**INTRODUCTION**

***Domestic Card Transaction Exchange***

The process consists of each processing centre (SERMEPA, SISTEMA 4B, CECA) generating a file with the transactions by its member entities and bound for the entities corresponding to another processing centre (SISTEMA 4B, SERMEPA, CECA).

The file description can be found in Appendix 1.

The files will be available to the other clearing centre under the conditions agreed at the time by the entities.

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| **APPENDIX 1: DESCRIPTION OF THE BILATERAL  EXCHANGE FILE** | Code: Appendix 1 |
| Update: 0 |

**FILE SPECIFICATIONS**

**PHYSICAL MEDIUM**

* The file can be sent online using EDITRAN or using a physical medium (cartridge or tape), in the latter case without a start of tape mark.
* Code: EBCDIC
* Records of fixed length of 500 characters.
* Block size: 10,000 characters.

**STRUCTURE**

The file is composed of:

* Header record.
* Records of movements, in ascending order by type of record.
* Totals record.

Each of the types of record (C = character; N = unpacked numeric; D = decimal places) is described below

Type C fields will have spaces as a default value and will be left-aligned with spaces to the right.

Type N fields will have zeros as a default value and will be right-aligned with zeros to the left.

The whole file will be rejected if any of the records fails to comply with the specifications detailed below, although it will be possible to reject individual records and accept the rest of the file in the following cases:

* Type 01 records and Transaction Code of 05, 06, 07, 15, 16, 17, 25, 26, 27, 35, 36, 37:

It will be possible to reject those records that do not comply with any of the rules issued in this document up to a maximum of 50 records per file. If this number is exceeded, the whole file will be rejected.

* Type 01 records and Transaction Code of 51, 52, 53:

It will be possible to reject all those that fail to comply with the rules issued in this document.

* Type 02 records:

It will be possible to reject all those records that fail to comply with the rules issued in this document.

The rejected records will be taken into account for the purpose of checking totals (type=99). To do this, if any field of a numeric type contained another type of data, its value would be considered to be 0 for accumulation purposes.

All records rejected by the centre receiving the file will be sent to the centre that issued by means of type 03 records. These latter records will be included in a list that will be sent to the centre that issued the file.

In records of payments with OBE (on-board equipment), unless otherwise stated, field encoding will correspond to the formats used for transactions performed with cards with MasterCard scope.

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| **HEADER RECORD** |  |  |  |  |
| **FIELD** | **POS** | **LEN** | **TYPE** | **CONTENT** |
| RECORD TYPE | 1 | 2 | N | Constant Value 00 |
| ORIGINATING ENTITY | 3 | 6 | N | VISA BIN assigned to the entity issuing the file; these will be: |
|  |  |  |  | SISTEMA 4B = 492117 |
|  |  |  |  | SERMEPA = 454881 |
|  |  |  |  | CECA = 450767 |
| DESTINATION ENTITY: | 9 | 6 | N | VISA BIN assigned to the destination entity for the file; its values will be those described in the field above. |
| FILE DATE | 15 | 6 | N | The format of this field will be YYMMDD (Year, month, day) |
| SEQUENTIAL NUMBER | 21 | 1 | N | This number will be increased by one unit starting from 1 for each different file date. Permitted values are from 6 to 9. |
| FILENAME | 22 | 25 | C | This field will contain the literal "CLEARING |
|  | 47 | 201 | C | CREDIT CARDS". |
| CURRENCY TYPE | 248 | 3 | N | Value = spaces |
| INVOICING |  |  |  | This field indicates the posting currency for all the records in this file. Its values are:  978 = Euro  The posting amounts and commissions for each transaction will be expressed in the currency indicated by this field. |
|  | 251 | 250 | C | Value = spaces |
|  |  | 500 |  |  |

| **RECORD OF MOVEMENTS, TYPE = 01** | | | | |
| --- | --- | --- | --- | --- |
| **FIELD** | **POS** | **LEN** | **TYPE** | **CONTENT** |
| RECORD TYPE | 1 | 2 | N | Constant Value 01 |
| TRANSACTION CODE | 3 | 2 | C | The permitted values are: |
|  |  |  |  | 05: Sales Invoice |
|  |  |  |  | 06: Credit Note |
|  |  |  |  | 07: Cash Withdrawal |
|  |  |  |  | 15: Reversal of Sales Invoice |
|  |  |  |  | 16: Reversal of Credit Note |
|  |  |  |  | 17: Reversal of Cash Withdrawal |
|  |  |  |  | 25: Cancellation of Sales Invoice |
|  |  |  |  | 26: Cancellation of Credit Note |
|  |  |  |  | 27: Cancellation of Cash Withdrawal |
|  |  |  |  | 35: Cancellation of reversal of Sales Invoice |
|  |  |  |  | 36: Cancellation of reversal of Credit Note |
|  |  |  |  | 37: Cancellation of reversal of Cash Withdrawal |
|  |  |  |  | 51: Request for original document |
|  |  |  |  | 52: Request for photocopy |
|  |  |  |  | 53: Confirmation of dispatch of previously requested document. |
|  |  |  |  | Transactions with codes 05, 06 and 07 will be used to present transactions from the acquiring bank to the card-issuing bank. |
|  |  |  |  | Transactions with codes 15, 16 and 17 will be used to reverse transactions from the card-issuing bank to the transaction’s acquiring bank. |
|  |  |  |  | Transactions with codes 25, 26 and 27 will be used to cancel transactions from the acquiring bank to the card-issuing bank. |
|  |  |  |  | Transactions with codes 35, 36 and 37 will be used to cancel reverse transactions from the card-issuing bank to the transaction’s acquiring bank. |
| CARD NUMBER | 5 | 16 | N | The card number must match the check digit according to the Luhn formula, modulus 10; additionally |
|  |  |  |  | 1. The BIN or card prefix must belong to the entity that sends the file if the transaction is 15, 16, 17, 35, 36, 37, 51 or 52. |
|  |  |  |  | 1. The BIN or card prefix must belong to the entity that receives the file if the transaction is 05, 06, 07, 25, 26, 27 or 53. |
| REFERENCE | 21 | 23 | C | If OBE (on-board equipment): |
|  |  |  |  | 0 NNNNNN ADDD XXXXXXXXXXX C |
|  |  |  |  | If Bank Cards: |
|  |  |  |  | 7 NNNNNN ADDD XXXXXXXXXXX C |
|  |  |  |  | Where: |
|  |  |  |  | * NNNNNN is the BIN or Prefix of the purchasing entity; this must belong to the entity sending the file if the transaction code is 05, 06, 07, 25, 26, 27 or 53 and must belong to the entity sending the file if the transaction code is: 15, 16, 17, 35, 36, 37, 51 or 52. |
|  |  |  |  | * ADDD is the Julian date of endorsement. This date must exist and, furthermore, must not be later than the date of the file. |
|  |  |  |  | * XXXXXXXXXXX is a numeric character field with free designation by the Bank presenting the transaction for the first time. |
|  |  |  |  | * C is the check digit calculated according to the Luhn formula, modulus 10. |
| TRANSACTION DATE | 44 | 6 | N | Transaction date in YYMMDD format. It must be a date that exists (29/02 is accepted) and cannot be later than the REFERENCE field date, except in records with transaction codes of 51, 52 or 53. If it is reversal or MasterCard presentation, spaces are accepted. |
| AMOUNT | 50 | 10 | N  (D=2) | Transaction amount in the currency indicated in the INVOICING CURRENCY TYPE (this field will have a maximum value of 60,000 euros. This check will only be performed for transaction codes: 05, 06, 07, 15, 16, 17, 25, 26, 27, 35, 36 and 37). |
| AUTHORISATION CODE | 60 | 6 | C | This field indicates the authorisation code a transaction may have associated in accordance with VISA and MasterCard rules.  It will be set to zeros if it is OBE (on-board equipment) |
| ESTABLISHMENT CODE | 66 | 10 | N | The establishment code must match the Luhn formula, modulus 10 (validation will only confirm that it is numeric). |
| NAME | 76 | 25 | C | Name of the establishment where the transaction was performed. |
| LOCALITY | 101 | 25 | C | Name of the locality where the transaction was performed. |
| COUNTRY | 126 | 3 | C | Code for the country where the transaction was performed. These values will be:  VISA:  ES = Spain  AD = Andorra |
|  |  |  |  | MASTERCARD/EUROCARD |
|  |  |  |  | ESP = Spain |
|  |  |  |  | AND = Andorra |
| ACTIVITY CODE | 129 | 4 | N | Code for the activity in which the establishment is classified, according to standards defined previously by Spanish banks. Certain special activities are defined in Appendix 8. These have differentiated handling in reversal and representation processes. |
| TRANSACTION TIME | 133 | 4 | N | Transaction time in HHMM format. The valid values are: |
|  |  |  |  | HH: 00-24 |
|  |  |  |  | MM: 00-60 (If HH: 24, this field will be 00) |
| COMMISSION | 137 | 9 | N  (D=2) | Commission that the transaction in question generates. The calculation of this commission will be agreed by the set of Spanish banks and it will vary depending on the type of transaction. It is expressed in the currency indicated in the INVOICING CURRENCY TYPE field. |
| COMMISSION SIGN | 146 | 1 | N | Sign of the above commission. Its values will be: |
|  |  |  |  | 0: the transaction has no commission. |
|  |  |  |  | 1: charge to the destination entity. |
|  |  |  |  | 3: payment to the destination entity. |
| TRANSACTION TYPE | 147 | 2 | N | Its values will be: |
|  |  |  |  | 1. **If the TRANSACTION code is 07, 17, 27 and 37, the permitted values will be:** |
|  |  |  |  | 00: Manual transaction. |
|  |  |  |  | 01: Electronic transaction in Point of Sale Terminal. |
|  |  |  |  | 11: Debit transaction performed at the Till. |
|  |  |  |  | 12: Credit transaction performed at the Till. |
|  |  |  |  | Debit transactions will be limited to transactions performed at cash dispensers with one of the following cards: |
|  |  |  |  | * BINs with debit/credit option that have opted for the debit option. |
|  |  |  |  | * Electron. |
|  |  |  |  | * 4B - MasterCard - debit |
|  |  |  |  | * 4B - Visa - debit |
|  |  |  |  | * Maestro |
|  |  |  |  | * MasterCard - debit |
|  |  |  |  | 1. **For the rest of the transactions, the permitted values will be:** |
|  |  |  |  | 00: Manual transaction. |
|  |  |  |  | 01: Electronic transaction. |
| REASON CODE | 149 | 2 | N | This field will contain the values permitted by VISA and MasterCard/Eurocard and that appear in Appendix 7. |
| REVERSAL ORDER | 151 | 1 | N | Reversals: 1, 3, 5 |
|  |  |  |  | Representations: 2, 4 |
|  | 152 | 3 | C | Value = spaces |
| DOCUMENT TYPE | 155 | 1 | N | This field will have a value of zero, except when the transaction code in MasterCard/Eurocard transactions is 53, where it takes the following values: |
|  |  |  |  | 1. If the document is original. |
|  |  |  |  | 1. If the document is a photocopy. |
| DOCUMENTATION INDICATOR | 156 | 1 | C | In reversals and representations, it takes the values: |
|  |  |  |  | Blank: not accompanied by documentation. |
|  |  |  |  | 1: accompanied by documentation. |
| ORIGINAL AMOUNT | 157 | 10 | N  (D=2) | Amount in the original transaction currency. This will only be significant in transactions performed outside Spain. In the rest of the cases its value will be zero. |
| PRESENTING BRANCH | 167 | 4 | N | Code, according to the Spanish Banking Council, of the branch where Cash Withdrawal was made |
| TEXT | 171 | 50 | C | Text of the message to be exchanged between the entities involved in transactions that require it. |
|  |  |  |  | * If it is a telephone top-up transaction, the number of the telephone topped-up will be included, left-aligned. Its content will not be validated for purposes of rejection of records. |
|  |  |  |  | * If the transaction was activated by mobile phone, the activator field (phone, PAN, etc.) will be included, left-aligned. Its content will not be validated for purposes of rejection of records. |
| ENTRY TYPE | 221 | 2 | N | This field will indicate the mode in which transaction data capture was performed. |
|  |  |  |  | 00 = Track reading |
|  |  |  |  | 01 = Transaction captured by the Authorisation Centre, corresponding to a voice call. |
|  |  |  |  | 02 = Transaction captured by a POS terminal by keying in the transaction data (without Magnetic Stripe reading) or manual operation performed with OBE (on-board equipment). |
|  |  |  |  | 03 = Entry mode cannot be determined or performed with OBE (on-board equipment). |
|  |  |  |  | 07 = 3Dsecure electronic commerce. Cardholder not authenticated. |
|  |  |  |  | 08 = Insecure electronic commerce. |
|  |  |  |  | 09 = SPA/UCAF commerce. Cardholder not authenticated. |
|  |  |  |  | 10 = EMV Chip Fallback Stripe reading. |
|  |  |  |  | 11 = EMV Chip Fallback manual entry. |
|  |  |  |  | 12 = EMV Chip reading, with truncation in the terminal |
|  |  |  |  | 13 = EMV Chip reading, with truncation in the purchaser |
|  |  |  |  | 14 = EMV Chip reading |
|  |  |  |  | 17 = 3Dsecure electronic commerce. Cardholder authenticated. |
|  |  |  |  | 19 = SPA/UCAF commerce. Cardholder authenticated. |
| IDENTIF. EXCEPT. TRANS. | 223 | 1 | C | Its values are: |
|  |  |  | 1.- Phone top-up transaction. |
|  |  |  | 2.- Transaction activated by mobile phone. |
|  |  |  | Space.- Remaining transactions. |
| POINT OF SERVICE DATA | 224 | 12 | C | Optional field. If filled, this will be in accordance with the following definition: |
| * Terminal Data capture capability. Indicates the main method of card data capture: |  | 1 |  | 1= Manual (no terminal) |
|  |  |  | 2 = Magnetic Stripe reading |
|  |  |  | 5 = EMV Chip card |
|  |  |  | 6= Data keying in the terminal |
| * Capability to identify the customer in the terminal. Indicates the main means of authenticating the customer |  | 1 |  | 0 = No Electronic Identification |
|  |  |  | 1 = PIN (Online or Offline) |
|  |  |  | S = SET capability |
|  |  |  | U = Verified by VISA |
|  |  |  | X = MasterCard Secure Code |
| * Card capture capability |  | 1 |  | 0 = Has no Capture Capability |
|  |  |  | 1 = Has Capture Capability |
| * Manned or Unmanned Terminal |  | 1 |  | 0 = No terminal used |
|  |  |  | 1 = Manned Terminal |
|  |  |  | 2 = Unmanned Terminal |
| * Customer presence |  | 1 |  | 0 = Present |
|  |  |  | 1 = Not present |
|  |  |  | 2 = Not present. Mail |
|  |  |  | 3 = Not present. Telephone |
|  |  |  | 4 = Not present, periodic authorisation |
|  |  |  | 5 = Not present. CE |
| * Card presence |  | 1 |  | 0 = Card Not present |
|  |  |  | 1 = Card present |
|  |  |  |  | 9 = Card Not present. Activation by Mobile Phone |
| * Method used to capture card data in the terminal |  | 1 |  | 1 = No terminal |
|  |  |  | 2 = Magnetic Stripe reading |
|  |  |  | 5 = Chip card |
|  |  |  | 6 = Manual entry from relief |
|  |  |  | 9 = Audible Response terminal |
|  |  |  | S= EMV Chip Fallback Magnetic Stripe reading |
|  |  |  | T = EMV Chip Manual Fallback Entry from relief |
|  |  |  | U = Information not obtained from the card. Activation by Mobile Phone |
|  |  |  | V = Truncation in the terminal |
| * Customer Authentication Mode |  | 1 |  | 0 = Not authenticated |
|  |  |  | 1 = PIN (On- or Offline) |
|  |  |  | 5 = Signature verification |
|  |  |  | S = NIP in Mobile Phone |
|  |  |  | T = SET certificate |
|  |  |  | U = 3D Secure or SPA/UCAF |
| * Device or Entity that must authenticate the customer |  | 1 |  | 0 = Not authenticated |
|  |  |  | 1 = Chip card |
|  |  |  | 3 = The CPD or Issuer |
|  |  |  | 4 = The Establishment |
| * Data supplied to the HI for customer identification |  | 1 |  | 0 = None |
|  |  |  | 1 = PIN (Online)/NIP |
| * Terminal devices that enable character printing or display |  | 1 |  | 0 = Unknown |
|  |  |  | 2 = Printer |
|  |  |  | 3 = Display |
|  |  |  | 4 = Printer and Display |
| * Maximum length of PIN the terminal is capable of handling |  | 1 |  | 0 = The terminal has no PIN capture capability |
|  |  |  | 1 = Unknown |
|  |  |  | 4 to C = Four to twelve digits |
| 236 | 12 | C | Value = spaces |
| INVOICING CURRENCY TYPE | 248 | 3 | N | This field indicates the posting currency for all the records in this file. Its values are: |
|  |  |  | - 978 Euro |
|  |  |  | The posting amounts and commissions for each transaction will be expressed in the currency indicated by this field. |
|  |  |  |  |
| COMPLEMENTARY INFORMATION AREA | 251 |  |  | This field is intended for the incorporation of specific information for certain types of transaction |
| COMPLEMENTARY INFORMATION TYPE | 251 | 2 | N | Its values are: |
|  |  |  | 00 = There is no complementary information. The COMPLEMENTARY INFORMATION DATA field will be filled with spaces. |
|  |  |  | 01 = Complementary information for EMV transactions |
| COMPLEMENTARY INFORMATION DATA | 253 | 220 |  | The content of this field depends on the COMPLEMENTARY INFORMATION TYPE |
| COMPLEMENTARY EMV INFORMATION DATA | 253 | 220 |  | COMPLEMENTARY INFORMATION for EMV transactions. ENTRY TYPE field with value 14 |
| * **Tag '5F34'** EMV card Sequence No. |  | 2 | C | If the card has no associated sequence No., this will contain spaces If a sequence number exists, it must be numeric |
| * **Tag '82'** Application Interchange Profile |  | 4 | C | Card Capability as regards Authentications, Cardholder Verification and Risk Management. |
| * - Tag '95' Terminal Verification Result |  | 10 | C | Result of the Verifications performed in the Terminal. References various aspects, such as: Card Authentication, Application Version Control, User Verification, Risk Control, Handling of preceding Scripts, etc. |
| * **Tag '9A'** Transaction Date |  | 6 | N | Transaction Date, in YYMMDD format |
| * **Tag '9C'** Transaction Type |  | 2 | N | Transaction Type. Its values are:  = Sale  = Cash Withdrawal |
| * **Tag '5F2A'** Transaction Currency Code |  | 3 | N | Currency Code according to the ISO 4217 Standard |
| * **Tag '9F02'** Transaction Amount |  | 12 | N  (D=2) | Transaction Amount |
| * **Tag '9F10'** Issuer Application Data |  | 64 | C | Contains the Application Data stored by the Issuer in the card’s Chip |
| * **Tag '9F1A'** Country Code for the terminal |  | 3 | N | Country Code for the Terminal according to the ISO 3166 Standard |
| * Tag '9F26' Request Cryptogram |  | 16 | C | Contains the Cryptogram generated by the Card for the Authentication process |
| * **Tag '9F27'** Cryptogram Information Data |  | 2 | C | Contains information on the type of Cryptogram used, as well as indications from the Card to the terminal on the actions to be performed by the latter. |
| * **Tag '9F33'** Terminal Capabilities |  | 6 | C | Contains the profile indicating the Terminal’s Capabilities with respect to data entry, user verification methods and security |
| * **Tag '9F34'** Result of the User Verification Method |  | 6 | C | Indicates the Result of the Methods used to verify the cardholder |
| * **Tag '9F36'** Application Transaction Counter |  | 4 | C | Contains the transaction counter within the EMV application |
| * **Tag '9F37'** Unpredictable number for the Cryptogram |  | 8 | C | An Unpredictable Number generated by the terminal, used by the card to generate the Cryptogram |
|  | 72 | C | Value = spaces |
| REFERENCE FOR ELECTRONIC DOCUMENTATION EXCHANGE | 473 |  |  | This field functions as a link with the electronic documentation exchange system. Its completion is mandatory in the following transactions: |
|  |  |  |  | * Requests for originals and photocopies (TRANSACTION CODES = 51, 52) |
|  |  |  |  | * Representation with documentation (TRANSACTION CODE = 05, 06, 07, REASON CODE ‡ 0 e DOCUMENTATION INDICATOR = 1) |
|  |  |  |  | * Reversals with documentation (TRANSACTION CODE = 15, 16, 17 and DOCUMENTATION INDICATOR = 1) |
|  |  |  |  | In these cases the various sub-fields have the validation rules described below: |
| * TRANSACTION IDENTIFICATION No. | 473 | 6 | N | Assigned by the Presenter, transaction identification. Must not be repeated on the same date. |
| * TRANSACTION LOCAL DATE AND TIME | 479 | 12 | N | The format will be: YYMMDDhhmmss The date must not be more than 5 years older than the header FILE DATE. The value of 00 for the hour is accepted. |
| * PURCHASER ID CODE | 491 | 6 | N | Composed of: |
|  |  |  | * Record exchange route: two positions with value 99 (bilateral file) |
|  |  |  | * Record origin entity: four positions (with the NRBE of the Financial Entity) |
|  | 4 | C | Value = spaces |
|  | 500 |  |  |

| **RECORD OF MOVEMENTS, TYPE = 02** | | | | | |
| --- | --- | --- | --- | --- | --- |
| **FIELD** | **POS** | **LEN** | **TYPE** | **CONTENT** | |
| RECORD TYPE | 1 | 2 | N | Constant Value: 02 | |
| TRANSACTION CODE | 3 | 2 | N | The permitted values are: | |
|  |  |  |  | 10: Charge for services (charge to destination) | |
|  |  |  |  | 20: Payment for services (payment to destination) | |
|  |  |  |  | 50: Information text. | |
| BIN OR DESTINATION PREFIX | 5 | 6 | N | BIN or prefix of the destination entity. | |
| BIN OR ORIGIN PREFIX | 11 | 6 | N | BIN or prefix of the origin destination. | |
| REASON CODE | 17 | 4 | N | Reason code according to the values permitted by VISA and MasterCard/Eurocard and that appear in Appendix 7. | |
| COUNTRY CODE | 21 | 3 | C | Alphabetic field in accordance with the values permitted by VISA and MasterCard/Eurocard. | |
| DATE | 24 | 6 | N | Field in YYMMDD format; the date will exist and will not be later than the file date. | |
| CARD NUMBER | 30 | 16 | N | Card number in accordance with VISA and MasterCard/Eurocard rules. | |
| AMOUNT | 46 | 10 | N (D=2) | Amount in the currency indicated in the INVOICING CURRENCY TYPE field. This amount will have a maximum value of "Recompense for card recovery" in the "*Commissions applied in domestic interchange*" when the Reason Code is 0150 in VISA transactions or 0200 in MasterCard/Eurocard transactions. | |
|  |  |  |  | If one of the two entities, the presenter or issuer of the transaction, is from Andorra, the maximum amount will be the "Recompense for card recovery (issuer or presenter in Andorra)" in the "*Commissions applied in domestic interchange*". | |
|  |  |  |  | In the rest of the operations not considered above, the maximum amount may not be more than 60,000 euros. | |
| COMMISSION | 56 | 9 | N  (D=2) | Commission amount in the currency indicated in the INVOICING CURRENCY TYPE field. | |
| SIGN | 65 | 1 | N | Sign of the commission. This takes the same values as for the corresponding field in record type 01. | |
| CANCELLATION INDICATOR | 66 | 1 | C | Takes the values: | |
|  |  |  |  | Blank = normal | |
|  |  |  |  | R = cancellation | |
| SEQUENCE NUMBER | 67 | 4 | N | Field to be used when the text to be generated is over 74 characters in length, indicating the record order. Its initial value is 0001. | |
|  |  |  |  |  |
| TEXT | 71 | 74 | C | Message text. |
| 145 | 103 | C | Value = spaces |
| INVOICING CURRENCY TYPE | 248 | 3 | N | Currency in which the transaction’s posting amounts are expressed. This must coincide with the field of the same name in the file header. |
| 251 | 250 | C | Value = spaces |
|  |  | 500 |  |  |

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| **RECORD OF MOVEMENTS, TYPE = 03** | | | | |
| **FIELD** | **POS** | **LEN** | **TYPE** | **CONTENT** |
| RECORD TYPE | 1 | 2 | N | Constant Value: 03 |
| ERRONEOUS RECORD CONTENT | 3 | 496 | C | This will include the first 496 characters of the rejected record. |
| ERROR TYPE | 499 | 2 | N | This error code will indicate the order the first erroneous field of the rejected record occupies in the record. |
|  |  | 500 |  |  |

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| **TOTALS RECORD** | | | | |
| **FIELD** | **POS** | **LEN** | **TYPE** | **CONTENT** |
| RECORD TYPE | 1 | 2 | N | Its value is 99 |
| DESTINATION ENTITY | 3 | 6 | N | VISA BIN of the destination entity for the file. Its values are those described in the header record. |
| FILE DATE | 9 | 6 | N | Must coincide with the header date. |
| TOTAL AMOUNT | 15 | 12 | N (D=2) | This field must contain the sum (without sign) of the transaction amounts for all the type 01 and 02 records. |
| NUMBER OF RECORDS | 27 | 9 | N | Number of records in the file, including the header and totals. |
| NET AMOUNT | 36 | 12 | N  (D=2) | This is the algebraic sum of the amounts of the type 01 and 02 records. |
| AMOUNT SIGN | 48 | 1 | N | Its values are: |
|  |  |  | 1: Charge to the destination entity. |
|  |  |  | 3: Payment to the destination entity. |
| TOTAL COMMISSIONS | 49 | 12 | N (D=2) | This is the algebraic sum of the commission amounts of the type 01 and 02 records. |
| COMMISSION SIGN | 61 | 1 | N | Its values are: |
|  |  |  | 1: Charge to the destination entity. |
|  |  |  | 3: Payment to the destination entity. |
| 62 | 186 | C | Value = spaces |
| INVOICING CURRENCY TYPE | 248 | 3 | N | Currency in which the record’s posting amounts are expressed. This must coincide with the field of the same name in the file header. |
| 251 | 250 | C | Value = spaces |
|  |  | 500 |  |  |

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| **APPENDIX 2:** (Reserved for future use) | Code: Appendix 2 |
| Update: |

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| **APPENDIX 3: TRANSACTIONS INCLUDED IN THE  EXCHANGE** | | | Code: Appendix 3 |
| Update: 0 |
|  | | | |
| The transactions contained in the interchange files are detailed below: | | | |
| **TRANSACTIONS INCLUDED IN THE EXCHANGE** | | | |
| **TRANSACTION CODE** | **DESCRIPTION** | **COMMISSION** | |
| 05 | * Sales Invoice. | The amount of the commission is paid to the card issuer and charged to the presenter. It is calculated in the following way:  Exchange rate applied according to the unified tables for Spain, less a fixed amount in accordance with that laid down in the "*Commissions applied in domestic interchange*" document, depending on the invoicing currency as regards operating costs. If the resulting amount is negative, a value of 0 is applied. Transactions in which one of the presenter or card-issuer members is from Andorra will have the "Andorra-issuer Commission" in the "*Commissions applied in domestic interchange*" document. | |
|  | * The presenter initiates the transaction. |
|  | * The transaction amount is charged to the issuer and the presenter is paid for the transaction. |
|  |  |
| 06 | * Credit Note. | The commission amount us charged to the card issuer and paid to the presenter. It is calculated in the same way as for Sales Invoices, but adding the operating costs instead of subtracting them. | |
|  | * The presenter initiates the transaction. |
|  | * The transaction amount is paid to the card issuer and charged to the presenter of the transaction. |

| **TRANSACTIONS INCLUDED IN THE EXCHANGE** | | |
| --- | --- | --- |
| **TRANSACTION CODE** | **DESCRIPTION** | **COMMISSION** |
| 07 | * Cash withdrawal. | The amount of the commission is charged to the card issuer and paid to the presenter. It is calculated in the following way: |
|  | * The presenter initiates the transaction. |
|  | * The transaction amount is charged to the card issuer and paid to the presenter of the transaction. | TRANSACTIONS OF TYPE: 00, 01 (Manual and POS) |
|  | "Commission, Cash Withdrawal-manual" in the "Commissions applied in domestic interchange" document |
|  |  | TRANSACTIONS OF TYPE: 11 (Debit in ATM) |
|  |  | "Commission, ATM Cash Withdrawal-debit" in the "*Commissions applied in domestic interchange*" document |
|  |  | TRANSACTIONS OF TYPE: 12 (Credit in ATM) |
|  |  | 1. For a BIN with the D/C option, the "*Issuer credit commission operating on a credit basis*" applies. |
|  |  |  |
|  |  | 1. For a BIN with the C option, the "*Issuer credit commission*". |
|  |  | Regardless of the TRANSACTION TYPE, transactions in which any of the presenter or card-issuer members are from Andorra will have the "Commission, Cash Withdrawal-Andorra" in the "*Commissions applied in domestic interchange*" document. |
| 10 | * Collection of Instalments. | There is no commission. |
|  | * Used to make charges to the receiver of the record. |  |
| 15 | * Reversal of Sales Invoice. | The amount of the commission is charged to the card issuer and paid to the presenter of the original transaction. It is calculated with the same criteria as for the Sales Invoices. |
|  | * The card issuer initiates the transaction. |
|  | * The transaction amount is paid to the card issuer and charged to the presenter of the original transaction. |
| 16 | * Reversal of Credit Note. | The amount of the commission is paid to the card issuer and charged to the presenter of the original transaction. It is calculated with the same criteria as for the Credit Notes. |
|  | * The card issuer initiates the transaction. |
|  | * The transaction amount is charged to the card issuer and paid to the presenter of the original transaction. |
| 17 | * Reversal of Cash Withdrawal. | The amount of the commission is paid to the card issuer and charged to the presenter of the original transaction. It is calculated with the same criteria as for the Cash Payments. |
|  | * The card issuer initiates the transaction. |
|  | * The transaction amount is paid to the issuer and charged to the presenter of the original transaction. |
| 20 | * Payment of Instalments | There is no commission. |
|  | * Used to make payments to the receiver of the record. |  |
| 25 | * Cancellation of Sales Invoice. | The amount is charged to the card issuer and paid to the presenter of the original transaction. It is calculated with the same criteria as for the Sales Invoices. |
|  | * The presenter initiates the transaction. |
|  | * The transaction amount is paid to the issuer and charged to the presenter of the original transaction. |
| 26 | * Cancellation of Credit Note. | The amount is paid to the card issuer and charged to the presenter of the original transaction. It is calculated with the same criteria as for the Credit Notes. |
|  | * The presenter initiates the transaction. |
|  | * The transaction amount is charged to the issuer and the presenter is paid for the original transaction. |
| 27 | * Cancellation of Cash Payment. | The amount is paid to the card issuer and charged to the presenter of the original transaction. It is calculated with the same criteria as for the Cash Payments. |
|  | * The presenter initiates the transaction. |
|  | * The transaction amount is paid to the card issuer and charged to the presenter of the original transaction. |
| 35 | * Cancellation of reversal of Sales Invoice. | The amount of the commission is paid to the card issuer and charged to the presenter of the original transaction. It is calculated with the same criteria as for the Sales Invoices. |
|  | * The card issuer initiates the transaction. |
|  | * The transaction amount is charged to the card issuer and paid to the presenter of the original transaction. |
| 36 | * Cancellation of reversal of Credit Note. | The amount of the commission is charged to the card issuer and paid to the presenter of the original transaction. It is calculated with the same criteria as for the Credit Notes. |
|  | * The card issuer initiates the transaction. |
|  | * The transaction amount is paid to the card issuer and charged to the presenter of the original transaction. |
| 37 | * Cancellation of reversal of Cash Payment. | The amount of the commission is charged to the card issuer and paid to the presenter of the original transaction. It is calculated with the same criteria as for the Cash Payments. |
|  | * The card issuer initiates the transaction. |
|  | * The transaction amount is charged to the card issuer and paid to the presenter of the original transaction. |  |
| 50 | * Sending of messages. | There is no commission. |
| 51 | * Request for original. | The amount is paid to the presenter of the original transaction and charged to the card issuer. The latter requests sending of the original.  "Commission for request of original" in the "*Commissions applied in domestic interchange*" document. If any of the members, the card issuer or presenter, is from Andorra, the amount is "Commission for request of original - Andorra" in the "*Commissions applied in domestic interchange*" document. |
|  | * It is used to request the record of dispatch of the original detailed transaction document from the receiver. |
|  |  |
| 52 | * Request for photocopy. | The amount is paid to the presenter of the original transaction and charged to the card issuer. The latter requests sending of the photocopy. The amount is the "Commission for request of original" in the "*Commissions applied in domestic interchange*" document. |
|  | * It is used to request the record of dispatch of the photocopy of the detailed transaction document from the receiver. |
|  |  | If any of the members, the card issuer or presenter, is from Andorra, the amount is "Commission for request of photocopy - Andorra" in the "*Commissions applied in domestic interchange*" document. |
| 53 | * Confirmation of sending. | There is no commission. |
|  | * It is used to notify the receiver of the record that the original or photocopy it requested previously has been sent. |  |

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| **APPENDIX 4:** (Reserved for future use) | Code: Appendix 4 |
| Update: |

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| **APPENDIX 5:** (Reserved for future use) | Code: Appendix 5 |
| Update: |

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| **APPENDIX 6:** (Reserved for future use) | Code: Appendix 6 |
| Update: |

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| **APPENDIX 7: CRITERION FOR FILLING THE REASON CODE FIELD** | | | | Code: Appendix 7 |
| Update: 0 |
|  | | | | |
| **TRANSACTION TYPE** | **CODE**  **RECORD** | **PERMITTED VALUES** | | |
|  |  | **VISA** | **MASTERCARD** | |
| REVERSALS |  | a) | b) | |
|  | 15, 16, 17 | 30, 41, 53,  57, 60, 62, 70-78, 80-83, 85, 86, 90, 93, 96. | 01, 02,06-08, 10, 12, 24, 31, 32, 34-37, 39-43,  46, 47, 49-55, 57-60, 62, 63 | |
| (TRANSACTIONS IN DISPENSERS) | 15, 16, 17 | 62, 74, 76, 81, 82, 90 | ID b) ID b) | |
| REPRESENTATION | 05, 06, 07 | ID a) (\*) | ID b) | |
| REQUEST FOR ORIGINAL DOCUMENT | 51 | 35-40 | 05, 21, 23, 41, 42 | |
| REQUEST FOR PHOTOCOPY | 52 | 28-34 | 05, 21, 23, 41, 42 | |
| CONFIRMATION OF SENDING DOCUMENT | 53 | 78-84, 85-90 | 05, 21, 23, 41, 42 | |
| SERVICE COLLECTIONS/PAYMENTS | 10, 20 | 0100, 0110, 0130 0140, 0141, 0149, 0150, 0160, 0170, 0190, 0200, 0210, 0220, 0240, 0350, 5000, 5010, 5020, 5030, 5040, 5060. | 0100, 0149, 0200, 0201, 0203, 0204, 0205, 0240, 0301, 0302, 0303, 0304, 0501, 0502, 0603, 0900, 0999. | |
|  |  |  |  | |
| (\*) The use in representations of reason codes prior to the VI NETWORK project will not be invalidated; i.e. codes 30, 41, 53, 56, 57-60, 62, 63, 66, 68, 70-88, 90, 91, 93 and 96 will continue to be valid if they correspond to activities not considered T&E and codes 20-29, 62, 74, 76, 78, 90 and 93-95 will continue to be valid for those considered T&E. | | | | |

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| **APPENDIX 8: ACTIVITY CODES WITH HANDLING SPECIAL REASON CODE** | | Code: Appendix 8 |
| Update: 0 |
|  | | |
| Codes and activities corresponding to T&E sectors | | |
| **CODE** | **ACTIVITIES** |  |
| 1458 | HOTEL ARTS |  |
| 1476 | DOMESTIC TOURIST HOTELS |  |
| 3102 | IBERIA - AIRLINES |  |
| 3357 | HERTZ |  |
| 3381 | EUROPCAR |  |
| 3389 | AVIS |  |
| 3548 | MELIÁ (Hotel Chain) |  |
| 4411 | MARITIME TRANSPORT (Passengers) |  |
| 4511 | AIRLINES |  |
| 7011 | 4- & 5-STAR HOTELS |  |
| 7013 | VARIOUS/3-STAR HOTELS |  |
| 7014 | N. H. HOTELES |  |
| 7512 | CAR HIRE |  |