and Services —UCAF—Authorization Requests

3.37.1 ELECTRONIC COMMERCE PURCHASE NO CVM

Transaction Conditions – NEV.

Transaction Attributes:

```
,TERM_UNATT,TERM,ENET,NO_SECURE,LINE_SECURE,NO_CARD,NO_C
ARDHOLDER,NO_MERCH,
```

3.37.2 MANUAL ENTRY MO/TO PURCHASE NO CVM

Transaction Conditions – NMO.

Transaction Attributes:

```
,IMPRINTER,NO_TERM,PHONE,MOTO,SECURE_CODE,NO_CARD,NO_CAR
DHOLDER,MERCH,KEY_ENTRY,
```