worldpay

Enhanced Merchant Activity File (eMAF) Reference Guide

April 2024

V1.31

Enhanced Merchant Activity File (eMAF) Reference Guide V1.31

CONTENTS

About This Guide

Chapter 1 Introduction

Chapter 2 Credit Activity File

Chapter 4 EBT Activity File Records

Chapter 5 Gift Card Activity File Records

Chapter 6 POS Check Services Activity File Records

Chapter 7 WIC Activity File Records

Appendix A Data Element/Enumeration Values

About This Guide

This manual provides specifications (format and content) of the Enhanced Merchant Activity File (eMAF). This report provides both detailed and summary information for all card and check transactions processed by Worldpay

Intended Audience

This document is intended for technical personnel who wish to make use of the information contained in the eMAF report for the purposes of reconciliation, analysis or other operations.

Revision History

This document has been revised as follows:

TABLE 1 Document Revision History

Doc. Version	Description	Location(s)
1.31	Added Credit Reconciliation Detail Transaction Record 15 - Fee Data Added Network Token Present Indicator to Table 2-2 and Table 2-11. Added POS Terminal ID to Table 2-14. Added Daily Bill Fee and Amount Sign to Table 2-23	Chapter 2
	Added Daily Bill Fee and Amount Sign to Table 3-19	Chapter 3
	Corrected several typos in section EBT Authorization Detail Transaction - Record 6. Modified Credit Authorization Detail Transaction Record 8 to include the Draft Locator Number. Added Daily Bill Fee and Amount Sign to Table 4-13	Chapter 4
	Added Daily Bill Fee and Amount Sign to Table 7-13	Chapter 7

TABLE 1 Document Revision History

Doc. Version	Description	Location(s)
1.31 (cont.)	Update of Interchange info (Table A-28) with new codes for April	Appendix A
1.30	Update of Interchange info (Table A-28) with new codes for October	Appendix A
V1.29	Added Credit Authorization Detail Transaction Reporting Record 7 Mobile Payment (Tap to Pay). Added Credit Authorization Detail Transaction Record 8. Added Credit Reconciliation Detail Transaction Record 13 - Mobile Payment (Tap to Pay). Added Credit Reconciliation Detail Transaction Record 14 - Airline Information. Moved DCC/MCP Indicator field from position 016 to position 054 in Credit Reconciliation Detail Transaction Record 3 - DCC/MCP Information. Also adjusted the start of each field due to move. Added Draft Locator field to Credit Reclass Record 1.	Chapter 2
	Added Debit POS Auth Detail Transaction Reporting Record 7. Added Debit POS Reconciliation Detail Transaction Record 8 - Airline Information.	Chapter 3
	Added EBT Authorization Detail Transaction - Record 6.	Chapter 4
	Added WIC Authorization Detail Transaction Reporting Record 6.	Chapter 7
	Added 40 Interchange Codes to Table A-28, "Interchange Codes" Added codes 46, 59, and 86 to Table A-33, "Numeric Response Codes".	Appendix A
V1.28	Added value WNT (Warehouse New Trans) to File Type on Summary Indicator field (see Table 2-23). Added Credit Reclass Record 1 (see Credit Reclass Record 1)	Chapter 2
V1.27	Added fields to the Credit Reconciliation Detail Transaction Record 3 - DCC/MCP Information (Record Type 302), the Debit POS Reconciliation Detail Transaction Record 4 (Record Type 324), and the Debit POS Reconciliation Summary Level Record 1 (Record Type 520). Added Value “V” to Table A-1, Authorization Sources.	Chapters 2 & 3 Appendix A
V1.26	Added Note to Retrieval Reference Number in Table 2-2.	Chapter 2
V1.25	Added 79 (Fallback from EMV to manual entry) to Table A-11. Added EPR2 (EBT Puerto Rico) to Table A-14.	Appendix A
V1.24	For Credit Reconciliation Detail Transaction Record 7 – Customer Discretionary Data - Record Type 306, updated 091 (Expanded Batch Number) and added 102 (Reserved).	Chapter 2

TABLE 1 Document Revision History

Doc. Version	Description	Location(s)
V1.23	For Credit Reconciliation Detail Transaction Record 1 - Record Type 300, updated record 197 (PIN Optimization Flag) and added 198 (Reserved).	Chapter 2
V1.22	Updated Table A-14 to include Private Label (PRVT) and Private Label – Cobrand (PLCB) under the Credit section.	Appendix A
V1.21	For Credit Reconciliation Detail Transaction Record 1 - Record Type 300, changed the description of the 118 and 189 records and added record 197 (Reserved). For Credit Reconciliation Detail Transaction Record 2 - Record Type 301, changed the description of record 59 and added record 194. For Debit POS Reconciliation Detail Transaction Record 4 - Record 324, changed the description of record 022, added record 030, and added 036 (Filler).	Chapter 2, Chapter 3
V1.20	Added 088 (Customer Discretionary Data 1), 123 (Customer Discretionary Data 2), and 143 (Customer Discretionary Data 3) to Gift Card Acquirer Reconciliation Detail Transaction Record 2 - Settlement.	Chapter 5
V1.19	Added records 148 (Currency Conversion/Other Network Income Amount Sign) and 149 (Future Use) to Credit Reconciliation Summary Level Record 4.	Chapter 2
V1.18	Corrected the format for 063 in Table 2-26. Added the following transaction type codes to Table A-4: PAP, PC, and NR. Added the following POS Entry Mode to Table A-11: 82.	Chapter 2, Appendix A
V1.17	Added Credit Authorization Detail Transaction Reporting Record 6 Merchant FraudSight and Credit Reconciliation Detail Transaction Record 12 Merchant FraudSight. Added Debit POS Auth Detail Transaction Reporting Record 6 – Merchant FraudSight and Debit POS Reconciliation Detail Transaction Record 7 – Merchant FraudSight Data. Added EBT Authorization Detail Transaction - Merchant FraudSight - Record 5 and EBT Reconciliation Detail Transaction Record 6 - Merchant FraudSight. Added WIC Authorization Detail Transaction - Merchant FraudSight - Record 5 and WIC Reconciliation Detail Transaction Record 6 - Merchant FraudSight. Updated Table A-15, "Currency Codes and Country Numbers". Updated Table Table A-12, "Original Interchange Indicator" with missing valid values.	Chapter 2, Chapter 3, Chapter 4, Chapter 7, Appendix A

TABLE 1 Document Revision History

Doc. Version	Description	Location(s)
V1.16	Added Credit Reconciliation Summary Level Record 5 - Reward Data. In Table 2-28, changed 95's description from Adjustment/Reversal Date to Adjustment/Reversal Time. In Table 3-20, added a missing description (Terminal Number) for 134. In Table 4-8, corrected the Record Type Identifier from 321 to 331. For Table 6-6, corrected the Start and Length columns in the Reporting Section Information portion of the table.	Chapter 2, Chapter 3, Chapter 4, Chapter 6
V1.15	Added Debit POS Auth Detail Transaction Reporting Record 5 – Digital Wallet. Added Debit POS Reconciliation Detail Transaction Record 6 – Digital Wallet. Added the following missing interchange codes in to Table A-28: 758253 (VS CR NON QUAL), 759253 (VS CR SIG TRAVEL), and 775253 (VS CR NON QUAL BUS).	Chapter 3, Appendix A
V1.14	Added Terminal Identifier (TID) to Credit Reconciliation Detail Transaction Record 1 and corrected the information for Reserved (Future Use). Added Credit Authorization Detail Transaction Reporting Record 4 - Reward Data and Credit Reconciliation Detail Transaction Record 5 Digital Wallet.	Chapter 2
V1.13	Corrected the description of 138 in Table 2-23 to be "Chargeback Amount Sign." Corrected the description of 077 in Table 2-26 to say that the value is zero filled. Added the Transaction Integrity Classification (TIC) Indicator to Credit Authorization Detail Transaction Reporting Record 1. Added the Transaction Integrity Classification (TIC) Indicator to Credit Reconciliation Detail Transaction Record 1.	Chapter 2
V1.12	Added the following new records for FIS Premium Payback fields: • Credit Authorization Detail Transaction Reporting Record 4 - Reward Data • Credit Reconciliation Detail - Reward Data - Record 1 • Debit POS Reconciliation Detail Transaction Record 5 - Reward Data • EBT Reconciliation Detail Transaction Record 4 - Reward Data • POS Check Services Reconciliation Detail Transaction Record 4 - Reward Data	Chapter 2, Chapter 3, Chapter 4, Chapter 6, Chapter 7
V1.11	Updated Table A-28 by deleting the Interlink section and replacing it with a new section called PIN Interchange Codes.	Appendix A

TABLE 1 Document Revision History

Doc. Version	Description	Location(s)
V1.10	Updated Table A-28 by removing with missing interchange codes and removed duplicate interchange codes.	Appendix A
V1.9	Added the Terminal Number field in Credit Reconciliation Detail Transaction Record 1. Added Payment account reference number field in Credit Authorization Detail Transaction Reporting Record 1. Corrected the example for 053 in Debit POS Auth Detail Transaction Reporting Record 2 to show 14 bytes instead of 19. Added Debit POS Reconciliation Detail Transaction Record 4. Added the Batch Number field to the following records: EBT Reconciliation Detail Transaction Record 2, POS Check Services Reconciliation Detail Transaction Record 2, and WIC Reconciliation Detail Transaction Record 2.	Chapter 2, Chapter 3, Chapter 4, Chapter 6, Chapter 7
V1.8	Added Numeric Response Code to the Credit Authorization Detail Transaction Reporting Record 1. Added FONE - FleetOne Auth (100 records) and removed FLTC and FLT1 in Table A-14. Updated the existing entries for C and D in regard to their format and added the following new entries to Table A-30: BPD, MAQ, MBP, MBS, MDW, MET, MRF, MRH, MRO, MTP, MWP, TWB, SAP, WBE, and WPD. Added Table A-33 containing a list of possible values for Numeric Response Code.	Chapter 2, Appendix A
V1.7	Updated the values for the File Type or Summary Indicator Field in Table 2-23. Updated the values for Card Type/Network ID and for WIC in Table A-14.	Chapter 2, Appendix A
V1.6	Updated Table A-30, "Card Product Types" with new and revised values.	Appendix A
V1.5	Added 10 (Credential on File) to Table A-11. Updated Table A-28 with the new GL codes/descriptions. Removed the Prepaid MasterCard ISIC Student Card entry with a value of MRG from Table A-30.	Appendix A
V1.4	Added the X (Type Code Voided or Reversed) value to Table A-3 and corrected the description of the NX value.	Appendix A

TABLE 1 Document Revision History

Doc. Version	Description	Location(s)
V1.3	Updated Table A-11, "POS Entry Mode" with the following values: 80 (Fallback from chip to mag stripe) and 85 (RFID). Updated Table A-12, "Original Interchange Indicator" with the following value: 47 (AMEX Healthcare). Updated Table A-30, "Card Product Types" with the following values: 011 (Discover Consumer Credit - PREM PLS) and D (Visa Signature Preferred).	Appendix A
V1.2	Added two new fields (Network 1 Fees Sign and Network 2 Fees Sign) to records 522, 532, 552, and 562. Corrected record 560 to include the following missing fields: Interchange Fees, Interchange Fees Sign, Net Deposit Amount after Interchange, and Net Deposit Amount after Interchange Sign. Improved the description of Interchange Amount for record 530.	Chapter 3, Chapter 4, and Chapter 7
V1.1	Updated all the interchange codes.	Appendix A
1.0	This is a new guide. For revision history for this document prior to November 2018, consult your Relationship Manager. Re-branded entire document format due to the Vantiv-Worldpay merger; replaced many instances of 'Vantiv' with 'Worldpay.' In Table 1-1, changed "File Format Version / Version Release Current Release: "03.00" to an example to prevent confusion. Removed the following Fleet records: CREDIT RECONCILIATION DETAIL TRANSACTION RECORD 5 - FLEET DATA ELEMENTS RECORD 1and CREDIT RECONCILIATION DETAIL TRANSACTION RECORD 6 - FLEET DATA ELEMENTS RECORD 2. Updated Table A-13 to include missing surcharge reason codes. Updated Table A-28 with missing interchange codes. Removed the following note before Table A-29 and A-31: “This list is current as of April 2010 but is subject to change with Visa/MasterCard/Discover releases.	All, Chapter 1, Chapter 2, and Appendix A

Document Structure

This manual contains the following sections:

Chapter 1, "Introduction"

This chapter provides an overview of Enhanced Merchant Activity File (eMAF) detailing its structural organization, reporting information availability, reporting records, record hierarchy, and control structure.

Chapter 2, "Credit Activity File Records"

This chapter provides structural information related to various Credit Activity File Records.

Chapter 3, "Debit POS Activity File Records"

This chapter provides structural information related to various Debit POS Activity File Records.

Chapter 4, "EBT Activity File Records"

This chapter provides structural information related to various EBT Activity File Records.

Chapter 5, "Gift Card Activity File Records"

This chapter provides structural information related to various Gift Card Activity File Records.

Chapter 6, "POS Check Services Activity File Records"

This chapter provides structural information related to various POS Check Activity File Records.

Chapter 6, "WIC Activity File Records"

This chapter provides structural information related to various WIC Activity File Records.

Appendix A, "Data Element/Enumeration Values"

This appendix provides information about possible values for various data elements used in eMAF record files.

Documentation Set

The Worldpay documentation set also include the items listed below. Refer to the appropriate guide for information concerning other Worldpay product offerings.

- *610 Interface Reference Guide*
- *ISO 8583 Reference Guide*
- *Merchant Batch Authorization and Deposit File Reference Guide*

Typographical Conventions

Table 2 describes the conventions used in this guide.

TABLE 2 Typographical Conventions

Convention	Meaning
. . .	Vertical ellipsis points in an example mean that information not directly related to the example has been omitted.
. . .	Horizontal ellipsis points in statements or commands mean that parts of the statement or command not directly related to the example have been omitted.
< >	Angle brackets are used in the following situations: • user-supplied values (variables) • XML elements
[ ]	Brackets enclose optional clauses from which you can choose one or more option.
bold text	Bold text indicates emphasis.
Italicized text	Italic type in text indicates a term defined in the text, the glossary, or in both locations.
blue text	Blue text indicates a hypertext link.

Contact Information

This section provides contact information for organizations within Worldpay.

Customer Service - If you need to contact Worldpay after normal business hours (M-F, 8:00 AM-5:00 PM ET), call the Worldpay Operations Center for 24-hour support.

Customer Service Contact Information

Telephone	1-866-622-2390
Hours Available	24/7 (seven days a week, 24 hours a day)

Technical Publications Contact Information

E-mail	TechPubs@vantiv.com

1

Introduction

The Enhanced Merchant Activity File (eMAF) is a raw data file that is generated daily and details a merchant's processing activity based on the parameters you set during the eMAF set up process. Generally, you code to the eMAF specifications and then write or purchase a reconciliation program that uses the data provided in the eMAF in order to balance/reconcile accounts, identify trouble stores, and create ad-hoc reporting.

Worldpay provides the eMAF data file on a daily basis to support your back-office functions, including settlement reconciliation, interchange qualification review, general ledger posting/comparison, custom report development, audit review, and related tasks. While the primary source of information in the Enhanced Merchant Activity File is individual transaction detail records, Worldpay can also include summary data, mitigating the possible load on your resources to produce this data.

The eMAF is a flexible report, such that, depending upon your reporting requirement, the information provided in the file can vary. Worldpay records your report configuration in the Merchant Activity File Definition table, which tracks what Payment Type, Report Levels and Record Types the report includes. The report can provide the information by:

- Payment Type - Credit, Debit, EBT, Gift Card, POS Check, or WIC
- Report Level - Authorization, detail or summary
- Record Type - Mandatory records and optional records

Worldpay makes the eMAF available through a number of electronic file delivery interfaces, including standard host file transmission options, such as FTP and Connect: Direct, as well as through the Direct Workstation.

Worldpay generates the eMAF once per day following the end-of-day processing procedures required to clear and settle Worldpay's client's network transactions and queued for transmission to the client. Worldpay produces the file in accordance with its standard processing schedules for bankcard processing. The availability of MAF files requires the timely delivery of deposited transactions to Worldpay's system, and if transaction information is not delivered within the required deposit cutoff time frames, Worldpay does not generate the eMAF file until the subsequent business processing date. Given timely receipt of transaction information and normal processing, Worldpay should make the eMAF available by 8am each day.

For customers concerned with increased data security, the eMAF has the option for the truncation of customer cardholder numbers (for Credit, Debit, EBT, Gift Card, WIC) and customer checking account information (for POS Check). If a merchant wants the truncated version of the eMAF, Worldpay applies the following truncation formats to the customer's cardholder data or checking account information:

For Credit, Debit, EBT, Gift Card and WIC:

- If the card length is 15 or 16 digits, show the first 6 digits and the last four digits.
- If the card length is greater than 16 digits, show the first 8 digits and the last four digits.
- If the card length is less than 15 digits, show the first 3 digits and the last four digits.

For POS Check and General Check Services:

- Regardless of the length of the customer's DDA, show the last 4 digits of the DDA.
- For customer Financial Institution identification, Worldpay never truncates the customer's R/T.

> **NOTE:** The truncation feature is off by default, meaning data in the eMAF is not truncated/masked. You can activate this special functionality at any time using a special request; however, you can only receive one format of eMAF (either truncated or non-truncated). Worldpay can switch you from non-truncated to truncated at any time but cannot re-create any previous day(s) files in the truncated format. Once Worldpay enables the truncation/masking feature, it applies to all newly generated files. The same rule applies if you switch from truncated to non-truncated.

For merchants who have advanced settlement rules, the eMAF file provides comprehensive settlement information. For example, the file reports multiple R/T and DDA/checking accounts for merchants who have their fees going to a different DDA than their deposits.

1.1 eMAF Structural Organization

You should familiarize yourself with the following structural information about eMAF reports:

- All files have a single delivery destination (receiving organization).
- The overall file consists of separate files for each primary payment type (for example, credit, debit, gift card, and so on). Worldpay combines these subfiles into a single transmission file.
- Since each subfile includes one File Header record and one File Trailer record, each eMAF transmission can include multiple Header/Trailer Records.
- An eMAF can contain multiple types of processing activity, including Authorization (Pre-Settlement Information), and Settlement Information. Header and Trailer records separate each type of processing activity for each payment type. For example, Credit Card Authorization Header and Trailer Records, Debit POS and EBT Reconciliation Detail Header and Trailer Records, and Gift Card Reconciliation Summary Header and Trailer Records could all appear in a single eMAF.
- An eMAF can contain Reconciliation Information at the Detail Level (each transaction), Summary level, or at both the Detail and Summary levels. Individual Header and Trailer Records for each Payment Type separate the Detail and Summary Reconciliation level records.
- The eMAF supports mandatory records and optional records. Each record specification identifies mandatory and optional record requirements. A required set-up table defines which records the eMAF includes; however, you must include mandatory records in order to receive Optional records.
- Merchant Account Number/Batch Header and Trailer Records provide all reporting for a specific Merchant Account Number (also known as a MID).
- When an eMAF contains multiple types of reporting information, the organization of the reporting information is as follows:
  - Authorization Detail Records
  - Reconciliation Detail Records
  - Reconciliation Summary Records
- An eMAF can contain no more than 999,999,999 records regardless of the record type. The types of records, payment types and other information requested by you determine the number of transactions included in the eMAF. (An eMAF can routinely exceed 1 million or more transactions for a single chain code.)
- The eMAF uses a fixed length format for all records and reporting information. The file specification determines the format of the information in each field. Initial implementation uses a 200-byte format with the ability to lengthen records as required for future data reporting requirements.
- Generation of Header and Trailer records for a Merchant Account Number occurs only if activity occurred. The report does not include Blank/Zero Dollar amount records. You must have activity in order to receive a record.
- If you have multiple chains and prefer one physical file with information for all chains, Worldpay can concatenate the multiple files into one. That is, Worldpay creates an eMAF for each chain, concatenate the files into one physical file feed, and sends it to you. The resulting file contains file headers and trailers for each product, one for each chain in the list. Following is an example:
  - Chain A Credit Header
  - Chain A Debit Header
  - Chain A EBT Header
  - Chain B Credit Header

- Chain B Debit Header
- Chain B Gift Header

> **NOTE:** Some records and/or fields within specific records are under development and are identified as such in this guide.

1.2 eMAF Reporting Information Availability

Upon full implementation, eMAF provides authorization and settlement information for all card payments supported by the Worldpay platform. Current file processing requirements for the eMAF implementation allows for the following reporting information:

- Authorization Level Information
- Reconciliation - Detail Level Information
- Reconciliation - Summary Level Information

1.2.1 Authorization Level Information

Separation within the Authorization Detail records occurs by Payment Type and within each Payment Type by Merchant Account Number. This includes approvals, declines, and pre-authorizations, as appropriate to product type.

- **Credit -** Visa, MasterCard, American Express, Discover Network (including JCB and CUP), Private Label, Fleet Cards (Voyager, Wright Express, Fleet One and FleetCor), and others
- **Debit -** Regional and National Debit POS Networks
- **EBT -** Regional (State) and National EBT Networks
- **Gift Card -** Premier Issue Gift Card, Foreign Gift Card (SVS)
- **POS Check Services**
- **WIC -** Women, Infants and Children Program

1.2.2 Reconciliation - Detail Level Information

Separation within the Reconciliation Detail records occurs by Payment Type and within each Payment Type by Batch/Merchant Account Number.

- **Credit -** Visa, MasterCard, American Express, Discover Network (including JCB and CUP), Private Label, Fleet Cards (Voyager, Wright Express)
- **Debit -** Regional and National Debit POS Networks
- **EBT -** Regional (State) and National EBT Networks
- **Gift Card -** Premier Issue Gift Card, Foreign Gift Card (Basic Information)
- **POS Check Services**
- **WIC -** Women, Infants and Children Program

1.2.3 Reconciliation - Summary Level Information

Separation within the Reconciliation Summary records occurs by Payment Type and within each Payment type by summary records at the Merchant Account Number, Division, and Chain Level. Worldpay also includes optional Summary Level Records to provide additional information for specific Payment Types, such as Network Summary Records for Debit POS transactions and Transaction Type for Gift Card transactions.

- **Credit -** Visa, MasterCard, American Express, Discover Network (including JCB and CUP), Private Label, Fleet Cards (Voyager, Wright Express)
- **Debit -** Regional and National Debit POS Network Activity
- **EBT -** Regional (State) and National EBT Networks
- **Gift Card -** Premier Issue Gift Card
- **POS Check Services**
- **WIC -** Women, Infants and Children Program

> **NOTE:** The Credit Reconciliation section includes records for each card network. Optionally, the Debit Reconciliation section can include Summaries by Network. The Gift Card Reconciliation section includes summaries by transaction type.

1.3 eMAF Reporting Record Overview

The Enhanced Merchant Activity File includes the following types of reporting records:

- **File Header and File Trailer Record**
  - One set of Header and Trailer Records per Payment Type (Credit, Debit, and so on).
  - File Header and File Trailer Records combined in single transmission
- **Merchant Account Number (MID) Header and Trailer Records**
  - One set of Header and Trailer Records for each Merchant Account Number
  - A set of Header and Trailer Records within each Payment Type for each type of MAF Reporting Level (Authorization, Settlement Detail and Settlement Summary)
- **Authorization Detail Transaction Records**
  - Mandatory Authorization Detail Records for all approved or denied transactions
  - Each Authorization may require more than one mandatory/optional Authorization Detail Record
- **Reconciliation Detail Level Records**
  - Mandatory/Optional Reconciliation Detail Level Records for Settled Transactions
  - Each Settled Transaction may require more than one mandatory/optional Reconciliation Detail Record
- **Reconciliation Summary Level Payment Type Header and Trailer Records**
  - One set of Reconciliation Summary Level Payment Type Header and Trailer Record for each Payment Type (Credit, Debit, Gift Card, etc.)
- **Reconciliation Summary Level Records**
  - Mandatory/Optional Reconciliation Summary Level Records for Settled Transactions
  - May require more than one mandatory/optional Record
- **Adjustment Detail Transaction Records**
  - Mandatory Adjustment Detail Records for financial adjustments

> **NOTE:** The file includes mandatory records based upon the particular type of processing activity (for example, Authorization Detail, Reconciliation Detail and so on) you elect to receive. The file only includes optional records if you elect to receive the associated mandatory records. For example, the file includes an optional Reconciliation Detail Record only if the file includes a mandatory Reconciliation Detail Record(s).

1.4 eMAF Record Hierarchy

The following section provides an overview of the eMAF file hierarchy.

Level 1 - File Header Record

```
Repeat For Each Payment Type (Credit, Debit, Gift, Etc.)
Specific Record Type For Each Payment Type (Credit, Debit, Gift, Etc.)
```

Level 2-MID/Batch Header Record

```
Header Record for each Merchant Account Number
Multiple Merchant Account Number records supported
```

Level 3 - Authorization Transaction Detail Records

```
Payment Type Detail Records – Mandatory Records
Payment Type Detail Records – Optional Records
```

Level 2- MID/Batch Trailer Record

Level 2-MID/Batch Header Record

```
Header Record for Each Merchant Account Number
Multiple Merchant Account Number records supported
```

Level 3 - Reconciliation Transaction Detail Records

```
Payment Type Detail Records – Mandatory Records
Payment Type Detail Records – Optional Records
```

Level 2- MID/Batch Trailer Record

Level 2-Summary Section Header Record

```
Header Record for each Merchant Account Number
Multiple Merchant Account Number records supported
```

Level 3 - Reconciliation Summary Record

```
Payment Type Detail Records – Mandatory Records
Payment Type Detail Records – Optional Records
```

Level 2- Summary Section Trailer Record

Level 2-MID/Batch Header Record

```
Header Record for Each Merchant Account Number included
Multiple Merchant Account Number records supported
```

Level 3 - Adjustment Transaction Detail Records

`Payment Type Detail Records – Mandatory Records`

Level 2- MID/Batch Trailer Record

Level 1- File Trailer Record

`Repeat For Each Payment Type (Credit, Debit, Gift, Etc.)`

`Specific Record Type For Each Payment Type (Credit, Debit, Gift, Etc.)`

1.5 eMAF Control Structure

Worldpay requires the eMAF Control Section of each record to ensure it receives the entire file in the appropriate order and allows Worldpay clients to identify the information provided in the record. The Control Section includes:

Start	Length (Bytes)	Data Type	Description
001	9	Numeric	Record Sequence Number The File Header Record is always Record 000000001. Worldpay increments the count by one for each record in the file.
010	3	Character	**Record Type Identifier** **eMAF File Structure Records** (Range 000 – 999) The File Header/Trailer Record Types are: • 010 – Credit File Header Record • 910 – Credit File Trailer Record • 020 – Debit File Header Record • 920 – Debit File Trailer Record • 030 – EBT File Header Record • 930 – EBT File Trailer Record • 040 – Gift Card File Header Record • 940 – Gift Card File Trailer Record • 050 – POS Check Services File Header Record • 950 – POS Check Services File Trailer Record • 060 – WIC File Header Record • 960 – WIC File Trailer Record The Hierarchy Header/Trailer Records are: • 070 – Detail MID/Batch Header Record • 071 – Detail MID/Batch Header Record 2 • 072 – MID/Batch Header Record 3 • 970 – Detail Batch Number Trailer Record • 080 – Summary Section Header Record • 980 – Summary Section Trailer Record

010 (Cont.)	3	Character	**Authorization Detail File Structure Records** (Range 100– 299) • 100 - 119 – Credit Authorization Detail Records • 120 - 129 – Debit POS Authorization Detail Records • 130 - 139 – EBT Authorization Detail Records • 140 - 149 – Gift Card Authorization Detail Records • 150 - 159 – POS Check Authorization Detail Records • 160 - 169 – WIC Authorization Detail Records **Reconciliation Detail File Structure Records** (Range 300– 499) • 300 - 319 – Credit Reconciliation Detail Records • 320 - 329 – Debit POS Reconciliation Detail Records • 330 - 339 – EBT Reconciliation Detail Records • 340 - 349 – Gift Card Reconciliation Detail Records • 350 - 359 – POS Check Reconciliation Detail Records • 360 - 369 – WIC Reconciliation Detail Records **Reconciliation Summary File Structure Records** (Range 500– 699) • 500 - 519 – Credit Reconciliation Summary Records • 520 - 529 – Debit POS Reconciliation Summary Records • 530 - 539 – EBT Reconciliation Summary Records • 540 - 549 – Gift Card Reconciliation Summary Records • 550 - 559 – POS Check Services Summary Records 560 - 569 – WIC Summary Records **Adjustment Detail File Structure Records** (Range 700– 799) • 700 - 719 – Credit Adjustment Detail Records • 720 - 729 – Debit POS Adjustment Detail Records • 730 - 739 – EBT Adjustment Detail Records • 760 - 769 – WIC Adjustment Detail Records
013	3	Numeric	Record Length Indicator (Default - 200)
Total	16		

1.6 eMAF Reporting Records

The section of the document includes information on each of the reporting records included in an eMAF.

1.6.1 General File Structure Records

Each of the Header and Trailer record types have a Control section and a Reporting sections. Following are the record types:

- File Header Records
- File Trailer Records
- Merchant Account Number (MID)/Batch Header Record 1
- Merchant Account Number (MID)/Batch Header Record 2
- Merchant Account Number (MID)/Batch Header Record 3
- Summary Section Trailer Record
- Summary Section Header Record
- Summary Section Trailer Record

1.6.2 File Header Records

- **Record Type** - 010/020/030/040/050/060
- **Requirements** - Mandatory
- **Record Content** - Each eMAF contains one File Header Record with matching File Trailer Record.

TABLE 1-1 File Header Records

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number: This is always Record 000000001.
010	3	Character	Record Type Identifier: • **010** – Credit File Header Record • **020** – Debit File Header Record • **030** – EBT File Header Record • **040** – Gift Card File Header Record • **050** – POS Check Services File Header Record • **060** – WIC File Header Record
013	3	Character	Record Length = **200**
Reporting Section Information:			

TABLE 1-1 File Header Records

Start	Length (Bytes)	Data Type	Description
016	8	Character	File Title = **MAF FILE**
024	5	Character	File Format/Release Version For example: Current Release: *nn.nn*
029	8	Numeric	File Creation Date - YYYYMMDD
037	6	Numeric	File Creation Time- HHMMSS
043	8	Numeric	Processing Date - YYYYMMDD
051	5	Character	Filler - Space filled
056	20	Character	File Creator - MERCHANT SERVICES (ends with 3 spaces)
076	30	Character	Disclaimer - PROPRIETARY AND CONFIDENTIAL (ends with 2 spaces)
106	6	Character	Chain Code - Alpha-numeric Unique Identifier
112	4	Character	Merchant Acronym **Note:** Appears only for Debit, EBT, POS Check and WIC.
116	4	Character	Principal Group (Future Use)
120	6	Character	ISO Group (Future Use)
126	7	Character	Affiliate Group/ISC Group (Future Use)
133	7	Character	National Group (Future Use)
140	4	Character	Regional Group (Future Use)
144	5	Character	Branch Group (Future Use)
149	10	Character	Super Chain (Future Use)
159	42	Character	Reserved - Blank/Space Filled (Future Use)
Total:	200		

Example: File Header Record

```
000000001010200MAF FILE03.0020151120031634201511 19     MERCHANT SERVICES   PROPRIETARY
AND CONFIDENTIAL  0TST53TEST
```

1.6.3 File Trailer Records

- **Record Type** - 910/920/930/940/950/960
- **Requirements** - Mandatory
- **Record Content** - Each eMAF contains one File Trailer Record matched to a File Header Record.

TABLE 1-2 File Trailer Records

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number: Always the last record in the file.
010	3	Character	Record Type Identifier: • **910** – Credit File Trailer Record • **920** – Debit File Trailer Record • **930** – EBT File Trailer Record • **940** – Gift Card File Trailer Record • **950** – POS Check Services File Trailer Record • **960** – WIC File Trailer Record
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	12	Character	File Position reference - END OF FILE
028	8	Character	Record/File Line Count, including File Trailer Record
036	5	Numeric	Filler - Space filled
041	20	Numeric	File Creator - MERCHANT SERVICES (ends with 3 spaces)
061	30	Numeric	Disclaimer - PROPRIETARY AND CONFIDENTIAL (ends with 2 spaces)
091	110	Character	Reserved - Blank/Space Filled (Future Use)
Total:	200		

Example: File Trailer Record

```
000001936920200END OF FILE 00001936     MERCHANT SERVICES   PROPRIETARY AND
CONFIDENTIAL
```

1.6.4 Merchant Account Number (MID)/Batch Header Record 1

- **Record Type** - 070
- **Requirements** - Mandatory
- **Record Content** - The file includes one records for every Merchant Account Number (MID) in the Merchant Activity File. These records can repeat in different sections of the MAF. For example, a MID Header Record for the same Merchant Account Number could appear in the Authorization Detail Section under payment types Credit, Debit, EBT, Gift Card, POS Check and WIC and under the Reconciliation Detail Section under the same payment types. A MID Header Record is matched to a MID Trailer Record.

TABLE 1-3 Merchant Account Number (MID)/Batch Header Record #1)

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **070** – MID Header Record #1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	2	Character	Batch Settlement Type Valid values are: • **01** - Credit Authorization • **02** - Credit Detail • **03** - Credit Adjustment • **21** - Debit Authorization • **22** - Debit Detail • **23** - Debit Adjustment • **31** - EBT Authorization • **32** - EBT Detail • **33** - EBT Adjustment • **41** - Gift Card Authorization • **42** - Gift Card Detail • **51** - POS Check Authorization • **52** - POS Check Detail • **61** - WIC Authorization • **62** - WIC Detail • **63** - WIC Adjustment
018	16	Character	Merchant Account Number (Settlement MID) - Left justify and blank/space fill. This value must match the MID value in the Merchant Account Number Trailer Record paired with this Header Record. Examples: 5436859900123456 (no trailing spaces) 4445123456789 (followed by 3 trailing spaces)

TABLE 1-3 Merchant Account Number (MID)/Batch Header Record #1)

Start	Length (Bytes)	Data Type	Description
034	16	Numeric	Front End Merchant Account Number (Front End MID) For merchants providing an alternate Front End MID (10 to 16 digits) associated with the Settlement MID, that value populates this field. If the merchant does not provide an alternate account number, space fill this field. Examples: 5436859900123456 (no trailing spaces) 09087654 (followed by 8 trailing spaces)
050	3	Character	Merchant Division Number (000 - 999); Blank/Space filled
053	9	Numeric	Merchant Store Number; Right Justified; 0 filled Example: 000054321
062	25	Character	Merchant Name (MDF Descriptor)
087	3	Character	Merchant Location Country Code
090	6	Numeric	Batch Number File Identifier - Every batch file must have a unique and sequential identifier within the file. The first Batch Record in every MAF file uses 000001 and resets with every file.
096	105	Character	Reserved - Blank/Space Filled (Future Use)
Total:	200		

Example: MID/Batch Header Record 1

```
000000002070200024445000123067                    000000175VANTIV TEST STORE
840000001
```

1.6.5 Merchant Account Number (MID)/Batch Header Record 2

- **Record Type** - 071
- **Requirements** - Optional
- **Record Content** - Merchant Location Information Record

TABLE 1-4 Merchant Account Number (MID)/Batch Header Record #2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number

TABLE 1-4 Merchant Account Number (MID)/Batch Header Record #2

Start	Length (Bytes)	Data Type	Description
010	3	Character	Record Type Identifier: • **071** – MID Header Record #2
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	25	Character	Merchant Name
041	15	Character	Merchant City - Left Justified; Blank/Space filled
056	3	Character	Merchant State - Left Justified; Blank/Space filled
059	9	Character	Merchant Zip Code - Left Justified; Blank/Space filled
068	3	Character	Merchant Country Code - Left Justified; Blank/Space filled
071	3	Character	Time Zone (e.g., EDT, EST, CDT, etc.)
074	17	Character	Basic DDA/Checking Account Number (Numeric) - Left Justified; Blank/Space filled
091	9	Character	Basic ABA /Routing and Transit Number (Numeric) -Left Justified; Blank/Space filled
100	17	Character	Deposit DDA/Checking Account Number (Numeric) - Left Justified; Blank/Space filled (If applicable)
117	9	Character	Deposit ABA /Routing and Transit Number (Numeric) - Left Justified; Blank/Space filled (If applicable)
126	17	Character	Fee DDA/Checking Account Number (Numeric) - Left Justified; Blank/Space filled (If applicable)
143	9	Character	Fee ABA /Routing and Transit Number (Numeric) - Left Justified; Blank/Space filled (If applicable)
152	17	Character	Exception DDA/Checking Account Number (Numeric) - Left Justified; Blank/Space filled (If applicable)
169	9	Character	Exception ABA /Routing and Transit Number (Numeric) - Left Justified; Blank/Space filled (If applicable)
178	23	Character	Reserved - Blank/Space Filled (Future Use)
Total:	200		

Example: MID/Batch Header Record 2

```
000000003071200VANTIV TEST STORE         TULALIP         WA 30326     840PDT
```

1.6.6 Merchant Account Number (MID)/Batch Header Record 3

- **Record Type** - 072
- **Requirements** - Optional
- **Record Content** - Merchant Location Information Record

TABLE 1-5 Merchant Account Number (MID)/Batch Header Record #3

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **072** – MID Header Record #3
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	17	Character	Alternate DDA/Checking Account Number (Numeric) - Left Justified; Blank/Space filled (If applicable)
033	9	Character	Alternate ABA /Routing and Transit Number (Numeric) - Left Justified; Blank/Space filled (If applicable)
042	159	Character	Reserved - Blank/Space Filled (Future Use)
Total:	200		

Example: MID/Batch Header Record 3

```
000000004072200518600580000101 2 000010101
```

1.6.7 Merchant Account Number (MID)/Batch Trailer Record

- **Record Type** - 970
- **Requirements** - Mandatory
- **Record Content** - The eMAF includes one matching MID/Batch Trailer record for each MID/Batch Header record in the file.

TABLE 1-6 Merchant Account Number (MID)/Batch Trailer Record

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number

TABLE 1-6 Merchant Account Number (MID)/Batch Trailer Record

Start	Length (Bytes)	Data Type	Description
010	3	Character	Record Type Identifier: • **970** – MID Trailer Record
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	12	Character	File Position reference - END OF MID (3 trailing spaces)
028	16	Character	Merchant Account Number (Settlement MID) - Left Justified; Blank/Space filled This value must match the MID value in the Merchant Account Number Header Record paired with this Trailer Record. Examples: 5436859900123456 (no trailing spaces) 4445123456789 (followed by 3 trailing spaces)
044	6	Numeric	Batch Number File Identifier - the same unique identifier from the MID Header Record matching this Trailer Record.
050	8	Numeric	Credit/Debit/EBT POS Check/ WIC count includes: • After 100 Records, Approved and Declined Authorizations • After 300 Records, Approved Authorizations Only Gift Card includes: • Purchases, Unloads, Completions, Closes Note: Non-Monetary items not included in count.
058	11	Numeric	Dollar Amt of Monetary Authorizations/Completed Sales/ Other Net Debit Transactions - format = DDDDDDDDDCC
069	8	Numeric	Number of Completed Monetary Returns/ Other Net Credit Transactions Credit/Debit/EBT POS Check/ WIC count include: • After 100 Records, Approved and Declined Authorizations • After 300 Records, Approved Authorizations Only Gift Card includes: • Returns, Reloads and Activations Note: Non-Monetary items not included in count.
077	11	Numeric	Dollar Amt of Completed Monetary Returns/Other Net Credit Transactions - format = DDDDDDDDDCC

TABLE 1-6 Merchant Account Number (MID)/Batch Trailer Record

Start	Length (Bytes)	Data Type	Description
088	8	Numeric	Number of Completed Cash Back Transactions Credit/Debit/POS Check count includes: • After 100 Records, Approved and Declined Authorizations • After 300 Records, Approved Authorizations Only Gift Card count includes: • Cash Back Amount in Purchase For Full Depletion Transactions only (EBT and WIC do not support Cash Back).
096	11	Numeric	Amount of Cash Back in Completed Transactions - format = DDDDDDDDDCC
107	12	Numeric	Net Amount of Batch - format = DDDDDDDDDDCC
119	1	Character	Net Amount Sign where **+** = Net Credit (Paid Money) **—** = Net Debit (Owe Money)
120	9	Numeric	Logical Count of All Transaction Records within Batch Header and Trailer Records
129	72	Character	Reserved - Blank/Space Filled (Future Use)
Total:	200		

Example: MID/Batch Trailer Record

```
000000016970200END OF MID  4445000123067
0000010000000600000016205000000000000000000000000000000000000000000016205+000000012
```

1.6.8 Summary Section Header Record

- **Record Type** - 080
- **Requirements** - Mandatory
- **Record Content** - Each eMAF contains one Summary Header Section Record with matching File Trailer Record, if the file includes summary section information.

TABLE 1-7 Summary Section Header Record

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number

TABLE 1-7 Summary Section Header Record

Start	Length (Bytes)	Data Type	Description
010	3	Character	Record Type Identifier: • **080** – Summary Section Header Record
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	3	Character	Payment Type Indicator - possible values are: • **CRT** - Credit • **DBT** - Debit • **EBT** - Electronic Benefits Transfer (EBT) • **GFT** - Gift Card • **VPS** - POS Check Services • **WIC** - Women, Infants & Children (WIC)
019	182	Character	Reserved - Blank/Space Filled (Future Use)
Total:	200		

Example: Summary Section Header Record

```
000000018080200CRT
```

1.6.9 Summary Section Trailer Record

- **Record Type** - 980
- **Requirements** - Mandatory, if file includes summary section information.
- **Record Content** - Record matched to a Summary Header Record

TABLE 1-8 Summary Section Trailer Record

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **980** – Summary Section Trailer Record
013	3	Character	Record Length = **200**
Reporting Section Information:			

TABLE 1-8 Summary Section Trailer Record

Start	Length (Bytes)	Data Type	Description
016	3	Character	Payment Type Indicator • **CRT** -Credit • **DBT** -Debit • **EBT** -Electronic Benefits Transfer • **GFT** -Gift Card • **VPS** -POS Check Services • **WIC** -Women, Infants & Children
019	9	Character	Logical Record Count in Summary Section, including the Summary Section Header and Trailer Records
028	173	Character	Reserved - Blank/Space Filled (Future Use)
Total:	200		

Example: Summary Section Trailer Record

```
000000020980200CRT000000000000016
```

2

Credit Activity File

This section provides structural information related to various Credit Activity File Records. Each of the following record types discussed here have a Control section and a Reporting section:

- Credit Authorization Detail Transaction Reporting Record 1
- Credit Authorization Detail Transaction Reporting Record 2
- Credit Authorization Detail - eComm\Lowell Platform Customer ID - Record 1
- Credit Authorization Detail - eComm\Lowell Platform Customer ID - Record 2
- Credit Authorization Detail Transaction Reporting Record 4 - Reward Data
- Credit Authorization Detail Transaction Reporting Record 5 Digital Wallet
- Credit Authorization Detail Transaction Reporting Record 6 Merchant FraudSight
- Credit Authorization Detail Transaction Reporting Record 7 Mobile Payment (Tap to Pay)
- Credit Authorization Detail Transaction Record 8
- Credit Reconciliation Detail Transaction Record 1
- Credit Reconciliation Detail Transaction Record 2
- Credit Reconciliation Detail Transaction Record 3 - DCC/MCP Information
- Credit Reconciliation Detail Transaction Record 4 – Risk Holds and Releases
- Credit Reconciliation Detail Transaction Record 7 – Customer Discretionary Data
- Credit Reconciliation Detail - eComm\Lowell Platform Customer ID Detail - Record 1
- Credit Reconciliation Detail - eComm\Lowell Platform Customer ID Detail - Record 2
- Credit Reconciliation Detail - Reward Data - Record 1
- Credit Reconciliation Detail Transaction Record 5 Digital Wallet
- Credit Reconciliation Detail Transaction Record 12 Merchant FraudSight
- Credit Reconciliation Detail Transaction Record 13 - Mobile Payment (Tap to Pay)
- Credit Reconciliation Detail Transaction Record 14 - Airline Information
- Credit Reconciliation Detail Transaction Record 15 - Fee Data
- Credit Reconciliation Summary Level Record 1
- Credit Reconciliation Summary Level Record 2
- Credit Reconciliation Summary Level Record 3

- Credit Reconciliation Summary Level Record 4
- Credit Reconciliation Summary Level Record 5 - Reward Data
- Credit Adjustment/Reversal Detail Level Record 1
- Credit Reclass Record 1

2.1 Credit Authorization Detail Transaction Reporting Record 1

- **Record Type** - 100
- **Requirements** - Mandatory if receiving Credit Card Authorization Detail Transaction Reporting in the Activity File.
- **Record Content** - This record is the Base Transaction Detail reporting record format for Authorization Detail Reporting and uses a common Authorization Detail Transaction Reporting format.

TABLE 2-1 Credit Authorization Detail Transaction Reporting Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **100** – Credit Authorization Detail Transaction Reporting Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
Start	**Length (Bytes)**	**Data Type**	**Description**
016	8	Numeric	Transaction Date Use an MMDDCCYY format.
024	6	Numeric	Transaction Time Use a HHMMSS format.
030	3	Character	Transaction Type Code Refer to Table A-4 for possible values. Left justify and blank/space fill the value.
033	19	Character	Card/Account Number Example: 4567890123456789 (with 3 trailing spaces) Left justify and blank/space fill the value.
052	4	Numeric	Expiration Date Use an MMYY format. Example: 1221 (December 2021)
056	10	Character	Reserved (Future Use) Blank/space fill the value.

TABLE 2-1 Credit Authorization Detail Transaction Reporting Record 1

Start	Length (Bytes)	Data Type	Description
066	11	Numeric	Authorized Amount Use a DDDDDDDDDCC format.
077	11	Numeric	Old Authorized Amount Use a DDDDDDDDDCC format.
088	11	Numeric	Cash Back Amount Use a DDDDDDDDDCC format.
099	2	Character	Authorization request Response Code See Table A-3 for possible values.
101	6	Character	Authorization Code Left justify and blank/space fill the value. Example: 73994M
107	3	Character	POS Entry Mode See Table A-11 for possible values. Left justify and blank/space fill the value.
110	4	Character	MCC/SIC Code
114	4	Character	Card Type/Network Id See Table A-14 for possible values.
118	4	Character	Call Type See Table A-16 for possible values.
122	2	Character	Numeric Response Code See Table A-33 for possible values.
124	35	Character	Payment account reference number
159	2	Character	Transaction Integrity Classification (TIC) Indicator
161	40	Character	Reserved for future use. Blank/space fill the value.
Total:	200		

2.2 Credit Authorization Detail Transaction Reporting Record 2

- **Record Type** - 101
- **Requirements** - This record is optional. A Credit Authorization Detail Transaction Reporting Record 1 must exist in the report to receive this record.
- **Record Content** - This record contains additional transactional information, such as AVS Response Codes, CAT Indicators, and other items.

TABLE 2-2 Credit Authorization Detail Transaction Reporting Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **101** – Credit Authorization Detail Transaction Reporting Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	Authorization Source Refer To Table Table A-1 for possible values.
017	3	Character	POS Condition Code Refer to Table A-2 for possible values. Left justify and blank/space fill the value.
020	2	Character	CAT Indicator Refer to Table A-10 for possible values. Left justify and blank/space fill the value.
022	2	Character	AVS Response Code Refer to Table A-5 for possible values. Left justify and blank/space fill the value.
024	1	Character	CVV2 Presence Code Indicator Refer to Table A-6 for possible values.
025	2	Character	CVV2 Response Code Indicator Refer to Table A-7 for possible values. Left justify and blank/space fill the value.
027	1	Character	Mail/Phone Indicator Refer to Table A-8 for possible values. Left justify and blank/space fill the value.
028	4	Character	Register Number (Not Currently Available - Future Use)

TABLE 2-2 Credit Authorization Detail Transaction Reporting Record 2

Start	Length (Bytes)	Data Type	Description
032	9	Numeric	Use this for one of the following: • Salesperson/Employee Number/Clerk ID Left justify and blank/space fill the value. • Merchant Supplied Data This is not available on all front ends. The current maximum is 6 bytes.
041	3	Numeric	Currency Code Refer to Table A-15 for possible values.
044	3	Numeric	Country Code Refer to Table A-15 for possible values.
047	2	Character	Authorization Characteristics Indicator (ACI) Refer to Table A-9 for possible values. Left justify and blank/space fill the value.
Network Response Fields by Network: Visa Transactions			
049	15	Character	Visa - Transaction Id
064	4	Character	Visa - Validation Code
068	2	Character	Visa - Authorization Response Code
Network Response Fields by Network: MasterCard Transactions			
049	9	Character	MasterCard - Banknet Reference Number
058	4	Character	MasterCard - Banknet Settlement Date
062	8	Character	MasterCard - Reserved - Blank/Space Filled
Network Response Fields by Network: Other Transactions			
049	21	Character	Blank/space fill the value.
Reporting Section Information: (Cont.)			
070	8	Numeric	Business Date Use an MMDDCCYY format.
078	12	Character	Retrieval Reference Number **Note:** Valid for American Express, Discover, Mastercard, and Visa transactions.
090	1	Character	CAVV Response Blank/space fill the value.
091	1	Character	Void Indicator Blank/space fill the value.

TABLE 2-2 Credit Authorization Detail Transaction Reporting Record 2

Start	Length (Bytes)	Data Type	Description
092	3	Character	Origin Type Refer to Table A-26 for possible values. Blank/space fill the value.
095	2	Character	Visa Card Level Results/Visa Product Code Refer to Table A-31 for possible values.
097	1	Character	RTC Settlement Type
098	19	Character	Token
117	6	Character	Token Id
123	1	Character	EMV Transaction Flag Set the value to **Y** if this is an EMV Chip Card transaction.
124	1	Character	Card EMV Capability Flag Set to **Y** if card was EMV chip card capable).
125	1	Character	Terminal EMV Capability Flag Set the value to **Y** if the terminal was EMV chip card capable.
126	1	Character	EMV Offline Transaction Flag Set the value to **Y** if the authorization used the chip.
127	4	Character	Token Expiration Date Use a YYMM format.
131	4	Character	Last Four of PAN
135	2	Character	Token Assurance Level
137	11	Character	Token Requester Id
148	1	Character	Network Token Present Indicator
149	52	Character	Reserved (Future Use) Blank/space fill the value.
Total:	200		

2.3 Credit Authorization Detail - eComm\Lowell Platform Customer ID - Record 1

- **Record Type** - 102
- **Requirements** - This is an optional detail reporting record. To receive this record, you must also receive Credit Authorization Detail Transaction Reporting Record 1 (record 100).
- **Record Content** - This record is the Base Transaction Detail reporting record format for Authorization Detail Reporting on the eComm\Lowell platform and uses a common Authorization Detail Transaction Reporting format.

TABLE 2-3 Credit Authorization Detail - eComm\Lowell Platform Customer ID - Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **102** – Credit Authorization Detail - ECOMM\Lowell Platform - Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	25	Character	Correlation ID
041	25	Character	ECOM Affiliate
066	36	Character	ECOM Authorization Identifier
102	25	Character	ECOM Customer Identifier
127	50	Character	ECOM Report Group
177	24	Character	Filler

2.4 Credit Authorization Detail - eComm\Lowell Platform Customer ID - Record 2

- **Record Type** - 103
- **Requirements** - This is an optional detail reporting record. To receive this record, you must also receive Credit Authorization Detail Transaction Reporting Record 1 (record 100).
- **Record Content** -This record contains additional transactional information that complements Credit Authorization Detail Transaction Reporting Record 1 (record 100).

TABLE 2-4 Credit Authorization Detail - eComm\Lowell Platform Customer ID - Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **103** – Credit Authorization Detail - ECOMM\Lowell Platform - Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	25	Character	ECOM Campaign
041	25	Character	ECOM Merchant Grouping Identifier
066	25	Character	ECOM Merchant Order Identifier
091	110	Character	Filler

2.5 Credit Authorization Detail Transaction Reporting Record 4 - Reward Data

- **Record Type** - 104
- **Requirements** - This is an optional detail reporting record. To receive this record, you must also receive Credit Authorization Detail Transaction Reporting Record 1.
- Record Content - This record contains transactional reward information.

TABLE 2-5 Credit Authorization Detail Transaction Reporting Record 4 - Reward Data

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **104** – Credit Authorization Detail Transaction Reporting Record 4
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	The terminal allows rewards/loyalty.
017	1	Character	The BIN is eligible for rewards/royalty.
018	1	Character	The card is eligible for rewards/loyalty.
019	7	Numeric	The reward/loyalty amount
026	175	Filler	
Total:	200		

2.6 Credit Authorization Detail Transaction Reporting Record 5 Digital Wallet

- **Record Type** - 105
- **Requirements** - This is optional if you are receiving Credit Card Authorization Detail Transaction Reporting in the Activity File.
- **Record Content** - This record includes Amazon Pay Charge ID.

TABLE 2-6 Credit Authorization Detail Transaction Reporting Record 5 Digital Wallet

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **105** – Credit Authorization Detail Transaction Reporting Record 5
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	27	Character	Amazon Pay Charge ID
043	158	Character	Reserved for future use. Blank/space fill the value.
Total:	200		

2.7 Credit Authorization Detail Transaction Reporting Record 6 Merchant FraudSight

- **Record Type** - 106
- **Requirements** - This is optional if you are receiving Credit Card Authorization Detail Transaction Reporting in the Activity File.
- **Record Content** - This record includes Merchant FraudSight Data.

TABLE 2-7 Credit Authorization Detail Transaction Reporting Record 6 Merchant FraudSight

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **106** – Credit Authorization Detail Transaction Reporting Record 6
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	6	Character	FraudSight Score
022	30	Character	Rule(s) that triggered for the auth
052	1	Character	Fraud Response Code
053	1	Character	Results from FraudSight Rules
054	4	Character	Fraud Response Time
058	143	Character	Reserved for future use. Blank/space fill the value.
Total:	200		

2.8 Credit Authorization Detail Transaction Reporting Record 7 Mobile Payment (Tap to Pay)

- **Record Type** - 107
- **Requirements** - This is mandatory if you are receiving Mobile payment transactions such as Apple Tap to Pay.
- **Record Content** - This record includes SoftPOS Device Type and SoftPOS Terminal ID.

TABLE 2-8 Credit Authorization Detail Transaction Record 7 Mobile Payments

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **107** – Authorization Detail Record 7 - Mobile Payment
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	SoftPOS Mobile Device Type
017	32	Character	SoftPOS Mobile Terminal ID
049	152	Character	Reserved for future use. Blank/space fill the value.
Total:	200		

2.9 Credit Authorization Detail Transaction Record 8

- **Record Type** - 108
- **Requirements** - This is optional if you receive Credit Card Authorization Detail Transaction Reporting in the Activity File
- **Record Content** - This record contains customer discretionary data fields from the authorizations.

TABLE 2-9 Credit Authorization Detail Transaction Reporting Record 8

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **108** – Credit Authorization - Record 8
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	35	Character	Customer Discretionary Data Field 1
051	20	Character	Customer Discretionary Data Field 2
071	20	Character	Customer Discretionary Data Field 3
91	110	Character	Reserved for future use. Blank/space fill the value.
Total:	200		

2.10 Credit Reconciliation Detail Transaction Record 1

- **Record Type** - 300
- **Requirements** - This record is mandatory if you receive Credit Card Reconciliation Detail Reporting in the MAF file.
- **Record Content** - This record is the Base Transaction Detail reporting record format, which is a common Reconciliation Detail Transaction Reporting Record, available for all Reconciliation Detail Payment Types supported in the eMAF.

TABLE 2-10 Credit Reconciliation Detail Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **300** – Credit Reconciliation Detail Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	8	Numeric	Transaction Date Use an MMDDCCYY format.
024	4	Numeric	Transaction Time Use a HHMM format.
028	9	Numeric	Transaction Sequence Number Eligible Values are **000000000** through **999999999**. Left justify and space fill the value.
037	3	Character	Transaction Type Code Refer to Table A-4 for possible values. Left justify and blank/space fill the value.
040	2	Character	Reserved (Future Use) Blank/space fill the value.
042	6	Character	Authorization Code Example: 73994M Left justify and blank/space fill the value.
048	3	Character	POS Entry Mode Refer to Table A-11 for possible values. Left justify and blank/space fill the value.

TABLE 2-10 Credit Reconciliation Detail Record 1

Start	Length (Bytes)	Data Type	Description
051	19	Character	Card/Account Number Example: 4567890123456789 (with 3 trailing spaces) Left justify and blank/space fill the value.
070	4	Numeric	Expiration Date Use an MMYY format. Example: 1221 (December 2021)
074	11	Numeric	Transaction Amount Use a DDDDDDDDDCC format. Right justify and zero fill the value.
085	11	Numeric	Old Authorized Amount Use a DDDDDDDDDCC format.
096	11	Numeric	Cash Back Amount Use a DDDDDDDDDCC format.
107	4	Character	MCC/SIC Code
111	4	Character	Card Type/Network Id Refer to Table A-14 for possible values.
115	3	Character	Card Product Type **Note**: This is only valid for Visa, MasterCard and Gift Card transactions. Refer to Table A-30 for possible values. Left justify and blank/space fill the value.
118	6	Character	Worldpay Internal Use Only
124	11	Character	Draft Locator Number/Merchant Reference Number This is customer-supplied data for data matching.
135	6	Character	Batch Number (Client batch number if supplied) Left justify and blank/space fill the value.
141	11	Numeric	Convenience Fee Amount Use a DDDDDDDDDCC format.
152	24	Character	Network Reference Number
176	8	Character	Terminal Number
184	2	Character	Transaction Integrity Classification (TIC) Indicator

TABLE 2-10 Credit Reconciliation Detail Record 1

Start	Length (Bytes)	Data Type	Description
186	3	Character	Terminal Identifier (TID)
189	8	Character	Worldpay Internal Use Only
197	1	Character	PIN Optimization Flag The valid value is: Y – Transaction converted from debit to credit
198	3	Character	Reserved (Future Use) Blank/space fill the value.
Total:	200		

2.11 Credit Reconciliation Detail Transaction Record 2

- **Record Type** - 301
- **Requirements** - This is an optional record. The Credit Reconciliation Detail Transaction Record 1 (Record Type 300) must exist in the report in order to receive this record.
- **Record Content** - This record contains additional reconciliation details that complement Record Type 300.

TABLE 2-11 Credit Reconciliation Detail Transaction Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **301** – Credit Reconciliation Detail Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	Authorization Source Refer to Table A-1 for possible values.
017	1	Character	Mail/Phone Indicator Refer to Table A-8 for possible values. Left justify and blank/space fill the value.
018	2	Character	CAT Indicator Refer to Table A-10 for possible values. Left justify and blank/space fill the value.
020	2	Character	AVS Response Code Refer to Table A-5 for possible values. Left justify and blank/space fill the value.
022	1	Character	CVV2 Response Code Indicator Refer to Table A-7 for possible values. Left justify and blank/space fill the value.
023	4	Character	Registration Number (if available)
027	9	Character	Terminal Number (if available)
036	9	Numeric	Use this for one of the following: • Salesperson/Employee Number/Clerk ID Left justify and blank/space fill the value. • Merchant Supplied Data

TABLE 2-11 Credit Reconciliation Detail Transaction Record 2

Start	Length (Bytes)	Data Type	Description
045	3	Numeric	Currency Code Refer to Table A-15 for possible values
048	2	Numeric	Authorization Characteristics Indicator (ACI) Refer to Table A-9 for possible values. Left justify and blank/space fill the value.
050	2	Character	Original Interchange Indicator Refer to Table A-12 for possible values.
052	9	Numeric	Interchange Code Refer to Table A-28 for possible values.
061	14	Numeric	Interchange (Reimbursement Fee) Amount Use a DDDDDCCCCCCCCC format.
075	1	Character	Interchange (Reimbursement Fee) Amount Sign Valid values are **+** or **-**.
076	3	Character	Surcharge Reason/Interchange Adjustment Reason Code Refer to Table A-13 for possible values
079	8	Numeric	Surcharge/Interchange Adjustment Amount Use a DDDDDDCC format.
087	1	Character	Surcharge/Interchange Adjustment Sign Valid values are **+** or **-**.
Network Response Fields by Network: Visa Transactions			
088	15	Character	Visa - Transaction Id
103	4	Character	Visa - Validation Code
107	2	Character	Visa - Authorization Response Code
Network Response Fields by Network: MasterCard Transactions			
088	9	Character	MasterCard - Banknet Reference Number
097	4	Character	MasterCard - Banknet Settlement Date
101	8	Character	MasterCard - Reserved Blank/space fill the value.
Network Response Fields by Network: Other Transactions			
109	2	Numeric	Visa Card Level Results/Visa Product Code Refer to Table A-31 for possible values.
111	1	Character	RTC Settlement Type

TABLE 2-11 Credit Reconciliation Detail Transaction Record 2

Start	Length (Bytes)	Data Type	Description
112	19	Character	Token
131	6	Character	Token Id
137	1	Character	EMV Transaction Indicator
138	4	Character	Token Expiration Date Use a YYMM format.
142	4	Character	Last Four of PAN
146	2	Character	Token Assurance Level
148	11	Character	Token Requester Id
159	35	Character	Payment account reference number
194	1	Character	Network Token Present Indicator
195	6	Character	Reserved for future use Blank or space fill.
Total:	200		

2.12 Credit Reconciliation Detail Transaction Record 3 - DCC/MCP Information

- **Record Type** - 302
- **Requirements** - This record is optional if you receive Reconciliation Detail Reporting Records in the eMAF file.
- **Record Content** - This record provides DCC information to the merchant.

TABLE 2-12 Credit Reconciliation Detail Transaction Record 3 - Dynamic Currency Conversion

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **302** – Credit Reconciliation Detail Record 3 - DCC
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	12	Numeric	Transaction Amount Use a DDDDDDDDDDCC format. Right justify and zero fill the value.
028	3	Numeric	Currency Code of the transaction amount Refer to Table A-15 for possible values.
031	12	Numeric	Cardholder Billing Amount - Foreign Currency The value contains the equivalent transaction amount in the currency represented by the Cardholder Billing Currency Code. The location of the decimal point is implied based upon the currency code. Right justify and zero fill the value.
043	8	Numeric	Conversion Rate, Cardholder Billing Amount (Currency Conversion Rate Factor) The leftmost position is the decimal indicator, denoting the number of positions the decimal point moves from the right to the left to accurately reflect the currency. The leftmost digit must be between 0 and 7.
051	3	Numeric	Authorization Currency Code (Cardholder Billing -Currency Code) This value identifies the foreign currency of the Cardholder Billing Amount. Do not use Code 840 (US dollars).
054	1	Character	DCC/MCP Indicator

TABLE 2-12 Credit Reconciliation Detail Transaction Record 3 - Dynamic Currency Conversion

Start	Length (Bytes)	Data Type	Description
055	11	Numeric	Tip/Gratuity Use a DDDDDDDDDCC format.
066	135	Character	Reserved - Blank/space fill the value (Future Use).
Total:	200		

2.13 Credit Reconciliation Detail Transaction Record 4 – Risk Holds and Releases

- **Record Type** - 303
- **Requirements** - This record is optional if you receive Reconciliation Records in Activity File.
- **Record Content** - It includes one record for each individual Hold and/or each individual Release for any MID that incurs a Hold or Release.

TABLE 2-13 Credit Reconciliation Detail Transaction Record 4 - Holds and Releases

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **303** – Credit Reconciliation Detail Record 4 - Holds and Releases
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	4	Numeric	Transaction Date Use an MMDD format.
020	4	Numeric	Reserved (Future Use) Blank/space fill this value.
024	8	Numeric	Action Date Use an MMDDCCYY format.
032	19	Character	Card/Account Number Example: 4567890123456789 (with 3 trailing spaces) Left justify and blank/space fill this value.
051	11	Numeric	Transaction Amount Use a DDDDDDDDDCC format. Right justify and zero fill the value.
062	2	Character	Action Type Eligible values include but are not limited to: • **H** - Hold • **R** - Release Left justify and blank/space fill the value.
064	19	Character	Token

TABLE 2-13 Credit Reconciliation Detail Transaction Record 4 - Holds and Releases

Start	Length (Bytes)	Data Type	Description
083	6	Character	Token Id
089	112	Character	Reserved (Future Use) Blank/space fill the value.
Total:	200		

2.14 Credit Reconciliation Detail Transaction Record 7 – Customer Discretionary Data

- **Record Type** - 306
- **Requirements** - Worldpay requires this record if you receive Reconciliation Records in the Activity File and they are turned on for Discretionary Data.
- **Record Content** - This record contains discretionary customer information.

TABLE 2-14 Credit Reconciliation Detail Transaction Record - Customer Discretionary Data 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **306** – Customer Discretionary Data Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	35	Character	Customer Discretionary Field 1
051	20	Character	Customer Discretionary Field 2
071	20	Character	Customer Discretionary Field 3
091	11	Numeric	Expanded Batch Number
102	15	Character	POS Terminal ID
117	84	Character	Reserved (Future Use) Blank/space fill this value.
Total:	200		

2.15 Credit Reconciliation Detail - eComm\Lowell Platform Customer ID Detail - Record 1

- **Record Type** - 307
- **Requirements** - Worldpay requires this record if you receive Reconciliation Records in the Activity File and they are turned on for the eComm/Lowell record.
- **Record Content** - This record is the Base Transaction Detail reporting record format, which is a common Reconciliation Detail Transaction Reporting Record, for the eComm/Lowell platform. It is available for all Reconciliation Detail Payment Types supported in the eMAF.

TABLE 2-15 Credit Reconciliation Detail - eComm\Lowell Platform Customer ID Detail - Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **307** – Credit Reconciliation Detail - ECOMM\Lowell Platform - Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	25	Character	Correlation ID
041	25	Character	ECOM Affiliate
066	36	Character	ECOM Authorization Identifier
102	25	Character	ECOM Customer Identifier
127	50	Character	ECOM Report Group
177	24	Character	Filler
Total:	200		

2.16 Credit Reconciliation Detail - eComm\Lowell Platform Customer ID Detail - Record 2

- **Record Type** - 308
- **Requirements** - This is a required record if you receive Reconciliation Records in the Activity File and they are turned on for the eComm\Lowell record.
- **Record Content** - This record contains additional reconciliation details that complement Credit Authorization Detail - eComm\Lowell Platform Customer ID - Record 1 (Record 307).

TABLE 2-16 Credit Reconciliation Detail - eComm\Lowell Platform Customer ID Detail - Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **308** – Credit Reconciliation Detail - ECOMM\Lowell Platform - Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	25	Character	ECOM Campaign
041	25	Character	ECOM Merchant Grouping Identifier
066	25	Character	ECOM Merchant Order Identifier
091	110	Character	Filler
Total:	200		

2.17 Credit Reconciliation Detail - Reward Data - Record 1

- **Record Type** - 309
- **Requirements** - This is a required record if you receive Reconciliation Records in the activity file and they are turned on for the reward data.
- **Record Content** - This record contains transactional reward information.

TABLE 2-17 Credit Reconciliation Detail - Reward Data - Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **309** – Credit Reconciliation Detail - Reward Data - Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	The terminal allows rewards/loyalty.
017	1	Character	The BIN is eligible for rewards/loyalty.
018	1	Character	The card is eligible for rewards/loyalty.
019	7	Numeric	Reward/loyalty amount
026	175	Filler	
Total:	200		

2.18 Credit Reconciliation Detail Transaction Record 5 Digital Wallet

- **Record Type** - 310
- **Requirements** - This is optional if you are receiving Credit Card Reconciliation Records in the Activity File.
- **Record Content** - This record includes Amazon Pay Charge ID.

TABLE 2-18 Credit Reconciliation Detail Transaction Record 5 Digital Wallet

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **310** – Reconciliation Detail Record 5 – Digital Wallet
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	27	Character	Amazon Pay Charge ID
043	158	Character	Reserved for future use. Blank/space fill the value.
Total:	200		

2.19 Credit Reconciliation Detail Transaction Record 12 Merchant FraudSight

- **Record Type** - 311
- **Requirements** - This is optional if you are receiving Credit Card Reconciliation Records in the Activity File.
- **Record Content** - This record includes Merchant FraudSight Data.

TABLE 2-19 Credit Reconciliation Detail Transaction Record 12 Merchant FraudSight

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **311** – Reconciliation Detail Record 12 – Merchant FraudSight
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	6	Character	FraudSight Score
022	30	Character	Rule(s) that triggered for the auth
052	1	Character	Fraud Response Code
053	1	Character	Results from FraudSight Rules
054	4	Character	Fraud Response Time
058	143	Character	Reserved for future use. Blank/space fill the value.
Total:	200		

2.20 Credit Reconciliation Detail Transaction Record 13 - Mobile Payment (Tap to Pay)

- **Record Type** - 312
- **Requirements** - This is optional if you receive Credit Card Reconciliation Records in the Activity File.
- **Record Content** - This record includes SoftPOS Device Type and SoftPOS Terminal ID.

TABLE 2-20 Credit Reconciliation Detail Transaction Record 13 Mobile Payments

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **312** – Reconciliation Detail Record 13 - Mobile Payment
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	SoftPOS Mobile Device Type
017	32	Character	SoftPOS Mobile Terminal ID
049	152	Character	Reserved for future use. Blank/space fill the value.
Total:	200		

2.21 Credit Reconciliation Detail Transaction Record 14 - Airline Information

- **Record Type** - 313
- **Requirements** - This is optional. Worldpay does not include it unless you receive Credit Reconciliation Detail Transaction Record 1 (record 300).
- **Record Content** - This record contains additional transaction information for Airline transactions.

TABLE 2-21 Credit Reconciliation Detail Transaction Record 14

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **313** – Credit Reconciliation Detail Record 14
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	25	Character	Airline Ticket Number
041	14	Character	Airline Invoice Number
055	6	Character	Departure Date MMDDYY
061	140	Character	Reserved for future use. Blank/space fill the value.
Total:	200		

2.22 Credit Reconciliation Detail Transaction Record 15 - Fee Data

- **Record Type** - 314
- **Requirements** - This is optional. Worldpay does not include it unless you receive Credit Reconciliation Records in the Activity file.
- **Record Content** - This record contains fee information.

TABLE 2-22 Credit Reconciliation Detail Transaction Record 15

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **314** – Credit Reconciliation Detail Record 15
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	7	Character	Merchant Surcharge Amount
023	1	Character	Merchant Surcharge Amount sign
024	177	Character	Reserved for future use. Blank/space fill the value.
Total:	200		

2.23 Credit Reconciliation Summary Level Record 1

- **Record Type** - 500
- **Requirements** - Worldpay requires this record if receive Reconciliation Records in the Activity File.
- **Record Content** - This record contains one record for each reconciliation level and file type.

> **NOTE:** Chargebacks, fees, an other adjustments appear only at the Total Record (T) level.

TABLE 2-23 Credit Reconciliation Summary Level Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **500** – Credit Reconciliation Summary Level Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	Reconciliation Record Level. Possible values are: • **M** = MID Level Reconciliation Record • **D** = Division Level Reconciliation Record • **C** = Chain Level Reconciliation Record
017	4	Character	Use this for one of the following: • Submission Date Field This is either the date Worldpay receives the file, for files such as an EMD file, or the date Worldpay processed the file, for files such as a VTL file. Use an MMDD format. • Summary Totals Indicator Make the value **TOTL** for totals record.
021	1	Character	Totals Record Indicator Use **T** for Totals Record for Reconciliation Record Level. **Note**: Since more than one file type can be present for a given reconciliation record level (for example, a VTL or an EMD file can support a MID), Worldpay generates a record summing all activity for all file sources. For this type of file, expect a value of **T** in this field. A space (" ") means All Other Records.

TABLE 2-23 Credit Reconciliation Summary Level Record 1

Start	Length (Bytes)	Data Type	Description
022	4	Character	File Submission Time The value reflects either the time Worldpay received the EMD file or the time Worldpay processed the VTL file. Use an HHMM format. **Note:** If the Submission Date Field contains **TOTL**, this field is blank.
026	4	Character	File Date (Business Date/Processing Date set in EMD File) Use an MMDD format. **Note:** Field is Blank if Totals Record Indicator value is T.
030	3	Character	File Type or Summary Indicator Field File sources include, but are not limited to, the following: • **ADJ** - Adjustment • **ALL** - if Totals Record Indicator value is T • **EMD** - EMD Settlement File • **POS** - Host Data Capture • **RSK** - Risk • **VTL** - Vital Processing File • **VTT** - Virtual Terminal • **WNT** - Warehouse New Trans (Total dollar amount of transaction sent to the warehouse for future re-auth.)
033	3	Character	Division Code This field is blank for Chain Code Level Records or if no Division defined.
036	9	Character	Store Number This field is blank for Chain Code and Division Code records.
045	16	Character	Merchant Account Number; Left Justified, Space Filled This field is blank for Chain Code and Division Code records.
061	12	Numeric	Net Submitted Sales Amount Use a DDDDDDDDDDCC format.
073	1	Character	Net Submitted Sales Amount Sign Use one of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
074	12	Numeric	Rejected Amount Use a DDDDDDDDDDCC format.

TABLE 2-23 Credit Reconciliation Summary Level Record 1

Start	Length (Bytes)	Data Type	Description
086	1	Character	Rejected Amount Sign Use one of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money) • **E** - Potential Error; check file
087	12	Numeric	Net Settled Sales Amount Use a DDDDDDDDDDCC format. **Note:** This includes Visa, MC, 5/3 Settled Discover, Discover Acquired, BML, and Voyager.
099	1	Character	Net Settled Sales Amount Sign Use one of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
100	12	Numeric	Net Non-Settled Sales Amount Use a DDDDDDDDDDCC format. **Note:** This Includes Visa, MC, 5/3 Settled Discover, Discover Acquired, BML, and Voyager.
112	1	Character	Net Non-Settled Sales Amount Sign Use one of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
113	12	Numeric	Interchange Fees Amount Use a DDDDDDDDDDCC format.
125	1	Character	Interchange Fees Amount Sign Use one of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
126	12	Numeric	Chargeback Amount Use the DDDDDDDDDDCC format.
138	1	Character	Chargeback Amount Sign Use one of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)

TABLE 2-23 Credit Reconciliation Summary Level Record 1

Start	Length (Bytes)	Data Type	Description
139	12	Numeric	Other Adjustments (to Deposit) Amount Use a DDDDDDDDDDCC format.
151	1	Character	Other Adjustments (to Deposit) Amount Sign Use one of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money) **Note:** This does not include Holds/Release information. See Credit Reconciliation Summary Level Record 2 (Record 501).
152	12	Numeric	Net Deposit Amount (before Holds and Releases) Format = DDDDDDDDDDCC
164	1	Character	Net Deposit Amount (before Holds and Releases) Sign - One of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
165	12	Numeric	Convenience Fee Amount Format = DDDDDDDDDDCC
177	1	Character	Convenience Fee Amount Sign - One of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
178	12	Numeric	Daily Bill Fee Format = DDDDDDDDDDCC
190	1	Character	Daily Bill Fee Amount Sign - One of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
191	10	Character	Reserved - Blank/Space Filled (Future Use)
Total:	200		

2.24 Credit Reconciliation Summary Level Record 2

- **Record Type** - 501
- **Requirements** - This is an option record if you receive Credit Reconciliation Summary Reporting in the Activity File. You must receive Credit Reconciliation Summary Level Record 1 (record 500) to receive this record.
- **Record Content** - This record provides R/T and DDA information to the client.

TABLE 2-24 Credit Reconciliation Summary Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **501** – Credit Reconciliation Summary Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	17	Character	Basic DDA /Checking Account Number Left justify and blank/space fill the value.
033	9	Character	Basic ABA /Routing and Transit Number Left justify and blank/space fill the value.
042	17	Character	Deposit DDA /Checking Account Number (if applicable) Left justify and blank/space fill the value.
059	9	Character	Deposit ABA /Routing and Transit Number (if applicable) Left justify and blank/space fill the value.
068	17	Character	Fee DDA /Checking Account Number (if applicable) Left justify and blank/space fill the value.
085	9	Character	Fee ABA /Routing and Transit Number (if applicable) Left justify and blank/space fill the value.
094	17	Character	Exception DDA /Checking Account Number (if applicable) Left justify and blank/space fill the value.
111	9	Character	Exception ABA /Routing and Transit Number (if applicable) Left justify and blank/space fill the value.
120	17	Character	Alternate DDA /Checking Account Number (if applicable) Left justify and blank/space fill the value.

TABLE 2-24 Credit Reconciliation Summary Record 2

Start	Length (Bytes)	Data Type	Description
137	9	Character	Alternate ABA /Routing and Transit Number (if applicable) Left justify and blank/space fill the value.
146	55	Character	Reserved (Future Use) Blank/space fill the value.
Total:	200		

2.25 Credit Reconciliation Summary Level Record 3

- **Record Type** - 502
- **Requirements** - This record is optional, but it is present if you receive Reconciliation Records in the Activity File and have deposit hold/release activity.
- **Record Content** - This record contains information about deposit hold and release activity.

TABLE 2-25 Credit Reconciliation Summary Level Record 3

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **502** – Credit Reconciliation Summary Record 3
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	Reconciliation Record Level. Possible values are: • **M** = MID Level Reconciliation Record • **D** = Division Level Reconciliation Record • **C** = Chain Level Reconciliation Record
017	3	Character	Division Code This field is blank for Chain Code Level Records or if no Division defined.
020	9	Character	Store Number This field is blank for Chain Code and Division Code records.
029	16	Character	Merchant Account Number This field is blank for Chain Code and Division Code records. Left justify and space fill the value.
045	11	Numeric	Deposit Hold Amount Use a DDDDDDDDDCC format.
056	1	Character	Deposit Hold Amount Sign Use one of the following: • **+** = Net Credit (money released to merchant) • **-** = Net Debit (money withheld from merchant)

TABLE 2-25 Credit Reconciliation Summary Level Record 3

Start	Length (Bytes)	Data Type	Description
057	11	Numeric	Deposit Release Amount Use a DDDDDDDDDCC format.
068	1	Character	Deposit Release Amount Sign Use one of the following: • **+** = Net Credit (money released to merchant) • **-** = Net Debit (money withheld from merchant)
069	11	Numeric	Net Deposit Hold/Release Amount Format = DDDDDDDDDCC
080	1	Character	Net Deposit Hold/Release Amount Sign - One of the following: • **+** = Net Credit (money released to merchant) • **-** = Net Debit (money withheld from merchant)
081	11	Numeric	Net Deposit Amount after Deposit Holds/Releases Format = DDDDDDDDDCC
092	1	Character	Net Deposit Amount after Deposit Holds/Releases Sign - One of the following: • **+** = Net Credit (money released to merchant) • **-** = Net Debit (money withheld from merchant)
093	108	Character	Reserved (Future Use) Blank/space fill the value.
Total:	200		

2.26 Credit Reconciliation Summary Level Record 4

- **Record Type** - 503
- **Requirements** - This record is Optional, but it is present if you receive Reconciliation Records in the Activity File. The record repeats for each card network with activity and always follows the associated Credit Reconciliation Summary Level Record 1 (record 500) with a Total Record indicator set to T.
- **Record Content** - This record contains information about Net Sales, Network Fees and other information by the network.

TABLE 2-26 Credit Reconciliation Summary Level Record 4

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **503** – Credit Reconciliation Summary Record 4
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	Reconciliation Record Level. Possible values are: • **M** = MID Level Reconciliation Record • **D** = Division Level Reconciliation Record • **C** = Chain Level Reconciliation Record
017	3	Character	Division Code This field is blank for Chain Code Level Records or if there is no defined Division.
020	9	Character	Store Number This field is blank for Chain Code and Division Code records.
029	16	Character	Merchant Account Number This field is Blank for Chain Code and Division Code records. Left justify and space fill this value.
045	4	Character	Card Type/Network ID. Refer to Table A-14 for possible values.
049	12	Numeric	Net Sales Amount Use a DDDDDDDDDDCC format.

TABLE 2-26 Credit Reconciliation Summary Level Record 4

Start	Length (Bytes)	Data Type	Description
061	1	Character	Net Settlement Amount Sign Use one of the following: • **+** = Net Credit (Paid money) • **-** = Net Debit (Owed money)
062	1	Character	Settlement Support Indicator Use one of the following: • **S** = Settlement Activity • **N** = Non-settlement Activity
063	13	Numeric	Network Fees 1 (Interchange -Unbundled/ Discount-Bundled) Use a DDDDDDDDDCCCC format.
076	1	Character	Network Fees Sign Use one of the following: • **+** = Net Credit (Paid money) • **-** = Net Debit (Owed money)
077	12	Character	Reserved (Future Use) Zero fill the value.
089	11	Numeric	Tax Exempt Amount Use a DDDDDDDDDCC format.
100	11	Numeric	Network Discount/Rebate Amount Use a DDDDDDDDDCC format. **Note:** Currently, this applies only to Voyager/Wright Express.
111	14	Numeric	Chargeback Adjustment Amount Use a DDDDDDDDDDCCCC format.
125	1	Character	Chargeback Adjustment Amount Sign Use one of the following: • **+** = Net Credit (Paid money) • **-** = Net Debit (Owed money)
126	9	Numeric	Currency Conversion/Other Network Income Use a DDDDDDDCC format.
135	12	Numeric	Convenience Fee Amount Use a DDDDDDDDDDCC format.

TABLE 2-26 Credit Reconciliation Summary Level Record 4

Start	Length (Bytes)	Data Type	Description
147	1	Character	Convenience Fee Amount Sign Use one of the following: • **+** = Net Credit (Paid money) • **-** = Net Debit (Owed money)
148	1	Character	Currency Conversion/Other Network Income Amount Sign Use one of the following: • + = Net Credit (Paid money) • - = Net Debit (Owed money)
149	52	Character Reserved (Future Use)	Blank or space fill.
Total:	200		

2.27 Credit Reconciliation Summary Level Record 5 - Reward Data

- **Record Type** - 504
- **Requirements** - This record is Optional, but it is present if you receive Reconciliation Records in the Activity File. The record repeats for each card network with activity and always follows the associated Credit Reconciliation Summary Level Record 1 (record 500) with a Total Record indicator set to T.
- **Record Content** - This record contains information about Reward Loyalty Amount for each network.

TABLE 2-27 Credit Reconciliation Summary Level Record 5 - Reward Data

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **504** – Credit Reconciliation Summary Record 5
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	Reconciliation Record Level. Possible values are: • **M** - MID Level Reconciliation Record • **D** - Division Level Reconciliation Record • **C** - Chain Level Reconciliation Record
017	3	Character	Division Code This field is blank for Chain Code Level Records or if there is no defined Division.
020	9	Character	Store Number This field is blank for Chain Code and Division Code records.
029	16	Character	Merchant Account Number This field is Blank for Chain Code and Division Code records. Left justify and space fill this value.
045	4	Character	Card Type/Network ID. Possible values are: • **MCPB** - Master card PPB Record • **VSPB** - Visa PPB Record • **DIPB** - Discover PPB Record • **AXPB** - Amex PPB Record
049	10	Numeric	Reward/loyalty amount Use a DDDDDDDDCC format.

TABLE 2-27 Credit Reconciliation Summary Level Record 5 - Reward Data

Start	Length (Bytes)	Data Type	Description
059	142	Character	Reserved (Future Use) Blank/space fill the value.
Total:	200		

2.28 Credit Adjustment/Reversal Detail Level Record 1

- **Record Type** - 700
- **Requirements** - This is an optional record. It provides information about Credit Adjustments and Reversals.
- **Record Content** - Currently, this record includes only merchant generated reversals.

TABLE 2-28 Credit Adjustment/Reversal Detail Level Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **700** – Credit Adjustment/Reversal Detail Level Record
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	3	Character	Transaction Type Code Refer to Table A-4 for possible values. Left justify and blank/space fill the value.
019	23	Character	Original Transaction Reference Number (Reversals only)
042	8	Numeric	Original Transaction Date Use a MMDDCCYY format.
050	6	Numeric	Original Transaction Time Use a HHMMSS format.
056	19	Character	Card Primary Account Number (PAN) Example: 4445123456789012 (followed by 3 trailing spaces) Left justify and blank/space fill the value.
075	11	Numeric	Original Amount Use a DDDDDDDDDCC format.
086	1	Character	Original Amount Sign Use one of the following: • **+** = Net Credit (Paid money) • **-** = Net Debit (Owed money)
087	8	Numeric	Adjustment/Reversal Date Use a MMDDCCYY format.

TABLE 2-28 Credit Adjustment/Reversal Detail Level Record 1

Start	Length (Bytes)	Data Type	Description
095	6	Numeric	Adjustment/Reversal Time Use a HHMMSS format.
101	3	Character	Adjustment Type Refer to Table A-21 for possible values.
104	11	Numeric	Adjustment/Reversal Amount Use a DDDDDDDDDCC format.
115	1	Character	Adjustment/Reversal Amount Sign Use one of the following: • **+** = Net Credit (Paid money) • **-** = Net Debit (Owed money)
116	3	Character	Adjustment/Reversal Code (Future Use) Refer to Table A-32 for possible values.
119	3	Character	Error Code Refer to Table A-24 for possible values.
122	4	Character	Network
126	75	Character	Reserved (Future Use) Blank/space fill the value.
Total:	200		

2.29 Credit Reclass Record 1

- **Record Type** - R00
- **Requirements** - This is an optional record. It provides information about Credit Reclass Transactions.
- **Record Content** - Currently, this record includes only information received from Visa, Mastercard, and Discover.

TABLE 2-29 Credit Reclass Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **R00** – Credit Interchange Adjustment Detail Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	8	Numeric	Transaction Date Use a MMDDCCYY format.
024	4	Numeric	Transaction Time Use a HHMM format. Zero fill if information not available
028	4	Character	Card Type/Network Id Refer to Table A-14 for possible values
032	19	Character	Card Primary Account Number (PAN) Example:4445123456789012 (+ 3 trailing spaces) Left justify and blank/space fill the value.
051	11	Numeric	Original Transaction Amount Use a DDDDDDDDDCC format. Right justify and zero fill.
062	1	Character	Original Amount Sign Use one of the following: • **+** = Net Credit (Paid money) • **-** = Net Debit (Owed money)
063	8	Numeric	Reclass Date Use a MMDDCCYY format.

TABLE 2-29 Credit Reclass Record 1

Start	Length (Bytes)	Data Type	Description
071	3	Character	Original Interchange Code
074	25	Numeric	Original Interchange Description
099	14	Numeric	Original Interchange Amount Use a DDDDDDDDDDCC format.
113	1	Character	Original Interchange Amount Sign. Valid values are **+** or **-**
114	3	Character	Reclass Interchange Code
117	25	Character	Reclass Interchange Description
142	14	Numeric	Reclass Interchange Amount Use a DDDDDDDDDDCC format.
156	1	Character	Adjustment Interchange (Reimbursement Fee) Amount Sign Valid values are **+** or **-**
Network Response Fields by Network: Visa Transactions			
157	15	Character	Visa - Transaction Id
172	3	Character	Visa - Reclass Reason Code
175	3	Character	Blank/space fill the value
Network Response Fields by Network: Mastercard Transactions			
157	9	Character	Mastercard - Banknet Reference Number
166	4	Character	Mastercard - Banknet Settlement Date
170	2	Character	Mastercard - Reclass Reason Code
172	6	Character	Blank/space fill the value
Network Response Fields by Network: Discover Transactions			
157	15	Character	Discover - Transaction Id
172	2	Character	Discover - Reclass Reason Code
174	4	Character	Blank/space fill the value
Network Response Fields by Network: Other Transactions			
157	21	Character	Blank/space fill the value
Reporting Section Information (Cont.)			
178	11	Character	Draft Locator
189	11	Character	Reserved (Future Use). Blank/space fill the value.
Total:	200		

3

Debit POS Activity File Records

This section provides structural information related to various credit card debit activity files. Each of the following record types have a Control section and a Reporting section. The record types discussed here are:

- Debit POS Auth Detail Transaction Reporting Record 1
- Debit POS Auth Detail Transaction Reporting Record 2
- Debit POS Detail Authorization Detail - eComm\Lowell Platform Customer ID - Record 1
- Debit POS Detail Authorization Detail - eComm\Lowell Platform Customer ID - Record 2
- Debit POS Auth Detail Transaction Reporting Record 5 – Digital Wallet
- Debit POS Auth Detail Transaction Reporting Record 6 – Merchant FraudSight
- Debit POS Auth Detail Transaction Reporting Record 7
- Debit POS Reconciliation Detail Transaction Record 1
- Debit POS Reconciliation Detail Transaction Record 2
- Debit POS Reconciliation Detail - eComm\Lowell Platform Customer ID - Record 1
- Debit POS Reconciliation Detail - eComm\Lowell Platform Customer ID - Record 2
- Debit POS Reconciliation Detail Transaction Record 4
- Debit POS Reconciliation Detail Transaction Record 5 - Reward Data
- Debit POS Reconciliation Detail Transaction Record 6 – Digital Wallet
- Debit POS Reconciliation Detail Transaction Record 7 – Merchant FraudSight Data
- Debit POS Reconciliation Detail Transaction Record 8 - Airline Information
- Debit POS Reconciliation Summary Level Record 1
- Debit POS Reconciliation Summary Level Record 2
- Debit POS Reconciliation Summary Level Record 3
- Debit POS Adjustment Detail Level Record 1
- Debit POS Adjustment Detail Level Record 2

3.1 Debit POS Auth Detail Transaction Reporting Record 1

- **Record Type** - 120
- **Requirements** - This record is mandatory if you receive Debit Authorization Detail Transaction Reporting in the Activity File.
- **Record Content** - This record is the Base Transaction Detail reporting record format for Authorization Detail Reporting. This record uses a common Authorization Detail Transaction Reporting format and includes denials and pre-authorizations.

TABLE 3-1 Debit POS Auth Detail Transaction Reporting Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **120** – Debit POS Auth Detail Transaction Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	8	Numeric	Transaction Date Use an MMDDCCYY format.
024	6	Numeric	Transaction Time Use an HHMMSS format.
030	9	Numeric	Transaction Sequence Number Eligible Values are **000000000** through **999999999**. Left justify and space fill the value.
039	3	Character	Transaction Type Code Refer to Table A-4 for possible values. Left justify and blank/space fill the value.
042	19	Character	Card/Account Number Example: 4445123456789012 (followed by 3 trailing spaces)
061	4	Numeric	Expiration Date Use an MMYY format. Example: 1222
065	11	Numeric	Requested Settlement Amount Use a DDDDDDDDDCC format.

TABLE 3-1 Debit POS Auth Detail Transaction Reporting Record 1

Start	Length (Bytes)	Data Type	Description
076	11	Numeric	Requested Authorization Amount Use a DDDDDDDDDCC format.
087	11	Numeric	Cash Back Amount Use a DDDDDDDDDCC format.
098	1	Character	Transaction Disposition Refer to Table A-17 for possible values.
099	3	Character	Denial Code Refer to Table A-29 for possible values.
102	3	Character	POS Entry Mode Refer to Table A-11 for possible values. Left justify and blank/space fill the value.
105	44	Character	Terminal Location
149	4	Character	MCC/SIC Code
153	4	Character	Card Type/Network Id Refer to Table A-14 for possible values.
157	4	Character	Cardholder ACRO/Institution Id
161	1	Character	Cardholder Id Method Refer to Table A-23 for possible values.
162	3	Character	From Account Type Refer to Table A-19 for possible values.
165	15	Character	Terminal Id/Terminal Locator
180	1	Character	Pinless IND
181	9	Numeric	Auth Surcharge Amount Use a DDDDDDDCC format.
190	11	Character	Draft Locator
Total:	200		

3.2 Debit POS Auth Detail Transaction Reporting Record 2

- **Record Type** - 121
- **Requirements** - This is optional. Worldpay never includes it unless you receive Debit POS Auth Detail Transaction Reporting Record 1 (record 120).
- **Record Content** - This record contains transactional information about Authorization Source, Interchange, and EMV capability/usage.

TABLE 3-2 Debit POS Auth Detail Transaction Reporting Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **121** – Debit POS Auth Detail Transaction Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	Authorization Source Refer to Table A-1 for possible values.
017	3	Character	POS Condition Code Refer to Table A-2 for possible values. Left justify and space fill the value.
020	4	Character	Register Number (if available) Left justify and space fill the value.
024	9	Numeric	Salesperson/Employee Id/Clerk Id Left justify and blank/space fill the value.
033	3	Character	Country Code Refer to Table A-15 for possible values.
036	8	Character	Business Date Use an MMDDCCYY format.
044	9	Character	Interchange Code Refer to Table A-28 for possible values.
053	14	Numeric	Interchange Amount Use a DDDDDCCCCCCCCC format.

TABLE 3-2 Debit POS Auth Detail Transaction Reporting Record 2

Start	Length (Bytes)	Data Type	Description
067	1	Character	Interchange Amount Sign - One of the following: • **+** • **-**
068	8	Character	Reserved Use the DDCCCCCC format.
076	19	Character	Token
095	6	Character	Token Id
101	1	Character	EMV Transaction Flag Set the value to **Y** for an EMV transaction.
102	1	Character	Card EMV Capability Flag Set the value to **Y** if the card is EMV capable.
103	1	Character	Terminal EMV Capability Flag Set the value to **Y** if terminal is EMV capable.
104	1	Character	EMV Offline Transaction Flag Set the value to **Y** if the Authorization is done via chip.
105	11	Character	Token Requester Id
116	2	Character	Token Assurance Level
118	4	Character	Last four of PAN
122	4	Character	Token Expiration Date Use a YYMM format.
126	75	Character	Reserved (Future Use) Blank/space fill the value.
Total:	200		

3.3 Debit POS Detail Authorization Detail - eComm\Lowell Platform Customer ID - Record 1

- **Record Type** - 122
- **Requirements** - This record is the Base Transaction Detail reporting record format for Authorization Detail Reporting. This record uses a common Authorization Detail Transaction Reporting format and it will include denials and pre-authorizations. If you receive Debit Authorization Detail Transaction Reporting in the Activity File, it is mandatory.
- **Record Content** - This record is the Base Transaction Detail reporting record format for Authorization Detail Reporting for the eComm/Lowell platform. This record uses a common Authorization Detail Transaction Reporting format and includes denials and pre-authorizations.

TABLE 3-3 Debit POS Detail Authorization Detail - eComm\Lowell Platform Customer ID - Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **122** – Debit POS Authorization Detail - ECOMM\Lowell Platform - Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	25	Character	ECOM Correlation Identifier
041	25	Character	ECOM Affiliate
066	36	Character	ECOM Authorization Identifier
102	25	Character	ECOM Customer Identifier
127	50	Character	ECOM Report Group
177	24	Character	Filler
Total:	200		

3.4 Debit POS Detail Authorization Detail - eComm\Lowell Platform Customer ID - Record 2

- **Record Type** - 123
- **Requirements** - This record is the Base Transaction Detail reporting record format for Authorization Detail Reporting. This record uses a common Authorization Detail Transaction Reporting format and it will include denials and pre-authorizations. If you receive Debit Authorization Detail Transaction Reporting in the Activity File, it is mandatory.
- **Record Content** - This record contains transactional information that complements Debit POS Detail Authorization Detail - eComm\Lowell Platform Customer ID - Record 1 (Record 122.

TABLE 3-4 Debit POS Detail Authorization Detail - eComm\Lowell Platform Customer ID - Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **123** – Debit POS Authorization Detail - ECOMM\Lowell Platform - Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	25	Character	ECOM Campaign
041	25	Character	ECOM Merchant Grouping Identifier
066	25	Character	ECOM Merchant Order Identifier
091	110	Character	Filler
Total:	200		

3.5 Debit POS Auth Detail Transaction Reporting Record 5 – Digital Wallet

- **Record Type** - 124
- **Requirements** - This is optional if you are receiving Debit POS Authorization Detail Transaction Reporting in the Activity File.
- **Record Content** - This record includes Amazon Pay Charge ID.

TABLE 3-5 Debit POS Auth Detail Transaction Reporting Record 5 - Digital Wallet

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **124** – Debit POS Authorization Detail Record 5 - Digital Wallet
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	27	Character	Amazon Pay Charge ID
043	158	Character	Reserved for future use. Blank/space fill the value.
Total:	200		

3.6 Debit POS Auth Detail Transaction Reporting Record 6 – Merchant FraudSight

- **Record Type** - 125
- **Requirements** - This is optional if you are receiving Debit POS Authorization Detail Transaction Reporting in the Activity File.
- **Record Content** - This record includes Merchant FraudSight Data.

TABLE 3-6 Debit POS Auth Detail Transaction Reporting Record 6 - Merchant FraudSight

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **125** – Debit POS Authorization Detail Record 6 – Merchant FraudSight
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	6	Character	FraudSight Score
022	30	Character	Rule(s) that triggered for the auth
052	1	Character	Fraud Response Code
053	1	Character	Results from FraudSight Rules
054	4	Character	Fraud Response Time
058	143	Character	Reserved for future use. Blank/space fill the value.
Total:	200		

3.7 Debit POS Auth Detail Transaction Reporting Record 7

- **Record Type** - 126
- **Requirements** - This is optional if you are receiving Debit POS Authorization Detail Transaction Reporting in the Activity File.
- **Record Content** - This record contains customer discretionary data fields from the authorizations.

TABLE 3-7 Debit POS Auth Detail Transaction Reporting Record 7

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **126** – Debit POS Authorization Detail Record 7
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	35	Character	Customer Discretionary Data Field 1
051	20	Character	Customer Discretionary Data Field 2
071	20	Character	Customer Discretionary Data Field 3
91	110	Character	Reserved for future use. Blank/space fill the value.
Total:	200		

3.8 Debit POS Reconciliation Detail Transaction Record 1

- **Record Type** - 320
- **Requirements** - This record is mandatory if you receive Debit POS Reconciliation Detail Reporting in the Activity File.
- **Record Content** - This record is the Base Transaction Detail reporting record format, which is a common Reconciliation Detail Transaction Reporting Record, available for all Reconciliation Detail Payment Types supported in the Activity File.

TABLE 3-8 Debit POS Reconciliation Detail Transaction Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **320** – Debit POS Reconciliation Detail Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	8	Numeric	Transaction Date Use a MMDDCCYY format.
024	6	Numeric	Transaction Time Use a HHMMSS format.
030	9	Numeric	Transaction Sequence Number Eligible Values are **000000000** through **999999999**. Left justify and space fill the value.
039	3	Character	Transaction Type Code Refer to Table A-4 for possible values. Left justify and blank/space fill the value.
042	19	Character	Card/Account Number Example: 4445123456789012 (followed by 3 trailing spaces) Left justify and blank/space fill the value.
061	4	Numeric	Expiration Date Use an MMYY format.
065	11	Numeric	Requested Settlement Amount Use a DDDDDDDDDCC format.

TABLE 3-8 Debit POS Reconciliation Detail Transaction Record 1

Start	Length (Bytes)	Data Type	Description
076	11	Numeric	Requested Authorization Amount Use a DDDDDDDDDCC format.
087	11	Numeric	Cash Back Amount Use a DDDDDDDDDCC format.
098	1	Character	Transaction Disposition Refer to Table A-17 for possible values.
099	3	Character	Denial Code Refer to Table A-29 for possible values.
102	3	Character	POS Entry Mode Refer to Table A-11 for possible values. Left justify and blank/space fill the value.
105	44	Character	Terminal Location
149	4	Character	MCC/SIC Code
153	4	Character	Card Type/Network Id Refer to Table A-14 for possible values.
157	4	Character	Cardholder ACRO/Institution Id
161	1	Character	Cardholder Id Method Refer to Table A-23 for possible values.
162	3	Character	From Account Type Refer to Table A-19 for possible values.
165	15	Character	Terminal Id/Terminal Locator
180	1	Character	Pinless IND
181	9	Numeric	Detail Surcharge Amount Use a DDDDDDDCC format.
190	11	Character	Draft Locator
Total:	200		

3.9 Debit POS Reconciliation Detail Transaction Record 2

- **Record Type** - 321
- **Requirements** - This is optional. Worldpay does not include it unless you receive Debit POS Reconciliation Detail Transaction Record 1 (record 320).
- **Record Content** - This record contains transactional information about Authorization Source, Interchange, and EMV indicator.

TABLE 3-9 Debit POS Reconciliation Detail Transaction Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **321** – Debit POS Reconciliation Detail Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	Authorization Source Refer to Table A-1 for possible values.
017	3	Character	POS Condition Code Refer to Table A-2 for possible values. Left justify and space fill the value.
020	4	Character	Register Number (if available) Left justify and space fill.
024	9	Numeric	Salesperson/Employee Id/Clerk Id Left justify and blank or space fill.
033	3	Character	Country Code Refer to Table A-15 for possible values.
036	8	Character	Business Date Use a MMDDCCYY format.
044	9	Character	Interchange Code Refer to Table A-28 for possible values.
053	14	Numeric	Interchange Amount Use a DDDDDCCCCCCCCC format.

TABLE 3-9 Debit POS Reconciliation Detail Transaction Record 2

Start	Length (Bytes)	Data Type	Description
067	1	Character	Interchange Amount Sign Use one of the following: • **+** • **-**
068	8	Character	Reserved Use a DDCCCCCC format.
076	19	Character	Token
095	6	Character	Token Id
101	35	Character	Customer Discretionary Data Field 1
136	20	Character	Customer Discretionary Data Field 2
156	20	Character	Customer Discretionary Data Field 3
176	1	Character	EMV Transaction Flag. Set the value to **Y** for an EMV transaction.
177	11	Character	Token Requester Id
188	2	Character	Token Assurance Level
190	4	Character	Last four of PAN
194	4	Character	Token Expiration Date Use a YYMM format.
198	3	Character	Reserved (Future Use) Blank/space fill this field.
Total:	200		

3.10 Debit POS Reconciliation Detail - eComm\Lowell Platform Customer ID - Record 1

- **Record Type** - 322
- **Requirements** - This is an optional Detail Reporting Record. You must receive Debit POS Reconciliation Detail Transaction Record 1 (record 320) to receive this record
- **Record Content** - This record is the Base Transaction Detail reporting record format, which is a common Reconciliation Detail Transaction Reporting Record, for the eComm/Lowell platform. It is available for all Reconciliation Detail Payment Types supported in the Activity File.

TABLE 3-10 Debit POS Reconciliation Detail - eComm\Lowell Platform Customer ID - Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **322** – Debit POS Reconciliation Detail - ECOMM\Lowell Platform - Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	25	Character	ECOM Correlation Identifier
017	3	Character	ECOM Affiliate
020	4	Character	ECOM Authorization Identifier
024	9	Numeric	ECOM Customer Identifier
033	3	Character	ECOM Report Group
036	8	Character	Filler
Total:	200		

3.11 Debit POS Reconciliation Detail - eComm\Lowell Platform Customer ID - Record 2

- **Record Type** - 323
- **Requirements** - This is an optional Detail Reporting Record. You must receive Debit POS Reconciliation Detail Transaction Record 1 (record 320) to receive this record.
- **Record Content** - This record contains additional transactional information that complements Debit POS Reconciliation Detail - eComm\Lowell Platform Customer ID - Record 1 (Record 322).

TABLE 3-11 Debit POS Reconciliation Detail - eComm\Lowell Platform Customer ID - Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **323** – Debit POS Reconciliation Detail - ECOMM\Lowell Platform - Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	25	Character	ECOM Campaign
041	25	Character	ECOM Merchant Grouping Identifier
066	25	Character	ECOM Merchant Order Identifier
091	110	Character	Filler
Total:	200		

3.12 Debit POS Reconciliation Detail Transaction Record 4

- Record Type - 324
- Requirements - This is optional. Worldpay does not include it unless you receive Debit POS Reconciliation Detail Transaction Record 1 (record 320).
- Record Content - This record contains transactional information about Batch Number.

TABLE 3-12 Debit POS Reconciliation Detail - Record 4

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: 324 – Debit POS Reconciliation Detail - Record 4
013	3	Character	Record Length = 200
Reporting Section Information:			
016	6	Character	Batch Number
022	8	Character	Worldpay Internal Use Only
030	6	Character	Worldpay Internal Use Only
036	11	Numeric	Tip/Gratuity Use a DDDDDDDDDCC format.
047	154	Character	Reserved - Blank/Space Filled (Future Use)
Total:	200		

3.13 Debit POS Reconciliation Detail Transaction Record 5 - Reward Data

- Record Type - 325
- Requirements - This is optional. Worldpay does not include it unless you receive Debit POS Reconciliation Detail Transaction Record 1 (record 320).
- Record Content - This record contains transactional reward information.

TABLE 3-13 Debit POS Reconciliation Detail Record 5 - Reward Data

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: **325** – Debit POS Reconciliation Detail - Record 5
013	3	Character	Record Length = 200
Reporting Section Information:			
016	1	Character	The terminal allows rewards/loyalty.
017	1	Character	The BIN is eligible for rewards/loyalty.
018	1	Character	The card is eligible for rewards/loyalty.
019	7	Numeric	Reward/loyalty amount
026	175	Filler	
Total:	200		

3.14 Debit POS Reconciliation Detail Transaction Record 6 – Digital Wallet

- Record Type - 326
- Requirements - This is optional if you are receiving Debit POS Reconciliation Records in the Activity File.
- Record Content - This record includes Amazon Pay Charge ID.

TABLE 3-14 Debit POS Reconciliation Detail Record 6- Digital Wallet

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **326** – Reconciliation Detail Record 6 – Digital Wallet
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	27	Character	Amazon Pay Charge ID
043	158	Character	Reserved for future use. Blank/space fill the value.
Total:	200		

3.15 Debit POS Reconciliation Detail Transaction Record 7 – Merchant FraudSight Data

- **Record Type** - 327
- **Requirements** - This is optional if you are receiving Debit POS Reconciliation Records in the Activity File.
- **Record Content** - This record includes Merchant FraudSight Data.

TABLE 3-15 Debit POS Reconciliation Detail Transaction Reporting Record 7 - Merchant FraudSight Data

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **327** – Reconciliation Detail Record 7 – Merchant FraudSight
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	6	Character	FraudSight Score
022	30	Character	Rule(s) that triggered for the auth
052	1	Character	Fraud Response Code
053	1	Character	Results from FraudSight Rules
054	4	Character	Fraud Response Time
058	143	Character	Reserved for future use. Blank/space fill the value.
Total:	200		

3.16 Debit POS Reconciliation Detail Transaction Record 8 - Airline Information

- **Record Type** - 328
- **Requirements** - This is optional. Worldpay does not include it unless you receive Debit POS Reconciliation Detail Transaction Record 1 (record 320).
- **Record Content** - This record contains transactional information for additional information for Airline transactions

TABLE 3-16 Debit POS Reconciliation Detail Record 8

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **328** – Debit POS Reconciliation Detail - Record 8
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	25	Character	Airline Ticket Number
041	14	Character	Airline Invoice Number
055	6	Character	Departure Date MMDDYY
061	140	Character	Reserved for future use. Blank/space fill the value.
Total:	200		

3.17 Debit POS Reconciliation Summary Level Record 1

- **Record Type** - 520
- **Requirements** - Worldpay requires this record if you receive Reconciliation Records in activity file.
- **Record Content** - It includes one record for each reconciliation level and file type.

> **NOTE:** Chargebacks, fees, an other adjustments appear only at the Total Record (T) level.

TABLE 3-17 Debit POS Reconciliation Summary Level Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **520** – Debit POS Reconciliation Summary Level Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	Reconciliation Record Level. Use one of the following: • **M** = MID Level Reconciliation Record • **D** = Division Level Reconciliation Record • **C** = Chain Level Reconciliation Record
017	4	Character	Use this for either of the following: • Submission Date Field This is either the date Worldpay receives the file, for files such as an EMD file, or the date Worldpay processed the file, for files such as a VTL file. Use an MMDD format. • Summary Totals Indicator Use a value of **TOTL** for totals record.
021	1	Character	Totals Record Indicator Use one of the following: • **T** - Totals Record for Reconciliation Record Level • " " (space) - All Other Records **Note:** Since more than one file type can be present for a given reconciliation record level (for example, a VTL or an EMD file can support a MID), Worldpay generates a record summing all activity for all file sources. For this type of file, expect a value of **T** in this field.

TABLE 3-17 Debit POS Reconciliation Summary Level Record 1

Start	Length (Bytes)	Data Type	Description
022	4	Character	File Submission Time The value reflects either the time Worldpay received the EMD file or the time Worldpay processed the VTL file. Use an HHMM format. **Note:** If the Submission Date Field contains **TOTL**, this field is blank.
026	4	Character	File Date (Business Date/Processing Date set in EMD File) Use an MMDD format. **Note:** If the Totals Record Indicator has a value of T, then this field is blank.
030	3	Character	File Type or Summary Indicator Field File sources include, but are not limited to, the following: • **EMD** - EMD Settlement File • **ADJ** - Adjustment • **POS** - Host Data Capture • **VTL** - Vital Processing File • **ALL** - If the Totals Record Indicator value is T
033	3	Character	Division Code This field is blank for Chain Code Level Records or if there is no defined Division.
036	9	Character	Store Number This field is blank for Chain Code and Division Code records.
045	16	Character	Merchant Account Number This field is Blank for Chain Code and Division Code records. Left justify and space fill this value.
061	12	Numeric	Purchase Sales Amount Use a DDDDDDDDDDCC format.
073	1	Character	Purchase Sales Amount Sign Use one of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
074	11	Numeric	Return Amount Use a DDDDDDDDDCC format.
085	1	Character	Return Amount Sign - One of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)

TABLE 3-17 Debit POS Reconciliation Summary Level Record 1

Start	Length (Bytes)	Data Type	Description
086	11	Numeric	Cash Back Amount Use a DDDDDDDDDCC format.
097	12	Numeric	Net Sales Amount Use a DDDDDDDDDCC format.
109	1	Character	Net Sales Amount Sign Use one of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
110	11	Numeric	Net Chargebacks/Fees/Other Adjustments to Deposit Amount Use a DDDDDDDDDCC format.
121	1	Character	Net Chargebacks/Fees/Other Adjustments to Deposit Amount Sign Use one of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
122	12	Numeric	Net Deposit Amount Use a DDDDDDDDDDCC format.
134	1	Character	Net Deposit Amount Use one of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
135	11	Numeric	Interchange Fees Amount Use a DDDDDDDDDCC format.
146	1	Character	Interchange Fees Amount Sign - One of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
147	12	Numeric	Net Deposit Amount after Interchange Amount Use a DDDDDDDDDDCC format.
159	1	Character	Net Deposit Amount after Interchange Amount Sign Use one of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
160	11	Numeric	Sales Surcharge Amount Use a DDDDDDDDDCC format.

TABLE 3-17 Debit POS Reconciliation Summary Level Record 1

Start	Length (Bytes)	Data Type	Description
171	1	Character	Sales Surcharge Amount Sign Use one of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
172	11	Numeric	Return Surcharge Amount Use a DDDDDDDDDCC format.
183	1	Character	Return Surcharge Amount Sign Use one of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
184	12	Numeric	Buy Now Pay Later Non-Settled Amount Use a DDDDDDDDDDCC format.
196	1	Character	Buy Now Pay Later Non-Settled Amount Sign Use one of the following: • + = Net Credit (Paid Money) • - = Net Debit (Owe Money)
197	4	Character	Reserved - Blank/Space Filled (Future Use)
Total:	200		

3.18 Debit POS Reconciliation Summary Level Record 2

- **Record Type** - 521
- **Requirements** - This record is optional if you receive Debit Reconciliation Summary Reporting in the Activity File. You must receive Debit POS Reconciliation Summary Level Record 1 (record 520) to receive this record.
- **Record Content** - This record provides R/T and DDA information to the client.

TABLE 3-18 Debit POS Reconciliation Summary Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **521** – Debit POS Reconciliation Summary Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	17	Character	Basic DDA /Checking Account Number Left justify and blank/space fill the value.
033	9	Character	Basic ABA /Routing and Transit Number Left justify and blank/space fill the value.
042	17	Character	Deposit DDA /Checking Account Number (if applicable) Left justify and blank/space fill the value.
059	9	Character	Deposit ABA /Routing and Transit Number (if applicable) Left justify and blank/space fill the value.
068	17	Character	Fee DDA /Checking Account Number (if applicable) Left justify and blank/space fill the value.
085	9	Character	Fee ABA /Routing and Transit Number (if applicable) Left justify and blank/space fill the value.
094	17	Character	Exception DDA /Checking Account Number (if applicable) Left justify and blank/space fill the value.
111	9	Character	Exception ABA /Routing and Transit Number (if applicable) Left justify and blank/space fill the value.
120	81	Character	Reserved (Future Use) Blank/space fill the value.

TABLE 3-18 Debit POS Reconciliation Summary Record 2

Start	Length (Bytes)	Data Type	Description
Total:	200		

3.19 Debit POS Reconciliation Summary Level Record 3

- **Record Type** - 522
- **Requirements** - This record is optional, but it is present if you receive Reconciliation Records in the activity file. The record repeats for each Card Network with activity and always follows associated Debit POS Reconciliation Summary Level Record 1 (record 520) with a Totals Record Indicator set to T.
- **Record Content** - This record contains summary information about sales, fees, and other activity.

TABLE 3-19 Debit POS Reconciliation Summary Level Record 3

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **522** – Debit POS Reconciliation Summary Record 3
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	Reconciliation Record Level. Use one of the following: • **M** = MID Level Reconciliation Record • **D** = Division Level Reconciliation Record • **C** = Chain Level Reconciliation Record
017	3	Character	Division Code This field is blank for Chain Code Level Records or if there is no defined Division.
020	9	Character	Store Number This field is blank for Chain Code and Division Code records.
029	16	Character	Merchant Account Number This field is blank for Chain Code and Division Code records. Left justify and space fill the value.
045	4	Character	Card Type/Network Id Refer to Table A-14 for possible values.
049	7	Numeric	Sale Count
056	12	Numeric	Sales Amount Use a DDDDDDDDDDCC format.
068	7	Numeric	Return Count

TABLE 3-19 Debit POS Reconciliation Summary Level Record 3

Start	Length (Bytes)	Data Type	Description
075	12	Numeric	Return Amount Use a DDDDDDDDDDCC format.
087	11	Numeric	Cash Back Amount Use a DDDDDDDDDCC format.
098	12	Numeric	Net Sales Amount Use a DDDDDDDDDDCC format.
110	1	Character	Net Sales Amount Sign Use one of the following: • **+** = Net Credit (money released to merchant) • **-** = Net Debit (money withheld from merchant)
111	13	Numeric	Network Fees Amount 1 - Interchange/Discount Use a DDDDDDDDDCCCC format.
124	13	Numeric	Network Fees Amount 2- Other Use a DDDDDDDDDCCCC format.
137	12	Numeric	Adjustment Amount Use a DDDDDDDDDDCC format.
149	1	Character	Adjustment Amount Sign Use one of the following: • **+** = Net Credit (money released to merchant) • **-** = Net Debit (money withheld from merchant)
150	7	Numeric	Net Sales Surcharge Count
157	11	Numeric	Net Sales Surcharge Amount Use a DDDDDDDDDCC format.
168	7	Numeric	Net Return Surcharge Count
175	11	Numeric	Net Return Surcharge Amount Use a DDDDDDDDDCC format.
186	1	Character	Network Fees 1 Sign Use one of the following: • **+** = Net Credit (paid money) • **-** = Net Debit (owe money)

TABLE 3-19 Debit POS Reconciliation Summary Level Record 3

Start	Length (Bytes)	Data Type	Description
187	1	Character	Network Fees 2 Sign Use one of the following: • **+** = Net Credit (paid money) • **-** = Net Debit (owe money)
188	12	Numeric	Daily Bill Fee Format = DDDDDDDDDDCC
200	1	Character	Daily Bill Fee Amount Sign - One of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
Total:	200		

3.20 Debit POS Adjustment Detail Level Record 1

- **Record Type** - 720
- **Requirements** - This record is optional.
- **Record Content** - This record provides information about Debit Adjustments.

TABLE 3-20 Debit POS Adjustment Detail Level Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **720** – Debit POS Adjustment Detail Level Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	2	Character	Record Type. Use one of the following values: • **01** = Notification • **02** = Settlement
018	4	Character	Originator
022	4	Character	Receiver
026	3	Character	Transaction Type Code Refer to Table A-4 for possible values.
029	8	Numeric	Original Transaction Date Use an MMDDCCYY format.
037	6	Numeric	Original Transaction Time Use a HHMMSS format.
043	19	Character	Card/Primary Account Number (PAN) Example: 4445123456789012 (followed by 3 trailing spaces) Left justify and blank/space fill the value.
062	11	Numeric	Original Amount Use a DDDDDDDDDCC format.

TABLE 3-20 Debit POS Adjustment Detail Level Record 1

Start	Length (Bytes)	Data Type	Description
073	1	Character	Original Amount Sign Use one of the following: • **+** = Net Credit (Paid money) • **-** = Net Debit (Owed money)
074	2	Character	Adjustment Transaction Disposition. Use one of the following: • **02** - Not Authorized • **03** - Authorized and Complete (Closed Adjustment) Refer to Table A-20 for other possible values.
076	12	Character	Adjustment Number
088	8	Numeric	Adjustment Date Use an MMDDCCYY format.
096	6	Numeric	Adjustment Time Use an HHMMSS format.
102	3	Character	Adjustment Type. Use one of the following values: • **REQ** - Request • **PAY** - Pay
105	3	Character	Adjustment Action Refer to Table A-22 for possible values.
108	11	Numeric	Adjustment Amount Use a DDDDDDDDDCC format.
119	1	Character	Adjustment Amount Sign Use one of the following: • **+** = Net Credit (money released to merchant) • **-** = Net Debit (money withheld from merchant)
120	8	Numeric	Adjustment Process/Settlement Date Use a MMDDCCYY format.
128	3	Character	Adjustment Reason Code Refer to Table A-32 for possible values.
131	3	Character	Error Code Refer to Table A-24 for possible values.
134	15	Character	Terminal Number

TABLE 3-20 Debit POS Adjustment Detail Level Record 1

Start	Length (Bytes)	Data Type	Description
149	6	Character	Terminal Sequence Number
155	9	Numeric	Employee Number/Customer Supplied Number
164	19	Character	Token
183	6	Character	Token Id
189	12	Character	Reserved (Future Use) Blank/space fill the value.
Total:	200		

3.21 Debit POS Adjustment Detail Level Record 2

- **Record Type** - 721
- **Requirements** - This record is optional.
- **Record Content** - This record provides information about Debit Adjustments.

TABLE 3-21 Debit POS Adjustment Detail Level Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **721** – Debit POS Adjustment Detail Level Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	44	Character	Address
060	80	Character	Originator Comments
140	50	Character	Receiver Comments
190	11	Character	Reserved (Future Use) Blank/space fill the value.
Total:	200		

4

EBT Activity File Records

This section provides structural information related to various EBT card activity files. Each of the following record types have a Control section and a Reporting section. The record types discussed here are:

- EBT Authorization Detail Transaction Reporting Record 1
- EBT Authorization Detail Transaction Reporting Record 2
- EBT Authorization Detail Transaction - eComm\Lowell Platform Customer ID - Record 1
- EBT Authorization Detail Transaction - eComm\Lowell Platform Customer ID - Record 2
- EBT Authorization Detail Transaction - Merchant FraudSight - Record 5
- EBT Authorization Detail Transaction - Record 6
- EBT Reconciliation Detail Transaction Record 1
- EBT Reconciliation Detail Transaction Record 2
- EBT Reconciliation Detail - eComm\Lowell Platform Customer ID - Record 1
- EBT Reconciliation Detail - eComm\Lowell Platform Customer ID - Record 2
- EBT Authorization Detail Transaction - Merchant FraudSight - Record 5
- EBT Reconciliation Detail Transaction Record 4 - Reward Data
- EBT Reconciliation Detail Transaction Record 6 - Merchant FraudSight
- EBT Reconciliation Summary Level Record 1
- EBT Reconciliation Summary Level Record 2
- EBT Reconciliation Summary Record 3
- EBT Adjustment Detail Level Record 1
- EBT Adjustment Detail Level Record 2

4.1 EBT Authorization Detail Transaction Reporting Record 1

- **Record Type** - 130
- **Requirements** - This record is mandatory if you receive EBT Authorization Detail Transaction Reporting in the Activity File.
- **Record Content** - This record is the Base Transaction Detail reporting record format for Authorization Detail Reporting. This record uses a common Authorization Detail Transaction Reporting format and it will include denials and pre-authorizations.

TABLE 4-1 EBT Authorization Detail Transaction Reporting Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **130** – EBT Authorization Detail Transaction Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	8	Numeric	Transaction Date Use an MMDDCCYY format.
024	6	Numeric	Transaction Time Use an HHMMSS format.
030	9	Numeric	Transaction Sequence Number Eligible Values are **000000000** through **999999999**. Left justify and space fill the value.
039	3	Character	Transaction Type Code Refer to Table A-4 for possible values. Left justify and blank/space fill the value.
042	19	Character	Card/Account Number Example: 4445123456789012 (followed by 3 trailing spaces) Left justify and blank/space fill the value.
061	4	Numeric	Expiration Date Use an MMYY format. Example: 1222 **Note:** Generally, you use a value of 1249 for EBT transactions.

TABLE 4-1 EBT Authorization Detail Transaction Reporting Record 1

Start	Length (Bytes)	Data Type	Description
065	11	Numeric	Requested Settlement Amount Use a DDDDDDDDDCC format.
076	11	Numeric	Requested Authorization Amount Use a DDDDDDDDDCC format.
087	11	Numeric	Reserved (Future Use) Blank/space fill the value.
098	1	Character	Transaction Disposition Refer to Table A-17 for possible values.
099	3	Character	Denial Code Refer to Table A-29 for possible values.
102	3	Character	POS Entry Mode Refer to Table A-11 for possible values. Left justify and blank/space fill the value.
105	44	Character	Terminal Location
149	4	Character	MCC/SIC Code
153	4	Character	Card Type/Network Id Refer to Table A-14 for possible values.
157	4	Character	Cardholder ACRO/Institution Id
161	1	Character	Cardholder Id Method Refer to Table A-23 for possible values.
162	3	Character	From Account Type Refer to Table A-19 for possible values.
165	15	Character	Terminal Id/Terminal Locator
180	9	Numeric	Auth Surcharge Amount Use a DDDDDDDCC format.
189	11	Character	Draft Locator
200	1	Character	Reserved (Future Use) Blank/space fill the value.
Total:	200		

4.2 EBT Authorization Detail Transaction Reporting Record 2

- **Record Type** - 131
- **Requirements** - This is an optional record. Worldpay never includes it unless you receive EBT Authorization Detail Transaction Reporting Record 1 (Record 130).
- **Record Content** - This record contains transactional information about Authorization Source, Interchange, and EMV capability/usage.

TABLE 4-2 EBT Authorization Detail Transaction Reporting Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **131** – EBT Authorization Detail Transaction Reporting Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	Authorization Source Refer to Table A-1 for possible values.
017	3	Character	POS Condition Code Refer to Table A-2 for possible values. Left justify and space fill the value.
020	4	Character	Register Number (if available) Left justify and space fill.
024	9	Numeric	Salesperson/Employee Id/Clerk Id Left justify and blank\space fill.
033	3	Character	Country Code Refer to Table A-15 for possible values.
036	8	Character	Business Date Use an MMDDCCYY format.
044	9	Character	Reserved (Future Use) Blank/space fill the value.
053	14	Numeric	Reserved (Future Use) Blank/space fill the value.
067	1	Character	Reserved (Future Use) Blank/space fill the value.

TABLE 4-2 EBT Authorization Detail Transaction Reporting Record 2

Start	Length (Bytes)	Data Type	Description
068	8	Character	Reserved (Future Use) Blank/space fill the value.
076	19	Character	Token
095	6	Character	Token Id
101	1	Character	EMV Transaction Flag Set the value to **Y** for an EMV transaction.
102	99	Character	Reserved (Future Use) Blank/space fill the value.
Total:	200		

4.3 EBT Authorization Detail Transaction - eComm\Lowell Platform Customer ID - Record 1

- **Record Type** - 132
- **Requirements** - This is an optional record. Worldpay never includes it unless you receive EBT Authorization Detail Transaction Reporting Record 1 (Record 130).
- **Record Content** - This record is the Base Transaction Detail reporting record format for Authorization Detail Reporting for the eComm\Lowell platform. This record uses a common Authorization Detail Transaction Reporting format and it will include denials and pre-authorizations.

TABLE 4-3 EBT Authorization Detail Transaction Reporting Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **132** – EBT Authorization Detail - ECOMM\Lowell Platform - Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	25	Character	ECOM Correlation Identifier
041	25	Character	ECOM Affiliate
066	36	Character	ECOM Authorization Identifier
102	25	Character	ECOM Customer Identifier
127	50	Character	ECOM Report Group
177	24	Character	Filler
Total:	200		

4.4 EBT Authorization Detail Transaction - eComm\Lowell Platform Customer ID - Record 2

- **Record Type** - 133
- **Requirements** - This record is optional. Worldpay does not include it unless you receive EBT Authorization Detail Transaction Reporting Record 1 (Record 130).
- **Record Content** - This record contains additional transactional information that complements EBT Authorization Detail Transaction - eComm\Lowell Platform Customer ID - Record 1 (Record 132).

TABLE 4-4 EBT Authorization Detail Transaction - eComm\Lowell Platform Customer ID - Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **133** – EBT Authorization Detail - ECOMM\Lowell Platform - Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	25	Character	ECOM Campaign
041	25	Character	ECOM Merchant Grouping ID
066	25	Character	ECOM Merchant Order Identifier
091	110	Character	Filler
Total:	200		

4.5 EBT Authorization Detail Transaction - Merchant FraudSight - Record 5

- **Record Type** - 134
- **Requirements** - This record is optional. Worldpay does not include it unless you receive EBT Authorization Detail Transaction Reporting Record 1 (Record 130).
- **Record Content** - This record contains Merchant FraudSight Data.

TABLE 4-5 EBT Reconciliation Detail Transaction - Merchant FraudSight - Record 5

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **134** – EBT Authorization Detail – Merchant FraudSight - Record 5
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	6	Character	FraudSight Score
022	30	Character	Rule(s) that triggered for the auth
052	1	Character	Fraud Response Code
053	1	Character	Results from FraudSight Rules
054	4	Character	Fraud Response Time
058	143	Character	Reserved for future use. Blank/space fill the value.
Total:	200		

4.6 EBT Authorization Detail Transaction - Record 6

- **Record Type** - 135
- **Requirements** - This record is optional. Worldpay does not include it unless you receive the EBT Authorization Detail Transaction Reporting in the Activity File.
- **Record Content** - This record contains customer discretionary data fields from the authorizations.

TABLE 4-6 EBT Authorization Detail Transaction Reporting - Record 6

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **135** – EBT Authorization Detail – Record 6
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	35	Character	Customer Discretionary Field 1
051	20	Character	Customer Discretionary Field 2
071	20	Character	Customer Discretionary Field 3
091	110	Character	Reserved for future use. Blank/space fill the value.
Total:	200		

4.7 EBT Reconciliation Detail Transaction Record 1

- **Record Type** - 330
- **Requirements** - This record is mandatory if you receive EBT Reconciliation Detail Reporting in the Activity File.
- **Record Content** - This record is the Base Transaction Detail reporting record format, which is a common Reconciliation Detail Transaction Reporting Record, available for all Reconciliation Detail Payment Types supported in the Activity File.

TABLE 4-7 EBT Reconciliation Detail Transaction Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **330** – EBT Reconciliation Detail Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	8	Numeric	Transaction Date Use an MMDDCCYY format.
024	6	Numeric	Transaction Time Use the HHMMSS format.
030	9	Numeric	Transaction Sequence Number Eligible Values are **000000000** through **999999999**. Left justify and space fill the value.
039	3	Character	Transaction Type Code Refer to Table A-4 for possible values. Left justify and blank/space fill the value.
042	19	Character	Card/Account Number Example: 4445123456789012 (followed by 3 trailing spaces) Left justify and blank/space fill the value.
061	4	Numeric	Expiration Date Use an MMYY format. **Note:** In general, populate it with 1249 for EBT transactions.

TABLE 4-7 EBT Reconciliation Detail Transaction Record 1

Start	Length (Bytes)	Data Type	Description
065	11	Numeric	Requested Settlement Amount Use a DDDDDDDDDCC format.
076	11	Numeric	Requested Authorization Amount Use a DDDDDDDDDCC format.
087	11	Numeric	Reserved (Future Use) Blank/space fill the value.
098	1	Character	Transaction Disposition Refer to Table A-17 for possible values.
099	3	Character	Denial Code Refer to Table A-29 for possible values.
102	3	Character	POS Entry Mode Refer to Table A-11 for possible values.Left justify and blank/space fill the value.
105	44	Character	Terminal Location
149	4	Character	MCC/SIC Code
153	4	Character	Card Type/Network Id Refer to Table A-14 for possible values.
157	4	Character	Cardholder ACRO/Institution Id
161	1	Character	Cardholder Id Method Refer to Table A-23 for possible values.
162	3	Character	From Account Type Refer to Table A-19 for possible values.
165	15	Character	Terminal Id/Terminal Locator
180	9	Numeric	Detail Surcharge Amount Use a DDDDDDDCC format.
189	11	Character	Draft Locator
200	1	Character	Reserved (Future Use) Blank/space fill the value.
Total:	200		

4.8 EBT Reconciliation Detail Transaction Record 2

- **Record Type** - 331
- **Requirements** - This record is optional. Worldpay does not include it unless you receive EBT Reconciliation Detail Transaction Record 1 (record 330).
- **Record Content** - This record contains additional transactional information about Authorization Source and EMV indicator.

TABLE 4-8 EBT Reconciliation Detail Transaction Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **331** – EBT Reconciliation Detail Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	Authorization Source Refer to Table A-1 for possible values.
017	3	Character	POS Condition Code Refer to Table A-2 for possible values. Left justify and space fill the value.
020	4	Character	Register Number (if available); Left Justified, Space filled
024	9	Numeric	Salesperson/Employee Id/Clerk Id Left justify and blank/space fill the value.
033	3	Character	Country Code Refer to Table A-15 for possible values.
036	8	Character	Business Date Use an MMDDCCYY format.
044	9	Character	Reserved (Future Use) Blank/space fill the value.
053	14	Numeric	Reserved (Future Use) Blank/space fill the value.
067	1	Character	Reserved (Future Use) Blank/space fill the value.

TABLE 4-8 EBT Reconciliation Detail Transaction Record 2

Start	Length (Bytes)	Data Type	Description
068	8	Character	Reserved (Future Use) Blank/space fill the value.
076	19	Character	Token
095	6	Character	Token Id
101	35	Character	Customer Discretionary Data Field 1
136	20	Character	Customer Discretionary Data Field 2
156	20	Character	Customer Discretionary Data Field 3
176	1	Character	EMV Transaction Flag Set the value to **Y** for an EMV transaction.
177	6	Character	Batch Number
183	18	Character	Reserved (Future Use) Blank/space fill the value.
Total:	200		

4.9 EBT Reconciliation Detail - eComm\Lowell Platform Customer ID - Record 1

- **Record Type** - 332
- **Requirements** - This record is optional. Worldpay does not include it unless you receive Debit POS Reconciliation Detail Transaction Record 1 (record 320).
- **Record Content** - This record is the Base Transaction Detail reporting record format, which is a common Reconciliation Detail Transaction Reporting Record for the eComm\Lowell platform. It is available for all Reconciliation Detail Payment Types supported in the Activity File.

TABLE 4-9 EBT Reconciliation Detail - eComm\Lowell Platform Customer ID - Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **332** – EBT Reconciliation Detail - ECOMM\Lowell Platform - Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	25	Character	ECOM Correlation Identifier
041	25	Character	ECOM Affiliate
066	36	Character	ECOM Authorization Identifier
102	25	Character	ECOM Customer Identifier
127	50	Character	ECOM Report Group
177	24	Character	Filler
Total:	200		

4.10 EBT Reconciliation Detail - eComm\Lowell Platform Customer ID - Record 2

- **Record Type** - 333
- **Requirements** - This record is optional. Worldpay does not include it unless you receive Debit POS Reconciliation Detail Transaction Record 1 (record 320).
- **Record Content** - This record contains additional transactional information that complements EBT Reconciliation Detail - eComm\Lowell Platform Customer ID - Record 1 (Record 332).

TABLE 4-10 EBT Reconciliation Detail - eComm\Lowell Platform Customer ID - Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **333** – EBT Reconciliation Detail - ECOMM\Lowell Platform - Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	25	Character	ECOM Campaign
041	25	Character	ECOM Merchant Grouping Identifier
066	25	Character	ECOM Merchant Order Identifier
091	110	Character	Filler
Total:	200		

4.11 EBT Reconciliation Detail Transaction Record 4 - Reward Data

- **Record Type** - 334
- **Requirements** - This record is optional. Worldpay does not include it unless you receive EBT Reconciliation Detail Transaction Record 1 (Record 330).
- **Record Content** - This record contains transactional reward information.

TABLE 4-11 EBT Reconciliation Detail Transaction Record 4 - Reward Data

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **334** – EBT Reconciliation Detail Record 4
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	The terminal allows rewards/loyalty.
017	1	Character	The BIN is eligible for rewards/loyalty.
018	1	Character	The card is eligible for rewards/loyalty.
019	7	Numeric	Reward/loyalty amount
026	175	Filler	
Total:	200		

4.12 EBT Reconciliation Detail Transaction Record 6 - Merchant FraudSight

- **Record Type** - 335
- **Requirements** - This record is optional. Worldpay does not include it unless you receive EBT Reconciliation Detail Transaction Record 1 (Record 330).
- **Record Content** - This record contains transactional Merchant FraudSight Data.

TABLE 4-12 EBT Reconciliation Detail Transaction Record 6 - Merchant FraudSight

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **335** – EBT Reconciliation Detail Record 6 - Merchant FraudSight
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	6	Character	FraudSight Score
022	30	Character	Rule(s) that triggered for the auth
052	1	Character	Fraud Response Code
053	1	Character	Results from FraudSight Rules
054	4	Character	Fraud Response Time
058	143	Character	Reserved for future use. Blank/space fill the value.
Total:	200		

4.13 EBT Reconciliation Summary Level Record 1

- **Record Type** - 530
- **Requirements** - Worldpay requires this record if you receive Reconciliation Records in the Activity File.
- **Record Content** - It includes one record for each reconciliation level and file type.

TABLE 4-13 EBT Reconciliation Summary Level Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **530** – EBT Reconciliation Summary Level Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	Reconciliation Record Level. Use one of the following: • **M** = MID Level Reconciliation Record • **D** = Division Level Reconciliation Record • **C** = Chain Level Reconciliation Record
017	4	Character	Use this for one of the following: • Submission Date Field This is either the date Worldpay receives the file, for files such as an EMD file, or the date Worldpay processed the file, for files such as a VTL file. Use an MMDD format. • Summary Totals Indicator Use the value of **TOTL** for totals record.
021	1	Character	Totals Record Indicator Use one of the following: • **T** - Totals Record for Reconciliation Record Level • " " (space) - All Other Records **Note:** Since more than one file type can be present for a given reconciliation record level (for example, a VTL or an EMD file can support a MID), Worldpay generates a record summing all activity for all file sources. For this type of file, expect a value of **T** in this field.

TABLE 4-13 EBT Reconciliation Summary Level Record 1

Start	Length (Bytes)	Data Type	Description
022	4	Character	File Submission Time The value reflects either the time Worldpay received the EMD file or the time Worldpay processed the VTL file. Use an HHMM format. **Note:** If the Submission Date Field contains **TOTL**, this field is blank.
026	4	Character	File Date (Business Date/Processing Date set in EMD File) Use a MMDD format. **Note:** If the Totals Record Indicator value is T, the filed is blank.
030	3	Character	File Type or Summary Indicator Field File sources include, but are not limited to, the following: • **EMD** - EMD Settlement File • **ADJ** - Adjustment • **POS** - Host Data Capture • **VTL** - Vital Processing File • **ALL** - If Totals Record Indicator value is T
033	3	Character	Division Code This field is blank for Chain Code Level Records or if there is no defined Division.
036	9	Character	Store Number This field is blank for Chain Code and Division Code records.
045	16	Character	Merchant Account Number Left justify and space fill the value. This field is Blank for Chain Code and Division Code records.
061	12	Numeric	Purchase Sales Amount Use a DDDDDDDDDDCC format.
073	1	Character	Purchase Sales Amount Sign Use one of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
074	11	Numeric	Return Amount Use a DDDDDDDDDCC format.
085	1	Character	Return Amount Sign Use one of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)

TABLE 4-13 EBT Reconciliation Summary Level Record 1

Start	Length (Bytes)	Data Type	Description
086	11	Numeric	Cash Back Amount Use a DDDDDDDDDCC format.
097	12	Numeric	Net Sales Amount Use a DDDDDDDDDDCC format.
109	1	Character	Net Sales Amount Sign Use one of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
110	11	Numeric	Net Chargebacks/Fees/Other Adjustments to Deposit Amount Use a DDDDDDDDDCC format.
121	1	Character	Net Chargebacks/Fees/Other Adjustments to Deposit Amount Sign Use one of the following values: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
122	12	Numeric	Net Deposit Amount Use a DDDDDDDDDDCC format.
134	1	Character	Net Deposit Amount Sign Use one of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
135	11	Numeric	Interchange Fees Use a DDDDDDDDDCC format.
146	1	Character	Interchange Fees Sign Use one of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
147	12	Numeric	Net Deposit Amount after Interchange Use a DDDDDDDDDDCC format.
159	1	Character	Net Deposit Amount after Interchange Sign • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
160	11	Numeric	Sales Surcharge Amount Use a DDDDDDDDDCC format.

TABLE 4-13 EBT Reconciliation Summary Level Record 1

Start	Length (Bytes)	Data Type	Description
171	1	Character	Sales Surcharge Amount Sign
172	11	Numeric	Return Surcharge Amount
183	1	Character	Return Surcharge Amount Sign
184	12	Numeric	Daily Bill Fee Format = DDDDDDDDDDCC
196	1	Character	Daily Bill Fee Amount Sign - One of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
197	4	Character	Reserved (Future Use) Blank/space fill the value.
Total:	200		

4.14 EBT Reconciliation Summary Level Record 2

- **Record Type** - 531
- **Requirements** - This is optional if you receive EBT Reconciliation Summary Reporting in the Activity File. You must receive EBT Reconciliation Summary Level Record 1 (record 530) to receive this record.
- **Record Content** - This record provides R/T and DDA information to the client.

TABLE 4-14 EBT Reconciliation Summary Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **531** – EBT Reconciliation Summary Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	17	Character	Basic DDA /Checking Account Number Left justify and blank/space fill the value.
033	9	Character	Basic ABA /Routing and Transit Number Left justify and blank/space fill the value.
042	17	Character	Deposit DDA /Checking Account Number (if applicable) Left justify and blank/space fill the value.
059	9	Character	Deposit ABA /Routing and Transit Number (if applicable) Left justify and blank/space fill the value.
068	17	Character	Fee DDA /Checking Account Number (if applicable) Left justify and blank/space fill the value.
085	9	Character	Fee ABA /Routing and Transit Number (if applicable) Left justify and blank/space fill the value.
094	17	Character	Exception DDA /Checking Account Number (if applicable) Left justify and blank/space fill the value.
111	9	Character	Exception ABA /Routing and Transit Number (if applicable) Left justify and blank/space fill the value.
120	81	Character	Reserved (Future Use) Blank/space fill the value.

TABLE 4-14 EBT Reconciliation Summary Record 2

Start	Length (Bytes)	Data Type	Description
Total:	200		

4.15 EBT Reconciliation Summary Record 3

- **Record Type** - 532
- **Requirements** - This record is optional but present if you receive Reconciliation Records in Activity File. The record repeats for each Card Network with activity and always follows Debit POS Reconciliation Summary Level Record 1 (520 record) with a Totals Record equals T Record Indicator.
- **Record Content** - This record provides summary information about sales, fees, and other activity.

TABLE 4-15 EBT Reconciliation Summary Level Record 3

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **532** – EBT Reconciliation Summary Record 3
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	Reconciliation Record Level. Possible values are: • **M** = MID Level Reconciliation Record • **D** = Division Level Reconciliation Record • **C** = Chain Level Reconciliation Record
017	3	Character	Division Code This field is blank for Chain Code Level Records or if there is no defined Division.
020	9	Character	Store Number This field is blank for Chain Code and Division Code records.
029	16	Character	Merchant Account Number Left justify and space fill the value.This field is Blank for Chain Code and Division Code records.
045	4	Character	Card Type/Network Id Refer to Table A-14 for possible values.
049	7	Numeric	Sale Count
056	12	Numeric	Sales Amount Use a DDDDDDDDDDCC format.
068	7	Numeric	Return Count

TABLE 4-15 EBT Reconciliation Summary Level Record 3

Start	Length (Bytes)	Data Type	Description
075	12	Numeric	Return Amount Use a DDDDDDDDDDCC format.
087	11	Numeric	Cash Back Amount Use a DDDDDDDDDCC format.
098	12	Numeric	Net Sales Amount Use a DDDDDDDDDDCC format.
110	1	Character	Net Sales Amount Sign Use one of the following: • **+** = Net Credit (money released to merchant) • **-** = Net Debit (money withheld from merchant)
111	13	Numeric	Network Fees Amount 1 - Interchange/Discount Use a DDDDDDDDDCCCC format.
124	13	Numeric	Network Fees Amount 2 - Other Use a DDDDDDDDDCCCC format.
137	12	Numeric	Adjustment Amount Use a DDDDDDDDDDCC format.
149	1	Character	Adjustment Amount Sign Use one of the following: • **+** = Net Credit (money released to merchant) • **-** = Net Debit (money withheld from merchant)
150	7	Numeric	Net Sales Surcharge Count
157	11	Numeric	Net Sales Surcharge Amount Use a DDDDDDDDDCC format.
168	7	Numeric	Net Return Surcharge Count
175	11	Numeric	Net Return Surcharge Amount Use a DDDDDDDDDCC format.
186	1	Character	Network Fees 1 Sign Use one of the following: • **+** = Net Credit (paid money) • **-** = Net Debit (owe money)

TABLE 4-15 EBT Reconciliation Summary Level Record 3

Start	Length (Bytes)	Data Type	Description
187	1	Character	Network Fees 2 Sign Use one of the following: • **+** = Net Credit (paid money) • **-** = Net Debit (owe money)
188	13	Character	Reserved for future use. Blank/space fill.
Total:	200		

4.16 EBT Adjustment Detail Level Record 1

- **Record Type** - 730
- **Requirements** - This is an optional record.
- **Record Content** - This record provides information about EBT Adjustments.

TABLE 4-16 EBT Adjustment Detail Level Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **730** – EBT Adjustment Detail Level Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	2	Character	Record Type. Use one of the following: • **01** = Notification • **02** = Settlement
018	4	Character	Originator
022	4	Character	Receiver
026	3	Character	Transaction Type Code Refer to Table A-4 for possible values.
029	8	Numeric	Original Transaction Date Use an MMDDCCYY format.
037	6	Numeric	Original Transaction Time Use an HHMMSS format.
043	19	Character	Card/Primary Account Number (PAN) Example: 4445123456789012 (followed by 3 trailing spaces) Left justify and blank/space fill the value.
062	11	Numeric	Original Amount Use a DDDDDDDDDCC format.

TABLE 4-16 EBT Adjustment Detail Level Record 1

Start	Length (Bytes)	Data Type	Description
073	1	Character	Original Amount Sign Use one of the following: • **+** = Net Credit (Paid money) • **-** = Net Debit (Owed money)
074	2	Character	Adjustment Transaction Disposition. Refer to Table A-20 for other possible values.
076	12	Character	Adjustment Number
088	8	Numeric	Adjustment Date Use an MMDDCCYY format.
096	6	Numeric	Adjustment Time Use an HHMMSS format.
102	3	Character	Adjustment Type. Use one of the following: • **REQ** - Request • **PAY** - Pay
105	3	Character	Adjustment Action Refer to Table A-22 for possible values.
108	11	Numeric	Adjustment Amount Use a DDDDDDDDDCC format.
119	1	Character	Adjustment Amount Sign Use one of the following: • **+** = Net Credit (Paid money) • **-** = Net Debit (Owed money)
120	8	Numeric	Adjustment Process/Settlement Date Use an MMDDCCYY format.
128	3	Character	Adjustment Reason Code Refer to Table A-32 for possible values.
131	3	Character	Error Code Refer to Table A-24 for possible values.
134	15	Character	Terminal Number
149	6	Character	Terminal Sequence Number
155	9	Numeric	Employee Number/Customer Supplied Number

TABLE 4-16 EBT Adjustment Detail Level Record 1

Start	Length (Bytes)	Data Type	Description
164	37	Character	Reserved (Future Use) Blank/space fill the value.
Total:	200		

4.17 EBT Adjustment Detail Level Record 2

- **Record Type** - 731
- **Requirements** - This record is optional.
- **Record Content** - This record provides information about Debit Adjustments.

TABLE 4-17 EBT Adjustment Detail Level Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **731** – EBT Adjustment Detail Level Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	44	Character	Address
060	80	Character	Originator Comments
140	50	Character	Receiver Comments
190	11	Character	Reserved (Future Use) Blank/space fill the value.
Total:	200		

5

Gift Card Activity File Records

This section provides structural information related to various Gift Card activity files. Each of the following record types have a Control section and a Reporting section. The record types discussed here are:

- Gift Card Auth Detail Transaction Reporting Record 1
- Gift Card Auth Detail Transaction Reporting Record 2
- Gift Card Acquirer Reconciliation Detail Transaction Record 1
- Gift Card Acquirer Reconciliation Detail Transaction Record 2 - Settlement
- Gift Card Issuer Reconciliation Detail Transaction Record 1
- Gift Card Issuer Reconciliation Detail Transaction Record 2 - Franchise
- Gift Card Reconciliation Summary Level Record 1

5.1 Gift Card Auth Detail Transaction Reporting Record 1

- **Record Type** - 140
- **Requirements** - This record is mandatory if you receive Gift Card Authorization Detail Transaction Reporting in the Activity File.
- **Record Content** - This record is the Base Transaction Detail reporting record format for Authorization Detail Reporting. This record uses a common Authorization Detail Transaction Reporting format and includes denials and pre-authorizations.

TABLE 5-1 Gift Card Auth Detail Transaction Reporting Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **140** – Gift Card Auth Detail Transaction Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	8	Numeric	Transaction Date Use an MMDDCCYY format.
024	6	Numeric	Transaction Time Use an HHMMSS format.
030	3	Character	Transaction Type Code Refer to Table A-4 for possible values. Left justify and blank/space fill the value.
033	19	Character	Card/Account Number Example: 4445123456789012 (followed by 3 trailing spaces) Left justify and blank/space fill the value.
052	4	Numeric	Expiration Date Use an MMYY format. Example: 1222
056	19	Character	Magnetic Stripe/Alternate Card Number Example: 4445123456789012 (followed by 3 trailing spaces) Left justify and blank/space fill the value.

TABLE 5-1 Gift Card Auth Detail Transaction Reporting Record 1

Start	Length (Bytes)	Data Type	Description
075	10	Character	Reserved (**Future Use**) Blank/space fill the value.
085	11	Numeric	Requested Amount Use a DDDDDDDDDCC format.
096	11	Numeric	Authorization Amount Use a DDDDDDDDDCC format.
107	11	Numeric	Cash Back Amount Use a DDDDDDDDDCC format.
118	11	Numeric	Remaining Balance Use a DDDDDDDDDCC format. **Note:** This represents the card balance following the completion of the transaction.
129	2	Character	Authorization Request Response Code Refer to Table A-3 for possible values.
131	6	Character	Authorization Code Left justify and blank/space fill the value.
137	3	Character	POS Entry Mode Refer to Table A-11 for possible values. Left justify and blank/space fill the value.
140	4	Character	MCC/SIC Code
144	4	Character	Card Type/Network Id Refer to Table A-14 for possible values.
148	4	Character	Call Type Refer to Table A-16 for possible values.
152	2	Character	Transaction Origin Flag Refer to Table A-18 for possible values.
154	47	Character	Reserved (**Future Use**) Blank/space fill the value.
Total:	200		

5.2 Gift Card Auth Detail Transaction Reporting Record 2

- **Record Type** - 141
- **Requirements** - This is optional. Worldpay does not includes it unless you receive Gift Card Auth Detail Transaction Reporting Record 1 (record 140).
- **Record Content** - This record provides Gift Card Transaction Authorization Detail Information in addition to the information included in the record 140.

TABLE 5-2 Gift Card Auth Detail Transaction Reporting Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **141** – Gift Card Auth Detail Transaction Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	Authorization Source Refer to Table A-1 for possible values.
017	3	Character	POS Condition Code Refer to Table A-2 for possible values. Left justify and space fill the value.
020	2	Character	CAT Indicator Refer to Table A-10 for possible values. Left justify and space fill the value.
022	1	Character	CVV2 Presence Code Indicator Refer to Table A-6 for possible values.
023	2	Character	CVV2 Response Code Indicator Refer to Table A-7 for possible values. Left justify and space fill the value.
025	1	Character	Mail/Phone Indicator Refer to Table A-8 for possible values. Left justify and space fill the value.
026	4	Character	Register Number (if available)
030	9	Numeric	Salesperson/Employee Id/Clerk Id Left justify and blank/space fill the value.

TABLE 5-2 Gift Card Auth Detail Transaction Reporting Record 2

Start	Length (Bytes)	Data Type	Description
039	3	Character	Currency Code Refer to Table A-15 for possible values.
042	3	Character	Country Code Refer to Table A-15 for possible values.
045	8	Numeric	Business Date Use an MMDDCCYY format.
053	12	Character	Retrieval Reference Number
065	1	Character	CAVV Response Blank/space fill the value.
066	1	Character	Void Indicator Blank/space fill the value.
067	12	Character	Retrieval Reference Number (Merchant Supplied)
079	3	Character	Cardholder Currency Code
082	11	Numeric	Cardholder Transaction Amount **Note:** The decimal depends upon Currency Code.
093	8	Numeric	Cardholder Conversion Rate **Note:** This value is fixed length 8 positions. The leftmost decimal indicator denotes the number of positions to move the decimal point from the right to left. The leftmost digit must be between 0 and 7.
101	19	Character	Token
120	6	Character	Token Id
126	75	Character	Reserved (**Future Use**) Blank/space fill the value.
Total:	200		

5.3 Gift Card Acquirer Reconciliation Detail Transaction Record 1

- **Record Type** - 340
- **Requirements** - This field is mandatory if you receive Gift Card Reconciliation Detail Reporting in the Activity File.
- **Record Content** - This record is the Base Transaction Detail reporting record format, which is a common Reconciliation Detail Transaction Reporting Record, available for all Reconciliation Detail Payment Types supported in the Activity File. Worldpay provides this record to allow the tracking of gift card activity and reports all Gift Card transactions accepted at the merchant's location. The Gift Card Acquirer Reconciliation Detail Transaction Record 2 - Settlement (341 record) accompanies the 340 record to identify the location and to provide information on Franchise Settlement, including the location that owns the card. Funds would settle if the card owner MID and the acquiring location MID are different.

TABLE 5-3 Gift Card Reconciliation Detail Transaction Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **340** – Gift Card Acquirer Reconciliation Detail Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	8	Numeric	Transaction Date Use an MMDDCCYY format.
024	6	Numeric	Transaction Time Use an HHMMSS format.
030	3	Character	Transaction Type Code Refer to Table A-4 for possible values. Left justify and blank/space fill the value.
033	2	Character	Authorization Request Response Code Refer to Table A-3 for possible values.
035	6	Character	Authorization Code Left justify and blank/space fill the value.
041	3	Character	POS Entry Mode Refer to Table A-11 for possible values. Left justify and blank/space fill the value.

TABLE 5-3 Gift Card Reconciliation Detail Transaction Record 1

Start	Length (Bytes)	Data Type	Description
044	19	Character	Card/Account Number Example: 4445123456789012 (followed by 3 trailing spaces) Left justify and blank/space fill the value.
063	4	Numeric	Expiration Date Use an MMYY format. Example: 1222
067	19	Character	Magnetic Stripe/Alternate Card Number Example: 4445123456789012 (followed by 3 trailing spaces) Left justify and blank/space fill the value.
086	4	Character	Program Agent For Gift Card transactions, this field identifies the Gift Card Agent allowing merchants to distinguish between different card programs, if necessary. Worldpay assigns these 4-digit values. For example, Program 1 Agent equals 2001 while Program 2 Agent equals 2121.
090	12	Character	SKU Number This is the client-assigned SKU for the card program, which you can associate with a subset of Program Agents. Leave it blank if there is no assigned SKU.
102	25	Character	Program Identifier This is the value assigned by the client to the card number, which can be a subset of a Program Agent, SKU or simply associated with a range of cards. Leave it blank if the card does not have an assigned Program Identifier.
127	11	Numeric	Requested Amount Use a DDDDDDDDDCC format.
138	11	Numeric	Authorization Amount Use a DDDDDDDDDCC format.
149	11	Numeric	Cash Back Amount Use a DDDDDDDDDCC format. **Note:** Only use this to fully deplete the card after a purchase; otherwise, zero fill the value.

TABLE 5-3 Gift Card Reconciliation Detail Transaction Record 1

Start	Length (Bytes)	Data Type	Description
160	11	Numeric	Remaining Balance Amount Use a DDDDDDDDDCC format.
171	4	Character	MCC/SIC Code
175	4	Character	Card Type/Network Id Refer to Table A-14 for possible values.
179	3	Character	Card Product Type The eligible value for Gift Cards is **PI**. Left justify and blank/space fill.
182	2	Character	Transaction Origin Flag Refer to Table A-18 for possible values. Left justify and blank/space fill.
184	12	Character	Retrieval Reference Number
196	5	Character	Reserved d (**Future Use**) Blank/space fill the value.
Total:	200		

5.4 Gift Card Acquirer Reconciliation Detail Transaction Record 2 - Settlement

- **Record Type** - 341
- **Requirements** - This is an optional record. You must receive Gift Card Reconciliation Detail Transaction Record 1 (record 340) to receive the record.
- **Record Content** - This record identifies the location and provides information on Franchise Settlement, including the location that owns the card.

TABLE 5-4 Gift Card Acquirer Reconciliation Detail Transaction Record 2 - Settlement

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **341** – Gift Card Acquirer Reconciliation Detail Record 2 - Settlement
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	Franchise Transaction Flag Use one of the following values: • **Y** - Franchise Program Transaction If the Card Owner MID and the Acquiring Location MID are different and the Franchise Program Type does not equal N, Worldpay sets this flag will be set to Y. • **N** - Non-Franchise / Standard Program Transaction If the Card Owner MID and the Acquiring Location MID are the same or the Franchise Program Type equals N, Worldpay sets this flag to N.

TABLE 5-4 Gift Card Acquirer Reconciliation Detail Transaction Record 2 - Settlement

Start	Length (Bytes)	Data Type	Description
017	1	Character	Franchise Program Type (Reserved For Future Usage). Possible values are: • **A** = Franchise Central Daily Settlement • **C** = Franchise Central Monthly Settlement • **G** = Daily Central Settlement Gift Card - No ACH • **I** = Monthly Central Settlement Gift Card - No ACH • **N** = Non-Franchise Settlement • **D** = Franchise Daily Settlement • **M** = Franchise Monthly Settlement • **1** = Franchise Monthly Settlement • **2** = Franchise Daily Settlement • **3** = Monthly Gift Card - No ACH • **4** = Daily Gift Card - No ACH • **Blank** - Use for Activation transactions. If the Franchise Transaction Flag (Field 016) is N, then Worldpay leaves the value blank. **Note**: For Gift Card, Worldpay blank fills the value.
018	1	Character	On-Us Transaction Flag Use one of the following values: • **Y** - On-Us transaction (always used for Activation) • **Blank** - All other transactions (not On-Us)
019	16	Character	Card Owner MID
035	6	Character	Card Owner Chain Code
041	3	Character	Cardholder Currency Code
044	11	Numeric	Cardholder Transaction Amount **Note:** The decimal depends on the Currency Code.
055	8	Numeric	Cardholder Conversion Rate **Note:** This value is fixed length 8 positions. The leftmost decimal indicator denotes the number of positions to move the decimal point from the right to left. The leftmost digit must be between 0 and 7.
063	19	Character	Token
082	6	Character	Token Id
088	35	Character	Customer Discretionary Data (1)
123	20	Character	Customer Discretionary Data (2)
143	20	Character	Customer Discretionary Data (3)

TABLE 5-4 Gift Card Acquirer Reconciliation Detail Transaction Record 2 - Settlement

Start	Length (Bytes)	Data Type	Description
163	38	Character	Character Reserved (Future Use) Blank or space fill the value.
Total:	200		

5.5 Gift Card Issuer Reconciliation Detail Transaction Record 1

- **Record Type** - 342
- **Requirements** - This is optional, but Worldpay includes it for Gift Card participants.
- **Record Content** - Worldpay provides this record to Gift Card Participants allowing them to track their gift card activity. This record reports all Gift Card transactions generated by cards activated and tied to the Merchant Account Number (MID) in the Card Owner File. The Gift Card Issuer Reconciliation Detail Transaction Record 2 - Franchise (343 record) accompanies the 342 record to identify the acquiring MID location and to provide information on Franchise Settlement, including the location that accepted the card. Funds would settle if the card owner MID and the acquiring location MID are different.

TABLE 5-5 Gift Card Issuer Reconciliation Detail Transaction Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **342** – Gift Card Issuer Reconciliation Detail Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	8	Numeric	Transaction Date Use a MMDDCCYY format.
024	6	Numeric	Transaction Time Use a HHMMSS format.
030	3	Character	Transaction Type Code Refer to Table A-4 for possible values. Left justify and blank/space fill the value.
033	2	Character	Authorization Request Response Code Refer to Table A-3 for possible values.
035	6	Character	Authorization Code Left justify and blank/space fill the value.
041	3	Character	POS Entry Mode Refer to Table A-11 for possible values.

TABLE 5-5 Gift Card Issuer Reconciliation Detail Transaction Record 1

Start	Length (Bytes)	Data Type	Description
044	19	Character	Card/Account Number Example: 4445123456789012 (followed by 3 trailing spaces) Left justify and blank/space fill the value.
063	4	Numeric	Expiration Date Use a MMYY format. Example: 1222
067	19	Character	Magnetic Stripe/Alternate Card Number Example: 4445123456789012 (followed by 3 trailing spaces) Left justify and blank/space fill the value.
086	4	Character	Program Agent For Gift Card transactions, this field identifies the Gift Card Agent allowing merchants to distinguish between different card programs, if necessary. Worldpay assigns these 4-digit values. For example, Program 1 Agent is 2001 while Program 2 Agent is 2121.
090	12	Character	SKU Number The client-assigned SKU for the card program, which you can associate with a subset of Program Agents. Make the value blank if there is no assigned SKU.
102	25	Character	Program Identifier The client assigns this value to the card number, which can be a subset of a Program Agent, SKU or simply associated with a range of cards. If the card does not have an assigned Program Identifier, the value is blank.
127	11	Numeric	Requested Amount Use a DDDDDDDDDCC format.
138	11	Numeric	Authorization Amount Use a DDDDDDDDDCC format.
149	11	Numeric	Cash Back Amount Use a DDDDDDDDDCC format. **Note:** Only use this to fully deplete the card after a purchase; otherwise, zero fill the field.

TABLE 5-5 Gift Card Issuer Reconciliation Detail Transaction Record 1

Start	Length (Bytes)	Data Type	Description
160	11	Numeric	Remaining Balance Amount Use a DDDDDDDDDCC format.
171	4	Character	MCC/SIC Code
175	4	Character	Card Type/Network Id Refer to Table A-14 for possible values.
179	3	Character	Card Product Type Eligible value for Gift Cards is **PI**. Left justify and blank/space fill the value.
182	2	Character	Transaction Origin Flag Refer to Table A-18 for possible values. Left justify and blank/space fill the value.
184	12	Character	Retrieval Reference Number
196	5	Character	Reserved - Blank/Space Filled (**Future Use**)
Total:	200		

5.6 Gift Card Issuer Reconciliation Detail Transaction Record 2 - Franchise

- **Record Type** - 343
- **Requirements** - This is optional. You must receive Gift Card Issuer Reconciliation Detail Transaction Record 1 (record 342) to receive this record.
- **Record Content** - This record is the Base Transaction Detail Reporting record format, which is a common Reconciliation Detail Transaction Reporting Record available for all Reconciliation Detail Payment Types supported in the Activity File.

TABLE 5-6 Gift Card Issuer Reconciliation Detail Transaction Record 2 - Franchise

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **343** – Gift Card Issuer Reconciliation Detail Transaction Record 2 - Franchise
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	Franchise Card Transaction Flag Use one of the following values: • **Y** - Franchise Program Transaction Use this value if the Card Owner MID and the Acquiring Location MID are different and the Franchise Program Type does not equal N. • **N** - Non-Franchise / Standard Program Transaction Use this value if the Card Owner MID and the Acquiring Location MID are the same or the Franchise Program Type equals N.

TABLE 5-6 Gift Card Issuer Reconciliation Detail Transaction Record 2 - Franchise

Start	Length (Bytes)	Data Type	Description
017	1	Character	Franchise Program Type (Reserved For Future Usage) Use one of the following values: • **A** = Franchise Central Daily Settlement • **C** = Franchise Central Monthly Settlement • **G** = Daily Central Settlement Gift Card - No ACH • **N** = Non-Franchise Settlement • **D** = Franchise Daily Settlement • **M** = Franchise Monthly Settlement • **1** = Franchise Monthly Settlement • **2** = Franchise Daily Settlement **Note**: For Gift Card, or if the value for the Franchise Card Transaction Flag (Field 016) is N, then blank fill the value for this field.
018	1	Character	On-Us Transaction Flag Use one of the following values: • **Y** - On-Us transaction (always used for Activation) • **Blank** - All other transactions (not On-Us)
019	16	Character	Acquiring Location MID This is the account number of the merchant location that processed the transaction.
035	6	Character	Acquiring Location Chain Code This is the chain code of the merchant location that processed the transaction.
041	3	Character	Cardholder Currency Code
044	11	Numeric	Cardholder Transaction Amount **Note:** The decimal depends on the Currency Code.
055	8	Numeric	Cardholder Conversion Rate **Note:** This value is fixed length 8 positions. The leftmost decimal indicator denotes the number of positions to move the decimal point from the right to left. You must make the leftmost digit a value between 0 and 7.
063	19	Character	Token
082	6	Character	Token Id
088	113	Character	Reserved (**Future Use**) Blank/space fill the value.

TABLE 5-6 Gift Card Issuer Reconciliation Detail Transaction Record 2 - Franchise

Start	Length (Bytes)	Data Type	Description
Total:	200		

5.7 Gift Card Reconciliation Summary Level Record 1

- **Record Type** - 540
- **Requirements** - Worldpay requires this record if you receive Gift Card Summary Records in the Activity File.
- **Record Content** - The Activity File includes multiple records for each transaction type within each merchant number for each Business Date included in the file.

TABLE 5-7 Gift Card Reconciliation Summary Level Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **540** – Gift Card Reconciliation Summary Level Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	8	Numeric	Business Date Use an MMDDCCYY format.
024	3	Character	Division Code Use a value between 000 and 999. Blank/space fill the value.
027	9	Character	Store Number Example: 000054321 Right justify and zero fill the value.
036	16	Character	Merchant Account Number Left justify and space fill the value.
052	3	Character	Transaction Type Code Refer to Table A-4 for possible values. Left justify and blank/space fill the value.
055	7	Numeric	Transaction Count (all acquirer activity)
062	13	Numeric	Transaction Amount (all acquirer activity) Use a DDDDDDDDDDDCC format.
075	17	Character	Basic DDA /Checking Account Number Left justify and blank/space fill the value.

TABLE 5-7 Gift Card Reconciliation Summary Level Record 1

Start	Length (Bytes)	Data Type	Description
092	9	Character	Basic ABA /Routing and Transit Number Left justify and blank/space fill the value.
101	17	Character	Deposit DDA /Checking Account Number (if applicable) Left justify and blank/space fill the value.
118	9	Character	Deposit ABA /Routing and Transit Number (if applicable) Left justify and blank/space fill the value.
127	2	Character	Authorization Request response Code Refer to Table A-3 for possible values.
129	3	Character	Merchant Currency Code
132	69	Character	Reserved (**Future Use**) Blank/space fill the value.
Total:	200		

6

POS Check Services Activity File Records

This section provides structural information related to various POS Check Activity files. Each of the following record types have a Control section and a Reporting section. The record types discussed here are:

- POS Check Services Authorization Detail Transaction Reporting Record 1
- POS Check Services Authorization Detail Transaction Reporting Record 2
- POS Check Services Authorization Detail - eComm\Lowell Platform Customer ID Record 1
- POS Check Services Authorization Detail - eComm\Lowell Platform Customer ID Record 2
- POS Check Services Reconciliation Detail Transaction Record 1
- POS Check Services Reconciliation Detail Transaction Record 2
- POS Check Services Reconciliation Detail Transaction Record 3
- POS Check Services Reconciliation Detail - eComm\Lowell Platform Customer ID Record 1
- POS Check Services Authorization Detail - eComm\Lowell Platform Customer ID Record 2
- POS Check Services Reconciliation Detail Transaction Record 4 - Reward Data
- POS Check Services Reconciliation Summary Level Record 1
- POS Check Services Reconciliation Summary Level Record 2
- POS Check Services Reconciliation Summary Level Record 3

6.1 POS Check Services Authorization Detail Transaction Reporting Record 1

- **Record Type** - 150
- **Requirements** - This record is mandatory if you receive POS Check Authorization Detail Transaction Reporting in the Activity File.
- **Record Content** - This record is the Base Transaction Detail reporting record format for Authorization Detail Reporting and uses a common Authorization Detail Transaction Reporting format.

TABLE 6-1 POS Check Detail Transaction Reporting Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **150** – POS Check Detail Transaction Reporting Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
Start	**Length (Bytes)**	**Data Type**	**Description**
016	8	Numeric	Transaction Date Use an MMDDCCYY format.
024	6	Numeric	Transaction Time Use an HHMMSS format.
030	9	Numeric	Transaction Sequence Number (Customer Supplied Data) Eligible values are **000000000** to **999999999**. Left justify and space fill the value.
039	3	Character	Transaction Type Code Left justify and blank/space fill. Refer to Table A-4 for possible values.
042	9	Character	Check ABA Number Left justify and blank/space fill the value.
051	19	Character	Checking Account Number Left justify and blank/space fill the value.
070	15	Character	Check Serial Number/Check Sequence Number Left justify and blank/space fill the value.

TABLE 6-1 POS Check Detail Transaction Reporting Record 1

Start	Length (Bytes)	Data Type	Description
085	11	Numeric	Transaction Amount (including any Cash Back) Use a DDDDDDDDDCC format.
096	11	Numeric	Reserved for Future Use (Cash Back Amount) Use a DDDDDDDDDCC format.
107	1	Character	Transaction Disposition Refer to Table A-17 for possible values.
108	3	Character	Denial Code Refer to Table A-29 for possible values.
111	3	Character	POS Entry Mode Refer to Table A-11 for possible values. Left justify and blank/space fill the value.
114	44	Character	Terminal Location
158	4	Character	MCC/SIC Code
162	4	Character	Network Id For POS Check Transactions, use **VSCK**.
166	4	Character	Cardholder Id/Network ACRO/Service Provider Use one of the following values: • **VIS1** - Visa for Participating Transactions • **ECHO** - For Non-Participating Transactions
170	4	Character	Auth Visa Valid Code
174	2	Character	Visa Authorization Response Code
176	9	Numeric	Authorization Surcharge Amount
185	11	Character	Draft Locator
196	5	Character	Reserved (**Future Use**) Blank/space fill the value.
Total:	200		

6.2 POS Check Services Authorization Detail Transaction Reporting Record 2

- **Record Type** - 151
- **Requirements** - This is an optional Detail Reporting Record. You must receive POS Check Services Authorization Detail - eComm\Lowell Platform Customer ID Record 1 (record 150) to receive this record.
- **Record Content** - This record contains additional information about POS Check Services Authorization.

TABLE 6-2 POS Check Detail Transaction Reporting Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **151** – POS Check Detail Transaction Reporting Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
Start	**Length (Bytes)**	**Data Type**	**Description**
016	1	Character	Authorization Source Refer to Table A-1 for possible values.
017	3	Character	POS Condition Code Refer to Table A-2 for possible values. Left justify and space fill the value.
020	4	Character	Register Number (if available)
024	9	Numeric	Salesperson/Employee Number /Clerk ID (merchant supplied data)
033	3	Character	Country Code Refer to Table A-15 for possible values.
036	8	Numeric	Business Date Use a MMDDCCYY format.
044	1	Character	EMV Transaction Indicator
045	156	Character	Reserved (**Future Use**) Blank/space fill the value.
Total:	200		

6.3 POS Check Services Authorization Detail - eComm\Lowell Platform Customer ID Record 1

- **Record Type** - 152
- **Requirements** - This is an optional Detail Reporting Record. You must receive POS Check Services Authorization Detail - eComm\Lowell Platform Customer ID Record 1 (record 150) to receive this record.
- **Record Content** - This record is the Base Transaction Detail reporting record format for Authorization Detail Reporting for the eComm\Lowell platform and uses a common Authorization Detail Transaction Reporting format.

TABLE 6-3 POS Check Services Authorization Detail - eComm\Lowell Platform Customer ID Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **152** – POS Check Authorization Detail - ECOMM\Lowell Platform Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
Start	**Length (Bytes)**	**Data Type**	**Description**
016	25	Character	ECOM Correlation Identifier
041	25	Character	ECOM Affiliate
066	36	Character	ECOM Authorization Identifier
102	25	Character	ECOM Customer Identifier
127	50	Character	ECOM Report Group
177	24	Character	Filler
Total:	200		

6.4 POS Check Services Authorization Detail - eComm\Lowell Platform Customer ID Record 2

- **Record Type** - 153
- **Requirements** - This is an optional Detail Reporting Record. You must receive POS Check Services Authorization Detail - eComm\Lowell Platform Customer ID Record 1 (record 150) to receive this record.
- **Record Content** - This record contains additional transactional information that complements POS Check Services Authorization Detail - eComm\Lowell Platform Customer ID Record 1 (Record 152).

TABLE 6-4 POS Check Services Authorization Detail - eComm\Lowell Platform Customer ID Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **153** – POS Check Authorization Detail - ECOMM\Lowell Platform Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
Start	**Length (Bytes)**	**Data Type**	**Description**
016	25	Character	ECOM Campaign
041	25	Character	ECOM Merchant Grouping Identifier
066	25	Character	ECOM Merchant Order Identifier
091	110	Character	Filler
Total:	200		

6.5 POS Check Services Reconciliation Detail Transaction Record 1

- **Record Type** - 350
- **Requirements** - This record is mandatory if you receive POS Check Authorization Detail Transaction Reporting in the Activity File.
- **Record Content** - This includes one record for each transaction in the Activity File.

TABLE 6-5 POS Check Services Reconciliation Detail Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **350** – POS Check Services Reconciliation Detail Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	8	Numeric	Transaction Date Format = MMDDCCYY
024	6	Numeric	Transaction Time Format = HHMMSS
030	9	Numeric	Transaction Sequence Number Eligible Values are **000000000** through **999999999**. Left justify and space fill the value.
039	3	Character	Transaction Type Code Refer to Table A-4 for possible values. Left justify and blank/space fill the value.
042	9	Character	Check ABA Number
051	19	Character	Checking Account Number
070	15	Character	Check Serial Number/Check Sequence Number Left justify and blank/space fill the value.
085	11	Numeric	Transaction Amount (including any Cash Back) Use a DDDDDDDDDCC format.
096	11	Numeric	Reserved for Future Use (Cash Back Amount) Use a DDDDDDDDDCC format.

TABLE 6-5 POS Check Services Reconciliation Detail Record 1

Start	Length (Bytes)	Data Type	Description
107	1	Character	Transaction Disposition Refer to Table A-17 for possible values.
108	3	Character	Denial Code Refer to Table A-29 for possible values.
111	3	Character	POS Entry Mode Refer to Table A-11 for possible values. Left justify and blank/space fill the value.
114	44	Character	Terminal Location
158	4	Character	MCC/SIC Code
162	4	Character	Network Id Use **VSCK** for POS Check transactions.
166	4	Character	Cardholder Id/Network ACRO/Service Provider Use one of the following values: • **VIS1** - Visa for participating pransactions • **ECHO** - For non-participating transactions
170	4	Character	Auth Visa Valid Code
174	2	Character	Visa Authorization Response Code
176	9	Numeric	Authorization Surcharge Amount
185	11	Character	Draft Locator
196	5	Character	Reserved (**Future Use**) Blank/space fill the value.
Total:	200		

6.6 POS Check Services Reconciliation Detail Transaction Record 2

- **Record Type** - 351
- **Requirements** - This is optional, but you must receive POS Check Services Reconciliation Detail Record 1 (record 350) to receive this record.
- **Record Content** - Provides information about the check writer.

TABLE 6-6 POS Check Detail Transaction Reporting Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **351** – POS Check Reconciliation Detail Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
Start	**Length (Bytes)**	**Data Type**	**Description**
016	2	Character	Check Writer Id Method. Use one of the following values: • **DL** - Driver's License • **CK** - MICR
018	32	Character	Check Writer Driver's License/Id Number
050	2	Character	Check Writer Driver's License/Id State Code Refer to Table A-27 for possible values.
052	8	Character	Check Writer Date of Birth Use an MMDDCCYY format.
060	10	Character	Check Writer Phone Number (if provided)
070	1	Character	Check Type. Use one of the following values: • **Blank** - Personal (Default) • **B** - Business • **G** - Government • **P** - Payroll
071	35	Character	Customer Discretionary Data Field 1

TABLE 6-6 POS Check Detail Transaction Reporting Record 2

Start	Length (Bytes)	Data Type	Description
106	20	Character	Customer Discretionary Data Field 2
126	20	Character	Customer Discretionary Data Field 3
146	1	Character	EMV Transaction Indicator
147	6	Character	Batch Number
153	48	Character	Reserved (Future Use) Blank/space fill the value.
Total:	200		

6.7 POS Check Services Reconciliation Detail Transaction Record 3

- **Record Type** - 352
- **Requirements** - Optional, but must receive POS Check Services Reconciliation Detail Record 1 (record 350) to receive this record.
- **Record Content** - Provides raw MICR Data.

TABLE 6-7 POS Check Detail Transaction Reporting Record 3

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **352** – POS Check Reconciliation Detail Record 3
013	3	Character	Record Length = **200**
Reporting Section Information:			
Start	**Length (Bytes)**	**Data Type**	**Description**
016	80	Character	Raw or Parsed MICR data
147	105	Character	Reserved - Blank/Space Filled (**Future Use**)
Total:	200		

6.8 POS Check Services Reconciliation Detail - eComm\Lowell Platform Customer ID Record 1

- **Record Type** - 353
- **Requirements** - This is an optional record.
- **Record Content** - This record is the Base Transaction Detail reporting record format, which is a common Reconciliation Detail Transaction Reporting Record for the eComm\Lowell platform. It is available for all Reconciliation Detail Payment Types supported in the activity file.

TABLE 6-8 POS Check Services Reconciliation Detail - eComm\Lowell Platform Customer ID Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **353** – POS Check Services Reconciliation Detail - ECOMM\Lowell Platform Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
Start	**Length (Bytes)**	**Data Type**	**Description**
016	25	Character	ECOM Correlation Identifier
041	25	Character	ECOM Affiliate
066	36	Character	ECOM Authorization Identifier
102	25	Character	ECOM Customer Identifier
127	50	Character	ECOM Report Group
177	24	Character	Reserved (**Future Use**) Blank/space fill the value.
Total:	200		

6.9 POS Check Services Reconciliation Detail - eComm\Lowell Platform Customer ID Record 2

- **Record Type** - 354
- **Requirements** - This is an optional record. The Activity file includes one record for every transaction.
- **Record Content** - This record contains additional transactional information that complements POS Check Services Reconciliation Detail - eComm\Lowell Platform Customer ID Record 1 (Record Type - 353).

TABLE 6-9 POS Check Services Reconciliation Detail - eComm\Lowell Platform Customer ID Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **354** – POS Check Services Reconciliation Detail - ECOMM\Lowell Platform Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
Start	**Length (Bytes)**	**Data Type**	**Description**
016	25	Character	ECOM Correlation Identifier
041	25	Character	ECOM Affiliate
066	36	Character	ECOM Authorization Identifier
091	24	Character	Reserved (**Future Use**) Blank/space fill the value.
Total:	200		

6.10 POS Check Services Reconciliation Detail Transaction Record 4 - Reward Data

- **Record Type** - 355
- **Requirements** - This record is optional. Worldpay does not include it unless you receive POS Check Services Reconciliation Detail Record 1 (record 350).
- **Record Content** - This record contains transactional reward information.

TABLE 6-10 POS Check Detail Transaction Reporting Record 4 - Reward Data

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **355** – POS Check Service Reconciliation Detail Record 4
013	3	Character	Record Length = **200**
Reporting Section Information:			
Start	**Length (Bytes)**	**Data Type**	**Description**
016	1	Character	The terminal allows rewards/loyalty.
017	1	Character	The BIN is eligible for rewards/loyalty.
018	1	Character	The card is eligible for rewards/loyalty.
019	7	Numeric	Reward\loyalty amount
026	175	Filler	
Total:	200		

6.11 POS Check Services Reconciliation Summary Level Record 1

- **Record Type** - 550
- **Requirements** - Worldpay requires this record if you receive Reconciliation Records in the Activity File. It includes one record for each reconciliation level and file type.
- **Record Content** - This is a Simple Reconciliation Record. All activity in this record is available in network specific summary records (for example, Visa/ECHO).

TABLE 6-11 POS Check Reconciliation Summary Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **550** – POS Check Reconciliation Summary Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
Start	**Length (Bytes)**	**Data Type**	**Description**
016	1	Character	Reconciliation Record Level. Use one of the following values: • **M** = MID Level Reconciliation Record • **D** = Division Level Reconciliation Record • **C** = Chain Level Reconciliation Record
017	4	Character	Use this for either of the following: • Submission Date Field This is either the date Worldpay receives the file, for files such as an EMD file, or the date Worldpay processed the file, for files such as a VTL file. Use an MMDD format. • Summary Totals Indicator For totals record, use **TOTL**.

TABLE 6-11 POS Check Reconciliation Summary Record 1

Start	Length (Bytes)	Data Type	Description
021	1	Character	Totals Record Indicator Use one of the following values: • **T** - Totals Record for Reconciliation Record Level • " " (space) - All Other Records **Note:** Since more than one file type can be present for a given reconciliation record level (for example, a VTL or an EMD file can support a MID), Worldpay generates a record summing all activity for all file sources. For this type of file, expect a value of **T** in this field.
022	4	Character	File Submission Time The value reflects either the time Worldpay received the EMD file or the time Worldpay processed the VTL file. Use an HHMM format. **Note:** If the Submission Date Field contains **TOTL**, this field is blank.
026	4	Character	File Date (Business Date/Processing Date set in EMD File) Use an MMDD format. **Note:** If the Totals Record Indicator value is T, this field is blank.
030	3	Character	File Type or Summary Indicator Field File sources include, but are not limited to, the following: • **EMD** - EMD Settlement File • **ADJ** - Adjustment • **POS** - Host Data Capture • **VTL** - Vital Processing File • **ALL** - if Totals Record Indicator value is T
033	3	Character	Division Code This field is blank for Chain Code Level Records or if there is no defined Division.
036	9	Character	Store Number This field is blank for Chain Code and Division Code records.
045	16	Character	Merchant Account Number This field is blank for Chain Code and Division Code records. Left justify and space fill the value.
061	12	Numeric	Purchase Sales Amount Use a DDDDDDDDDDCC format.

TABLE 6-11 POS Check Reconciliation Summary Record 1

Start	Length (Bytes)	Data Type	Description
073	1	Character	Purchase Sales Amount Sign Use one of the following values: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
074	11	Numeric	Return Amount Use a DDDDDDDDDCC format.
085	1	Character	Return Amount Sign Use one of the following values: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
086	11	Numeric	Cash Back Amount Use a DDDDDDDDDCC format.
097	12	Numeric	Net Sales Amount Use a DDDDDDDDDDCC format.
109	1	Character	Net Sales Amount Sign Use one of the following values: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
110	11	Numeric	Net Fees/Other Adjustments to Deposit Use a DDDDDDDDDCC format.
121	1	Character	Net Fees/Other Adjustments to Deposit Sign Use one of the following values: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
122	12	Numeric	Net Deposit Amount Use a DDDDDDDDDDCC format.
134	1	Character	Net Deposit Amount Sign Use one of the following values: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
135	11	Numeric	Sales Surcharge Amount Use a DDDDDDDDDCC format.

TABLE 6-11 POS Check Reconciliation Summary Record 1

Start	Length (Bytes)	Data Type	Description
146	1	Character	Sales Surcharge Amount Sign Use one of the following values: • **+** • **-**
147	11	Numeric	Return Surcharge Amount Use a DDDDDDDDDCC format.
158	1	Character	Return Surcharge Amount Sign Use one of the following values: • **+** • **-**
159	42	Character	Reserved (**Future Use**) Blank/space fill the value.
Total:	200		

6.12 POS Check Services Reconciliation Summary Level Record 2

- **Record Type** - 551
- **Requirements** - This is optional if you receive POS Check Reconciliation Summary Reporting in the Activity File; however, you must receive POS Check Reconciliation Summary Record 1 (record 550) to receive this record.
- **Record Content** - This record provides R/T and DDA information to the client.

TABLE 6-12 POS Check Reconciliation Summary Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **551** – POS Check Reconciliation Summary Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	17	Character	Basic DDA /Checking Account Number Left justify and blank/space fill the value.
033	9	Character	Basic ABA /Routing and Transit Number Left justify and blank/space fill the value.
042	17	Character	Deposit DDA /Checking Account Number (if applicable) Left justify and blank/space fill the value.
059	9	Character	Deposit ABA /Routing and Transit Number (if applicable) Left justify and blank/space fill the value.
068	17	Character	Fee DDA /Checking Account Number (if applicable) Left justify and blank/space fill the value.
085	9	Character	Fee ABA /Routing and Transit Number (if applicable) Left justify and blank/space fill the value.
094	17	Character	Exception DDA /Checking Account Number (if applicable) Left justify and blank/space fill the value.
111	9	Character	Exception ABA /Routing and Transit Number (if applicable) Left justify and blank/space fill the value.

TABLE 6-12 POS Check Reconciliation Summary Record 2

Start	Length (Bytes)	Data Type	Description
120	81	Character	Reserved (**Future Use**) Blank/space fill the value.
Total:	200		

6.13 POS Check Services Reconciliation Summary Level Record 3

- **Record Type** - 552
- **Requirements** - This is optional; however, it is present if you receive POS Check Reconciliation Records in the Activity File. The record repeats for each Card Network with activity and always follow associated POS Check Reconciliation Summary Record 1 (record 550) with a Totals Record Indicator value of T.
- **Record Content** - This record contains summary information about sales, fees, and other activity.

TABLE 6-13 POS Check Reconciliation Summary Level Record 3

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **552** – POS Check Reconciliation Summary Record 3
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	Reconciliation Record Level. Use one of the following values: • **M** = MID Level Reconciliation Record • **D** = Division Level Reconciliation Record • **C** = Chain Level Reconciliation Record
017	3	Character	Division Code This field is blank for Chain Code Level Records or if there is no defined Division.
020	9	Character	Store Number This field is blank for Chain Code and Division Code records.
029	16	Character	Merchant Account Number This field is blank for Chain Code and Division Code records. Left justify and space fill the value.
045	4	Character	Card Type/Network Id Refer to Table A-14 for possible values.
049	7	Numeric	Sale Count
056	12	Numeric	Sales Amount Use a DDDDDDDDDDCC format.

TABLE 6-13 POS Check Reconciliation Summary Level Record 3

Start	Length (Bytes)	Data Type	Description
068	7	Numeric	Return Count
075	12	Numeric	Return Amount Use a DDDDDDDDDDCC format.
087	11	Numeric	Cash Back Amount Use a DDDDDDDDDCC format.
098	12	Numeric	Net Sales Amount Use a DDDDDDDDDDCC format.
110	1	Character	Net Sales Amount Sign Use one of the following values: • **+** = Net Credit (Paid money) • **-** = Net Debit (Owe money)
111	13	Numeric	Network Fees Amount 1 - Interchange/Discount Use a DDDDDDDDDCCCC format.
124	13	Numeric	Network Fees Amount 2 - Other Use a DDDDDDDDDCCCC format.
137	12	Numeric	Adjustment Amount Use a DDDDDDDDDDCC format.
149	1	Character	Adjustment Amount Sign Use one of the following values: • **+** = Net Credit (Paid money) • **-** = Net Debit (Owe money)
150	7	Numeric	Net Sales Surcharge Count
157	11	Numeric	Net Sales Surcharge Amount Use a DDDDDDDDDCC format.
168	7	Numeric	Net Return Surcharge Count
175	11	Numeric	Net Return Surcharge Amount Use a DDDDDDDDDCC format.
186	1	Character	Network Fees 1 Sign Use one of the following: • **+** = Net Credit (paid money) • **-** = Net Debit (owe money)

TABLE 6-13 POS Check Reconciliation Summary Level Record 3

Start	Length (Bytes)	Data Type	Description
187	1	Character	Network Fees 2 Sign Use one of the following: • **+** = Net Credit (paid money) • **-** = Net Debit (owe money)
188	13	Character	Reserved for future use. Blank/space fill.
Total:	200		

7

WIC Activity File Records

This section provides structural information related to various WIC Activity files. Each of the following record types have a Control section and a Reporting section. The record types discussed here are:

- WIC Authorization Detail Transaction Reporting Record 1
- WIC Authorization Detail Transaction Reporting Record 2
- WIC Authorization Detail - eComm\Lowell Platform Customer ID - Record 1
- WIC Authorization Detail - eComm\Lowell Platform Customer ID - Record 2
- WIC Authorization Detail Transaction - Merchant FraudSight - Record 5
- WIC Authorization Detail Transaction Reporting Record 6
- WIC Reconciliation Detail Transaction Record 1
- WIC Reconciliation Detail Transaction Record 2
- WIC Reconciliation Detail - eComm\Lowell Platform Customer ID Record 1
- WIC Reconciliation Detail - eComm\Lowell Platform Customer ID Record 2
- WIC Reconciliation Detail Transaction Record 4 - Reward Data
- WIC Reconciliation Detail Transaction Record 6 - Merchant FraudSight
- WIC Reconciliation Summary Level Record 1
- WIC Reconciliation Summary Level Record 2
- WIC Reconciliation Summary Record 3
- WIC Adjustment Detail Level Record 1
- WIC Adjustment Detail Level Record 2

7.1 WIC Authorization Detail Transaction Reporting Record 1

- **Record Type** - 160
- **Requirements** - This record is mandatory if you receiving WIC Authorization Detail Transaction Reporting in the Activity File.
- **Record Content** - This record is the Base Transaction Detail reporting record format for Authorization Detail Reporting. This record uses a common Authorization Detail Transaction Reporting format and includes denials and pre-authorizations.

TABLE 7-1 WIC Authorization Detail Transaction Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **160** – WIC Authorization Detail Transaction Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	8	Numeric	Transaction Date Use an MMDDCCYY format.
024	6	Numeric	Transaction Time Use an HHMMSS format.
030	9	Numeric	Transaction Sequence Number Eligible values are **000000000** through **999999999**. Left justify and space fill the value.
039	3	Character	Transaction Type Code Refer to Table A-4 for possible values. Left justify and blank/space fill the value.
042	19	Character	Card/Account Number Example: 4445123456789012 (followed by 3 trailing spaces) Left justify and blank/space fill the value.
061	4	Numeric	Expiration Date Use an MMYY format. Example: 1222

TABLE 7-1 WIC Authorization Detail Transaction Record 1

Start	Length (Bytes)	Data Type	Description
065	11	Numeric	Requested Settlement Amount Use a DDDDDDDDDCC format.
076	11	Numeric	Requested Authorization Amount Use a DDDDDDDDDCC format.
087	11	Numeric	Cash Back Amount Use a DDDDDDDDDCC format.
098	1	Character	Transaction Disposition Refer to Table A-17 for possible values.
099	3	Character	Denial Code Refer to Table A-29 for possible values.
102	3	Character	POS Entry Mode Refer to Table A-11 for possible values. Left justify and blank/space fill this value.
105	44	Character	Terminal Location
149	4	Character	MCC/SIC Code
153	4	Character	Card Type/Network Id Refer to Table A-14 for possible values.
157	4	Character	Cardholder ACRO/Institution Id
161	1	Character	Cardholder Id Method Refer to Table A-23 for possible values.
162	3	Character	From Account Type Refer to Table A-19 for possible values.
165	15	Character	Terminal Id/Terminal Locator
180	9	Numeric	Auth Surcharge Amount
189	11	Character	Draft Locator
200	1	Character	Reserved (**Future Use**) Blank/space fill the value.
Total:	200		

7.2 WIC Authorization Detail Transaction Reporting Record 2

- **Record Type** - 161
- **Requirements** - This is an optional, but Worldpay never includes it unless you receive WIC Authorization Detail Transaction Reporting Record 1 (record 160).
- **Record Content** - This record contains additional transactional information.

TABLE 7-2 Debit POS Auth Detail Transaction Reporting Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **121** – WIC Auth Detail Transaction Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	Authorization Source Refer to Table A-1 for possible values.
017	3	Character	POS Condition Code Refer to Table A-2 for possible values. Left justify and space fill the value.
020	4	Character	Register Number (if available) Left justify and space fill the value.
024	9	Numeric	Salesperson/Employee Id/Clerk Id Left justify and blank/space fill the value.
033	3	Character	Country Code Refer to Table A-15 for possible values.
036	8	Character	Business Date Use an MMDDCCYY format.
044	9	Character	Reserved (**Future Use**) Blank/space fill the value.
053	14	Numeric	Reserved (**Future Use**) Blank/space fill the value.
067	1	Character	Reserved (**Future Use**) Blank/space fill the value.

TABLE 7-2 Debit POS Auth Detail Transaction Reporting Record 2

Start	Length (Bytes)	Data Type	Description
068	8	Character	Reserved (**Future Use**) Blank/space fill the value.
076	19	Character	Token
095	6	Character	Token Id
101	1	Character	EMV Transaction Flag Set the value to **Y** for an EMV transaction.
102	99	Character	Reserved (**Future Use**) Blank/space fill the value.
Total:	200		

7.3 WIC Authorization Detail - eComm\Lowell Platform Customer ID - Record 1

- **Record Type** - 162
- **Requirements** - This is optional. Worldpay does not include it unless you receive WIC Authorization Detail Transaction Reporting Record 1 (record 160).
- **Record Content** - This record is the Base Transaction Detail reporting record format for Authorization Detail Reporting for the eComm\Lowell platform. This record uses a common Authorization Detail Transaction Reporting format and includes denials and pre-authorizations.

TABLE 7-3 WIC Authorization Detail - eComm\Lowell Platform Customer ID - Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **162** – WIC Authorization Detail - ECOMM\Lowell Platform - Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	25	Character	ECOM Correlation Identifier
041	25	Character	ECOM Affiliate
066	36	Character	ECOM Authorization Identifier
102	25	Character	ECOM Customer Identifier
127	50	Character	ECOM Report Group
177	24	Character	Reserved - Blank/Space Filled (**Future Use**)
Total:	200		

7.4 WIC Authorization Detail - eComm\Lowell Platform Customer ID - Record 2

- **Record Type** - 163
- **Requirements** - This is an optional record. Worldpay does not include it unless you receive WIC Authorization Detail Transaction Reporting Record 1 (record 160).
- **Record Content** - This record contains additional transactional information that complements WIC Authorization Detail - eComm\Lowell Platform Customer ID - Record 1 (Record 162).

TABLE 7-4 WIC Authorization Detail - eComm\Lowell Platform Customer ID - Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **163** – WIC Authorization Detail - ECOMM\Lowell Platform - Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	25	Character	ECOM Campaign
041	25	Character	ECOM Merchant Grouping Identifier
066	36	Character	ECOM Merchant Order Identifier
177	24	Character	Reserved (**Future Use**) Blank/space fill the value.
Total:	200		

7.5 WIC Authorization Detail Transaction - Merchant FraudSight - Record 5

- **Record Type** - 164
- **Requirements** - This is an optional record. Worldpay does not include it unless you receive WIC Authorization Detail Transaction Reporting Record 1 (record 160).
- **Record Content** - This record contains Merchant FraudSight Data.

TABLE 7-5 WIC Authorization Detail Transaction - Merchant FraudSight - Record 5

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **164** – WIC Authorization Detail – Merchant FraudSight - Record 5
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	6	Character	FraudSight Score
022	30	Character	Rule(s) that triggered for the auth
052	1	Character	Fraud Response Code
053	1	Character	Results from FraudSight Rules
054	4	Character	Fraud Response Time
058	143	Character	Reserved for future use. Blank/space fill the value.
Total:	200		

7.6 WIC Authorization Detail Transaction Reporting Record 6

- **Record Type** - 165
- **Requirements** - This is optional if you receive WIC Authorization Detail Transaction Reporting in the Activity File
- **Record Content** - This record contains customer discretionary data fields from the authorizations.

TABLE 7-6 WIC Authorization Detail Transaction Reporting Record 6

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **165** – WIC Authorization Detail - Record 6
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	35	Character	Customer Discretionary Data Field 1
051	20	Character	Customer Discretionary Data Field 2
071	20	Character	Customer Discretionary Data Field 3
91	110	Character	Reserved for future use. Blank/space fill the value.
Total:	200		

7.7 WIC Reconciliation Detail Transaction Record 1

- **Record Type** - 360
- **Requirements** - The record is mandatory if you receive WIC Reconciliation Detail Reporting in the Activity File.
- **Record Content** - This record is the Base Transaction Detail reporting record format, which is a common Reconciliation Detail Transaction Reporting Record, available for all Reconciliation Detail Payment Types supported in the Activity File.

TABLE 7-7 WIC Reconciliation Detail Transaction Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **360** – WIC Reconciliation Detail Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	8	Numeric	Transaction Date Use a MMDDCCYY format.
024	6	Numeric	Transaction Time Use a HHMMSS format.
030	9	Numeric	Transaction Sequence Number Eligible values are **000000000** through **999999999**. Left justify and space fill the value.
039	3	Character	Transaction Type Code Refer to Table A-4 for possible values. Left justify and blank/space fill the value.
042	19	Character	Card/Account Number Example: 4445123456789012 (followed by 3 trailing spaces) Left justify and blank/space fill the value.
061	4	Numeric	Expiration Date Use an MMYY format.
065	11	Numeric	Requested Settlement Amount Use a DDDDDDDDDCC format.

TABLE 7-7 WIC Reconciliation Detail Transaction Record 1

Start	Length (Bytes)	Data Type	Description
076	11	Numeric	Requested Authorization Amount Use a DDDDDDDDDCC format.
087	11	Numeric	Cash Back Amount Use a DDDDDDDDDCC format.
098	1	Character	Transaction Disposition Refer to Table A-17 for possible values.
099	3	Character	Denial Code Refer to Table A-29 for possible values.
102	3	Character	POS Entry Mode Refer to Table A-11 for possible values. Left justify and blank/space fill the value.
105	44	Character	Terminal Location
149	4	Character	MCC/SIC Code
153	4	Character	Card Type/Network Id Refer to Table A-14 for possible values.
157	4	Character	Cardholder ACRO/Institution Id
161	1	Character	Cardholder Id Method Refer to Table A-23 for possible values.
162	3	Character	From Account Type Refer to Table A-19 for possible values.
165	15	Character	Terminal Id/Terminal Locator
180	9	Numeric	Detail Surcharge Amount Use a DDDDDDDCC format.
189	11	Character	Draft Locator
200	1	Character	Reserved (**Future Use**) Blank/space fill the value.
Total:	200		

7.8 WIC Reconciliation Detail Transaction Record 2

- **Record Type** - 361
- **Requirements** - This is an optional record. Worldpay does not include it unless you receive a WIC Reconciliation Detail Transaction Record 1 (record 360).
- **Record Content** - This record contains reconciliation detail transactional information about WIC transactions.

TABLE 7-8 WIC Reconciliation Detail Transaction Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **361** – WIC Reconciliation Detail Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	Authorization Source Refer to Table A-1 for possible values.
017	3	Character	POS Condition Code Refer to Table A-2 for possible values. Left justify and space fill the value.
020	4	Character	Register Number (if available) Left justify and space fill the value.
024	9	Numeric	Salesperson/Employee Id/Clerk Id Left justify and blank/space fill the value.
033	3	Character	Country Code Refer to Table A-15 for possible values.
036	8	Character	Business Date Use an MMDDCCYY format.
044	9	Character	Reserved
053	14	Numeric	Reserved
067	1	Character	Reserved
068	8	Character	Reserved
076	19	Character	Token

TABLE 7-8 WIC Reconciliation Detail Transaction Record 2

Start	Length (Bytes)	Data Type	Description
095	6	Character	Token Id
101	35	Character	Customer Discretionary Data Field 1
136	20	Character	Customer Discretionary Data Field 2
156	20	Character	Customer Discretionary Data Field 3
176	1	Character	EMV Transaction Flag Set to **Y** for an EMV transaction.
177	6	Character	Batch Number
183	18	Character	Reserved (Future Use) Blank/space fill the value.
Total:	200		

7.9 WIC Reconciliation Detail - eComm\Lowell Platform Customer ID Record 1

- **Record Type** - 362
- **Requirements** - This is an optional record. Worldpay only includes it if you receive a Debit POS Reconciliation Detail Transaction Record 1 (record 320).
- **Record Content** - This record is the Base Transaction Detail reporting record format, which is a common Reconciliation Detail Transaction Reporting Record for the eComm\Lowell platform. It is available for all Reconciliation Detail Payment Types supported in the Activity File.

TABLE 7-9 WIC Reconciliation Detail - ECOMM\Lowell Platform - Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **362** – WIC Reconciliation Detail - eComm\Lowell Platform - Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	25	Character	ECOM Correlation Identifier
017	25	Character	ECOM Affiliate
020	25	Character	ECOM Authorization Identifier
024	36	Character	ECOM Customer ID
095	50	Character	ECOM Report Group
101	24	Character	Reserved (**Future Use**) Blank/space fill the value.
Total:	200		

7.10 WIC Reconciliation Detail - eComm\Lowell Platform Customer ID Record 2

- **Record Type** - 363
- **Requirements** - This is an optional record. Worldpay only includes it if you receive a Debit POS Reconciliation Detail Transaction Record 1 (Record 320).
- **Record Content** - This record provides additional transactional information that complements the WIC Reconciliation Detail - eComm\Lowell Platform Customer ID Record 1 (362 Record).

TABLE 7-10 WIC Reconciliation Detail - ECOMM\Lowell Platform - Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **363** – WIC Reconciliation Detail - eComm\Lowell Platform - Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	25	Character	ECOM Campaign
041	25	Character	ECOM Merchant Grouping ID
095	25	Character	ECOM Merchant Order Identifier
101	110	Character	Reserved (**Future Use**) Blank/space fill the value.
Total:	200		

7.11 WIC Reconciliation Detail Transaction Record 4 - Reward Data

- **Record Type** - 364
- **Requirements** - This is an optional record. Worldpay does not include it unless you receive a WIC Reconciliation Detail Transaction Record 1 (Record 360).
- **Record Content** - This record contains transactional reward information.

TABLE 7-11 WIC Reconciliation Detail Transaction Record 4 - Reward Data

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **364** – WIC Reconciliation Detail Record 4
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	The terminal allows rewards/loyalty.
017	1	Character	The BIN is eligible for rewards/loyalty.
018	1	Character	The card is eligible for rewards/loyalty.
019	7	Numeric	Reward/loyalty amount
026	175	Filler	
Total:	200		

7.12 WIC Reconciliation Detail Transaction Record 6 - Merchant FraudSight

- **Record Type** - 365
- **Requirements** - This is an optional record. Worldpay does not include it unless you receive a WIC Reconciliation Detail Transaction Record 1(Record 360).
- **Record Content** - This record contains Merchant FraudSight Data.

TABLE 7-12 WIC Reconciliation Detail Transaction Record 6 - Merchant FraudSight

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **365** – WIC Reconciliation Detail Record 6
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	6	Character	FraudSight Score
022	30	Character	Rule(s) that triggered for the auth
052	1	Character	Fraud Response Code
053	1	Character	Results from FraudSight Rules
054	4	Character	Fraud Response Time
058	143	Character	Reserved for future use. Blank/space fill the value.
Total:	200		

7.13 WIC Reconciliation Summary Level Record 1

- **Record Type** - 560
- **Requirements** - Worldpay requires this record if you receive Reconciliation Records in the Activity File.
- **Record Content** - Worldpay includes one record for each reconciliation level and file type.

TABLE 7-13 WIC Reconciliation Summary Level Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **560** – WIC Reconciliation Summary Level Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	Reconciliation Record Level. Use one of the following values: • **M** = MID Level Reconciliation Record • **D** = Division Level Reconciliation Record • **C** = Chain Level Reconciliation Record
017	4	Character	Use this field for one of the following: • Submission Date Field This is either the date Worldpay receives the file, for files such as an EMD file, or the date Worldpay processed the file, for files such as a VTL file. Use an MMDD format. • Summary Totals Indicator For totals record, use **TOTL**.
021	1	Character	Totals Record Indicator • **T** - Totals Record for Reconciliation Record Level • " " (space) - All other records **Note:** Since more than one file type can be present for a given reconciliation record level (for example, a VTL or an EMD file can support a MID), Worldpay generates a record summing all activity for all file sources. For this type of file, expect a value of **T** in this field.
022	4	Character	File Submission Time The value reflects either the time Worldpay received the EMD file or the time Worldpay processed the VTL file. Use an HHMM format. **Note:** If the Submission Date Field contains **TOTL**, this field is blank.

TABLE 7-13 WIC Reconciliation Summary Level Record 1

Start	Length (Bytes)	Data Type	Description
026	4	Character	File Date (Business Date/Processing Date set in EMD File) Use an MMDD format. **Note:** If the Totals Record Indicator has a value of T, the field is blank.
030	3	Character	File Type or Summary Indicator Field File sources include, but are not limited to, the following: • **ADJ** - Adjustment • **POS** - Host Data Capture • **ALL** - If the Totals Record Indicator value is T
033	3	Character	Division Code This field is blank for Chain Code Level Records or if there is no defined Division.
036	9	Character	Store Number This field is blank for Chain Code and Division Code records.
045	16	Character	Merchant Account Number This field is blank for Chain Code and Division Code records. Left justify and blank/space fill the value.
061	12	Numeric	Purchase Sales Amount Use a DDDDDDDDDDCC format.
073	1	Character	Purchase Sales Amount Sign Use one of the following values: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
074	11	Numeric	Return Amount Use a DDDDDDDDDCC format.
085	1	Character	Return Amount Sign Use one of the following values: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
086	11	Numeric	Cash Back Amount Use a DDDDDDDDDCC format.
097	12	Numeric	Net Sales Amount Use a DDDDDDDDDCC format.

TABLE 7-13 WIC Reconciliation Summary Level Record 1

Start	Length (Bytes)	Data Type	Description
109	1	Character	Net Sales Amount Sign Use one of the following values: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
110	11	Numeric	Net Chargebacks/Fees/Other Adjustments to Deposit Amount Use a DDDDDDDDDCC format.
121	1	Character	Net Chargebacks/Fees/Other Adjustments to Deposit Amount Sign Use one of the following values: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
122	12	Numeric	Net Deposit Amount Use a DDDDDDDDDDCC format.
134	1	Character	Net Deposit Amount - One of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
135	11	Numeric	Interchange Fees Use a DDDDDDDDDCC format.
146	1	Character	Interchange Fees Sign Use one of the following values: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
147	12	Numeric	Net Deposit Amount after Interchange Use a DDDDDDDDDDCC format.
159	1	Character	Net Deposit Amount after Interchange Sign Use one of the following values: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
160	11	Numeric	Sales Surcharge Amount
171	1	Character	Sales Surcharge Sign
172	11	Numeric	Return Surcharge Amount
183	1	Character	Return Surcharge Sign

TABLE 7-13 WIC Reconciliation Summary Level Record 1

Start	Length (Bytes)	Data Type	Description
184	12	Numeric	Daily Bill Fee Format = DDDDDDDDDDCC
196	1	Character	Daily Bill Fee Amount Sign - One of the following: • **+** = Net Credit (Paid Money) • **-** = Net Debit (Owe Money)
197	4	Character	Reserved (Future Use) Blank/space fill the value.
Total:	200		

7.14 WIC Reconciliation Summary Level Record 2

- **Record Type** - 561
- **Requirements** - This is an optional if you receive Debit Reconciliation Summary Reporting in the Activity File. You must receive Debit POS Reconciliation Summary Level Record 1 (record 520) to receive this record.
- **Record Content** - This record provides R/T and DDA information to the client.

TABLE 7-14 WIC Reconciliation Summary Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **561** – WIC Reconciliation Summary Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	17	Character	Basic DDA /Checking Account Number Left justify and blank/space fill the value.
033	9	Character	Basic ABA /Routing and Transit Number Left justify and blank/space fill the value.
042	17	Character	Deposit DDA /Checking Account Number (if applicable) Left justify and blank/space fill the value.
059	9	Character	Deposit ABA /Routing and Transit Number (if applicable) Left justify and blank/space fill the value.
068	17	Character	Fee DDA /Checking Account Number (if applicable) Left justify and blank/space fill the value.
085	9	Character	Fee ABA /Routing and Transit Number (if applicable) Left justify and blank/space fill the value.
094	17	Character	Exception DDA /Checking Account Number (if applicable) Left justify and blank/space fill the value.
111	9	Character	Exception ABA /Routing and Transit Number (if applicable) Left justify and blank/space fill the value.
120	81	Character	Reserved (**Future Use**) Blank/space fill the value.

TABLE 7-14 WIC Reconciliation Summary Record 2

Start	Length (Bytes)	Data Type	Description
Total:	200		

7.15 WIC Reconciliation Summary Record 3

- **Record Type** - 562
- **Requirements** - This is an optional record, but it is present if you receive Reconciliation Records in Activity File. The record repeats for each Card Network with activity and always follow associated Debit POS Reconciliation Summary Level Record 1 (record 520) with a Totals Record Indicator set to T.
- **Record Content** -This record contains summary information about sales, fees, and other activity.

TABLE 7-15 WIC Reconciliation Summary Level Record 3

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **562** – WIC Reconciliation Summary Record 3
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	1	Character	Reconciliation Record Level. Use one of the following values: • **M** = MID Level Reconciliation Record • **D** = Division Level Reconciliation Record • **C** = Chain Level Reconciliation Record
017	3	Character	Division Code This field is blank for Chain Code Level Records or if there is no defined Division.
020	9	Character	Store Number This field is blank for Chain Code and Division Code records.
029	16	Character	Merchant Account Number This field is blank for Chain Code and Division Code records. Left justify and space fill the value.
045	4	Character	Card Type/Network Id Refer to Table A-14 for possible values.
049	7	Numeric	Sale Count
056	12	Numeric	Sales Amount Use a DDDDDDDDDDCC format.

TABLE 7-15 WIC Reconciliation Summary Level Record 3

Start	Length (Bytes)	Data Type	Description
068	7	Numeric	Return Count
075	12	Numeric	Return Amount Use a DDDDDDDDDDCC format.
087	11	Numeric	Reserved (**Future Use**) Blank/space fill the value.
098	12	Numeric	Net Sales Amount Use a DDDDDDDDDDCC format.
110	1	Character	Net Sales Amount Sign Use one of the following values: • **+** = Net Credit (Paid money) • **-** = Net Debit (Owe money)
111	13	Numeric	Network Fees Amount 1 - Interchange/Discount Use a DDDDDDDDDCCCC format.
124	13	Numeric	Network Fees Amount 2 - Other Use a DDDDDDDDDCCCC format.
137	12	Numeric	Adjustment Amount Use a DDDDDDDDDDCC format.
149	1	Character	Adjustment Amount Sign Use one of the following values: • **+** = Net Credit (Paid money) • **-** = Net Debit (Owe money)
150	7	Numeric	Net Sales Surcharge Count
157	11	Numeric	Net Sales Surcharge Amount Use a DDDDDDDDDCC format.
168	7	Numeric	Net Return Surcharge Count
175	11	Numeric	Net Return Surcharge Amount Use a DDDDDDDDDCC format.
186	1	Character	Network Fees 1 Sign Use one of the following: • **+** = Net Credit (paid money) • **-** = Net Debit (owe money)

TABLE 7-15 WIC Reconciliation Summary Level Record 3

Start	Length (Bytes)	Data Type	Description
187	1	Character	Network Fees 2 Sign Use one of the following: • **+** = Net Credit (paid money) • **-** = Net Debit (owe money)
188	13	Character	Reserved for future use. Blank/space fill.
Total:	200		

7.16 WIC Adjustment Detail Level Record 1

- **Record Type** - 760
- **Requirements** - This record is optional.
- **Record Content** - This record provides information about WIC Adjustments.

TABLE 7-16 WIC Adjustment Detail Level Record 1

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **760** – WIC Adjustment Detail Level Record 1
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	2	Character	Record Type. Use one of the following values: • **01** = Notification • **02** = Settlement
018	4	Character	Originator
022	4	Character	Receiver
026	3	Character	Transaction Type Code Refer to Table A-4 for possible values.
029	8	Numeric	Original Transaction Date Use an MMDDCCYY format.
037	6	Numeric	Original Transaction Time Use an HHMMSS format.
043	19	Character	Card/Primary Account Number (PAN) Example: 4445123456789012 (followed by 3 trailing spaces) Left justify and blank/space fill the value.
062	11	Numeric	Original Amount Use a DDDDDDDDDCC format.

TABLE 7-16 WIC Adjustment Detail Level Record 1

Start	Length (Bytes)	Data Type	Description
073	1	Character	Original Amount Sign Use one of the following values: • **+** = Net Credit (Paid money) • **-** = Net Debit (Owed money)
074	2	Character	Adjustment Transaction Disposition Use one of the following values: • **02** - Not Authorized • **03** - Authorized and Complete (Closed Adjustment) Refer to Table A-20 for other possible values.
076	12	Character	Adjustment Number
088	8	Numeric	Adjustment Date Use an MMDDCCYY format.
096	6	Numeric	Adjustment Time Use an HHMMSS format.
102	3	Character	Adjustment Type. Use one of the following values: • **REQ** - Request • **PAY** - Pay
105	3	Character	Adjustment Action Refer to Table A-22 for possible values.
108	11	Numeric	Adjustment Amount Use a DDDDDDDDDCC format.
119	1	Character	Adjustment Amount Sign Use one of the following values: • **+** - Net Credit (money released to merchant) • **-** - Net Debit (money withheld from merchant)
120	8	Numeric	Adjustment Process/Settlement Date Use an MMDDCCYY format.
128	3	Character	Adjustment Reason Code Refer to Table A-32 for possible values.
131	3	Character	Error Code Refer to Table A-24 for possible values.
134	15	Character	Terminal Number

TABLE 7-16 WIC Adjustment Detail Level Record 1

Start	Length (Bytes)	Data Type	Description
149	6	Character	Terminal Sequence Number
155	9	Numeric	Employee Number/Customer Supplied Number
164	37	Character	Reserved (**Future Use**) Blank/space fill the value.
Total:	200		

7.17 WIC Adjustment Detail Level Record 2

- **Record Type** - 761
- **Requirements** - This record is optional if you receive WIC Reconciliation Records in the Activity File.
- **Record Content** - This record provides information about WIC Adjustments.

TABLE 7-17 WIC Adjustment Detail Level Record 2

Start	Length (Bytes)	Data Type	Description
Control Section Information:			
001	9	Numeric	Record Sequence Number
010	3	Character	Record Type Identifier: • **761** – WIC Adjustment Detail Level Record 2
013	3	Character	Record Length = **200**
Reporting Section Information:			
016	44	Character	Address
060	80	Character	Originator Comments
140	50	Character	Receiver Comments
190	11	Character	Reserved (**Future Use**) Blank/space fill the value.
Total:	200		

A

Data Element/Enumeration Values

This appendix provides information about possible values for various data elements used in eMAF record files.

TABLE A-1 Authorization Sources

Value	Description
1	STIP Time Out Response
2	STIP Time Out Response, Below Issuer Limit
3	STIP Time Out Response, Issuer Suppress Inquiry
4	STIP Time Out Response, Issuer Unavailable
5	Issuer Approval
6	Force STIP
7	Acquirer Approval, No Base 1/INAS
8	Acquirer Approval Of Referral
9	Automated Referral Service Response
D	Referral, Authorization Code Manually Keyed
E	Offline Approval, Authorization Code Manually Keyed
N	Negative file (Fleet transactions only)
P	Positive file (Fleet transactions only)
T	Terminal (Fleet transactions only)
V	Authorization Obtained via VisaNet (Issuer or STIP Response)
Blank	Authorization Source Not Known

TABLE A-2 POS Condition Codes

Value	Description
00	Normal Transaction or Preauthorized Health Card
01	Cardholder Not Present
03	Merchant Suspicious of Transaction
05	Cardholder Present/Card Not Present
08	Mail/Phone Order Transactions or Deferred, Installment or Recurring
10	Cardholder Identify Verified
51	Request for Account Number Verify
59	E-Commerce Over Open Network
71	Card Present/Key Entered Transaction

TABLE A-3 Authorization Request Response Codes (Credit and Gift Card)

Value	Description
AA	Approval
AB	Partially Approved
F1	Lost/Stolen Card
NC	Pick Up Card
ND	Denied
NE	Expired Card
NP	Invalid PIN
NR	Referred
NS	System Error
X	Type Code Voided or Reversed
NX	Acknowledgment of Refund Request

NOTE: See Table A-29 for debit, EBT, POS check and WIC denial codes.

The first two characters of the Transaction Type Code detail the type of transaction.

The third character details one of the following:

- ' ' (a space) - The transaction type uses the default Type Code Description.
- **P** - Indicates a Pre-Authorization Type Code or an Authorization which has not been completed.

- **M** - Indicates a Mass Type Code which affects Multiple Cards.
- **X** - Indicates the Type Code was Voided or Reversed.
- **Z** - Indicates a Mass Type Code was Voided or Reversed.

For example, GAM becomes GAZ.

TABLE A-4 Transaction Type Codes

Value	Description
Credit Authorizations:	
EA	Exception File Add
EC	Exception File Change
ED	Exception File Delete
IC	Cash Advance
IM	Mail/Telephone Order
IP	Purchase
IQ	POS Balance Inquiry
IR	Partial Reversal
IS	Purchase Reversal
IV	Address Verification
IX	Purchase Reversal
MA	Manual Adjustment
MC	Cash Advance Advice
MM	Mail/Telephone Order Advice
MP	Purchase Advice
NR	Voice Auth Transaction
PAP	Pre Auth Purchase request
PC	Purchase Completion
Credit Settlement:	
03	Fleet Card Sale
04	Fleet Card Sale
05	Credit Card Sale
06	Credit Card Return
08	Payment on Account
26	Fuel Pre-Authorization

TABLE A-4 Transaction Type Codes

Value	Description
52	Inquiry
Debit/EBT/WIC:	
10	POS Debit
11	POS Credit
12	POS Debit Inquiry
13	Pre-Authorization
14	Pre-Authorization Debit
48	Interbank Debit
49	Interbank Credit
Gift Card:	
GA	Card Activation
GB	Balance Inquiry
GC	Close Card /Void
GD	Pre-Authorization Deletion (Matched)
GE	Pre-Authorization
GF	Refund/Return/Credit
GL	Load/Recharge
GM	Mini Statement
GP	Purchase/Redemption
GR	Reverse Last Transaction (Force Reverse)
GS	Suspended
GT	Pre-Authorization Expiration (Aging)
GU	Unload/Cash Back
GV	Request Virtual Card / PIN
GZ	Pre -Authorization Completion
GAM	Mass Activation
GBM	Mass Balance Inquiry
GCM	Mass Close / Void Account
GLM	Mass Reload / Add Value
GUM	Mass Unload / Remove Value

TABLE A-4 Transaction Type Codes

Value	Description
GTI	Pre-Authorization Auto Expiration
G1	Inactivity Fee
G2	Activity Fee Transaction
G3	Future Use: Close Card Status Set / Clear
G4	Future Use: Card Escheat Status Set / Clear
G5	Future Use: Card Deplete Status Set / Clear
G6	Future Use: Card Balance Adjust
G7	Future Use: Reset Card to $0.00 / Inactive / Clear History
POS Check:	
45	Check Conversion
95	Check Conversion with Verification
96	Check Guarantee with Conversion
Adjustments:	
50	Reversal of a Sale
51	Reversal of a Return
53	Reversal of Cash Advance
54	Adjustment pay to card holder
55	Adjustment request of card holder
59	Rejected Reversal

NOTE: For reversals of 2 byte Gift Card transaction type codes, the transaction disposition field ends with an X in the third position. For example, GA becomes GAX. For reversals of 3 byte Gift Card transaction type codes, a value of Z replaces the value in the third position. For example, GAM becomes GAZ.

TABLE A-5 AVS Response Codes (Credit Only)

Value	Description
Blank	Not Applicable
A	Address matches, but ZIP code does not match
B	Street addresses match for international transaction. Postal Code not verified due to incompatible formats. (Acquirer sent street address and postal code.)

TABLE A-5 AVS Response Codes (Credit Only)

Value	Description
C	Street addresses and Postal Code not verified for international transaction due to incompatible formats. (Acquirer sent street address and postal code.)
D	Street addresses and Postal Codes match for international transaction.
E	Error response for Merchant Category Code
F	Address does not compare and five-digit ZIP code does compare (UK Only).
G	Address information is unavailable; international transaction; non-AVS participant.
I	Address information not verified for international transaction.
M	Street addresses and postal codes match for international transaction.
N	Address and ZIP do not match.
P	Postal codes match for international transactions. Street address not verified due to incompatible formats (Acquirer sent street address and postal code).
R	Retry; system unavailable or timed out
U	Address info not available
W	Nine-digit ZIP code matches, but address does not match.
X	Exact match, address, and nine-digit ZIP code match.
Y	Address and 5 digit ZIP code match
Z	Five digit ZIP matches but address does not match

TABLE A-6 CVV2 Presence Code Indicator (Credit and Gift Card Only)

Value	Description
0	CVV2 value not provided
1	CVV2 value provided / present
2	CVV2 value illegible
9	CVV2 value not on card

TABLE A-7 CVV2 Response Code Indicator (Credit and Gift Card Only)

Value	Description
Blank	No Result
M	CVV2 Match
N	CVV2 Does Not Match

TABLE A-7 CVV2 Response Code Indicator (Credit and Gift Card Only)

Value	Description
P	CVV2 Not Processed
S	CVV2 Should Be Present; Merchant indicates Not Present
U	Issuer Not Participating; Issuer is not certified or has not provided Visa with encryption keys or both

TABLE A-8 Phone/Mail Indicator

Value	Description
Mail/Phone Order:	
Blank	Field not applicable or acquirer did not specify
1	Mail/Phone Order - Single Transaction
2	Mail/Phone Order -Recurring Transaction (Valid US acquired transactions only)
3	Mail/Phone Order -Installment Payment
4	Mail/Phone Order -Not Otherwise Classified
eCommerce:	
5	Secure Electronic Commerce Transaction with Cardholder Certificate
6	Non-Authenticated Security Transaction with SET Merchant Certificate
7	Non-Authenticated Security Transaction without SET Merchant Certificate, such as a channel encrypted transaction
8	Non-Secure Transaction
9	Non-Authenticated Security Transaction at a SET-capable merchant

TABLE A-9 Authorization Character Indicator (Credit and Gift Card Only)

Value	Description
Blank	No Result
A	Card present
C	Card present with merchant name and location data (cardholder-activated, self-service terminal); meets card-present criteria
E	Card present with merchant name and location data; meets card-present criteria
F	Card not present - Account Funding
I	Incremental authorization
K	Card present with key-entry

TABLE A-9 Authorization Character Indicator (Credit and Gift Card Only)

Value	Description
M	Card not present - Direct Marketing (no address verification service -Germany)
N	Not a payment service transaction; Did not qualify as CPS transaction
P	Card not present; preferred customer participation requested
R	Card not present (Address Verification Service not required)
S	Electronic Commerce 3D Secure Attempts
T	A CPS Program was not available when authorized
U	Card not present - 3D Secure Electronic Commerce
V	Card not present - merchant name and location not sent (AVS requested)
W	Card not present - Non 3D Secure Electronic Commerce
X	Disqualified custom payment service transaction (inserted by Base II)

TABLE A-10 Cardholder Activated Terminal (CAT) Indicator (Credit and Gift Card Only)

Value	Description
0	CAT Not Applicable
1	Type A UAT- Limited Amount Terminal
2	Type C UAT - Automated Dispensing Machine
3	Type B UAT - Self-Service Terminal
4	Remote Indicator

TABLE A-11 POS Entry Mode

Value	Description
Eligible Values for First Two Positions:	
00	Terminal Not Used/Other/Inactivity Fee Transaction
01	Manual/ Key Entry
02	Magnetic Stripe Read
03	Bar Code Read
04	OCR Read
05	Chip Card Read Eligible Terminal
06	Track 1 Read

TABLE A-11 POS Entry Mode

Value	Description
07	Contactless Magnetic Chip (MICR Reader for POS Check)
10	Credential on File
79	Fallback from EMV to manual entry This is for Offline Approvals only. When force posted, use 01.
80	Fallback from chip to mag stripe
81	E-Commerce Transaction
82	Mobile Entry (Discover only)
85	RFID
90	Complete Magnetic Stripe Read and Transmitted-PS2000 Code Full Magnetic Stripe Data Provided
91	Contactless Magnetic Stripe Read
95	Chip Card Read (Data Unreliable)
Blank	Entry Mode Not Known
Eligible Values for Third Position:	
0	Unknown
1	Terminal Can Accept and Capture PINS
2	Terminal Cannot Accept and Capture PINS
3	PIN Pad Inoperative

TABLE A-12 Original Interchange Indicator

Voucher	Business Type	Visa Base Category	MC Base Category
00	Paper	Standard	Standard
01	Service Industries	CPS Card Not Present	Service Industries
02	Warehouse	CPS Retail Credit	Warehouse Club Rate
04	Supermarket	CPS Supermarket	Supermarket
05	Card Not Present	CPS Card Not Present	Merit I
06	Corporate Data Rate III	Purchasing Card- Level 3	Corp Data Rate III
07	Card Present	CPS Retail Credit	Merit III
10	AFD/Fuel	CPS Automated Fuel Dispenser	Petroleum

TABLE A-12 Original Interchange Indicator

Voucher	Business Type	Visa Base Category	MC Base Category
11	Service Station	CPS Service Station	Petroleum
12	Restaurant	CPS Restaurant	Merit III
13	Small Ticket, Non-QSR	Small Ticket	Merit III
14	E-Commerce Preferred	CPS E-Commerce Preferred	Merchant UCAF
15	Emerging Market	CPS Retail 2	Merit 1
17	Small Ticket - QSR	Small Ticket	Convenience Purchases
18	Utility	CPS Utility	Utility
19	Public Sector	CPS Retail 2 -Emerging Market	Public Sector
25	Card Not Present Debit	CPS Card Not Present Debit	Merit I Debit
27	Card Present Debit	CPS Retail Credit Debit	Merit III Debit
41	Domestic Guam Card Present	Domestic Guam Electronic	Asia Pacific Intraregional Consumer Electronic
42	Domestic Guam Card Not Present	Domestic Guam Standard	Asia Pacific Intraregional Standard
43	Asia Pacific Intraregional Card Present	Asia Pacific Intraregional Electronic	Asia Pacific Intraregional Consumer Electronic
44	Asia Pacific Intraregional Card Not Present	Asia Pacific Intraregional Standard	Asia Pacific Intraregional Standard
45	Education	N/A	N/A
46	Lodging	N/A	N/A
47	Healthcare	N/A	N/A
48	Other Transport	N/A	N/A
49	Service All Others	N/A	N/A
50	Telecomm	N/A	N/A
51	Telecomm/Cable/Computer Networks	N/A	N/A
52	Travel Agencies/Tour Op	N/A	N/A
53	Domestic Puerto Rico Gas Stations	VS Domestic PR Credit Gas	MC Intl PR Local Petroleum
54	Domestic Puerto Rico Supermarkets	VS Domestic PR Credit Supermarket	MC Intl PR Local Supermarket

TABLE A-12 Original Interchange Indicator

Voucher	Business Type	Visa Base Category	MC Base Category
55	Domestic Puerto Rico Emerging Market and Small Ticket	VS Domestic PR Credit Emg Mkt	MC Intl PR Local Emerging Markets
56	Domestic Puerto Rico Utilities	VS Domestic PR Credit Utility	MC Intl PR Local Utilities
57	Domestic Puerto Rico Discount Clubs	VS Domestic PR Credit Warehouse	MC Intl PR Local Warehouse
58	Domestic Puerto Rico Retail Group 1	VS Domestic PR Credit Retail 1	MC Intl PR Local Consumer
59	Domestic Puerto Rico Retail Group 2	VS Domestic PR Credit Retail 2	MC Intl PR Local Consumer
60	Domestic Puerto Rico Card Not Present	VS Domestic PR Credit Standard	MC Intl PR Standard
61	Domestic PR Credit Emg Mk	Domestic PR Credit Emg Mk	MC Intl PR Local Govt
62	Domestic Puerto Rico Quick Payment Service	Domestic PR Credit Emg Mk	MC Intl PR Local Commercial
63	Domestic Puerto Rico Commercial	Domestic PR Commercial	MC Intl PR Local Commercial
64	Amex OB MOTO & Internet Tier 2	N/A	N/A
65	Amex OB MOTO & Internet Tier 3	N/A	N/A
66	Amex OB Business to Business/Wholesale Tier 2	N/A	N/A/
67	Amex OB Business to Business/Wholesale Tier 3	NA	N/A
68	Amex OB Retail Tier 2	NA	N/A
69	Amex OB Retail Tier 3	NA	N/A
70	Amex OB Restaurant Tier 2	NA	N/A
71	Amex OB Restaurant Tier 3	NA	N/A
72	Amex OB Healthcare Tier 2	NA	N/A
73	Amex OB Healthcare Tier 3	NA	N/A
74	Amex OB Other Tier 1	NA	N/A
75	Amex OB Other Tier 2	NA	N/A
76	Amex OB Other Tier 3	NA	N/A

TABLE A-12 Original Interchange Indicator

Voucher	Business Type	Visa Base Category	MC Base Category
77	Amex OB Services Tier 2	NA	N/A
78	Amex OB Services Tier 3	NA	N/A
79	Amex OB T&E Tier 1	NA	N/A
80	Amex OB T&E Tier 2	NA	N/A
81	Amex OB T&E Tier 3	NA	N/A
82	Amex OB Lodging Tier 2	NA	N/A
83	Amex OB Lodging Tier 3	NA	N/A
84	Amex OB Caterers & Drinking Places Tier 1	NA	N/A
85	Amex OB Caterers & Drinking Places Tier 2	NA	N/A
86	Amex OB Caterers & Drinking Places Tier 3	NA	N/A
94	Amex OB Caterers & Drinking Places Tier 4	NA	N/A
95	Amex OB Puerto Rico Business to Business/ Wholesale Tier 2	NA	N/A
96	Amex OB Puerto Rico Business to Business/ Wholesale Tier 3	NA	N/A
97	Amex OB Puerto Rico Caterers & Drinking Places Tier 1	NA	N/A
98	Amex OB Puerto Rico Caterers & Drinking Places Tier 2	NA	N/A
A1	Amex OB Puerto Rico Caterers & Drinking Places Tier 3	NA	N/A
A2	Amex OB Puerto Rico Healthcare Tier 1	NA	N/A
A3	Amex OB Puerto Rico Healthcare Tier 2	NA	N/A
A4	Amex OB Puerto Rico Healthcare Tier 3	NA	N/A

TABLE A-12 Original Interchange Indicator

Voucher	Business Type	Visa Base Category	MC Base Category
A5	Amex OB Puerto Rico Lodging Tier 1	NA	N/A
A6	Amex OB Puerto Rico Lodging Tier 2	NA	N/A
A7	Amex OB Puerto Rico Lodging Tier 3	NA	N/A
A8	Amex OB Puerto Rico MOTO & Internet Tier 1	NA	N/A
A9	Amex OB Puerto Rico MOTO & Internet Tier 2	NA	N/A
B1	Amex OB Puerto Rico MOTO & Internet Tier 3	NA	N/A
B2	Amex OB Puerto Rico Restaurant Tier 1	NA	N/A
B3	Amex OB Puerto Rico Restaurant Tier 2	NA	N/A
B4	Amex OB Puerto Rico Restaurant Tier 3	NA	N/A
B5	Amex OB Puerto Rico Retail Tier 1	NA	N/A
B6	Amex OB Puerto Rico Retail Tier 2	NA	N/A
B7	Amex OB Puerto Rico Retail Tier 3	NA	N/A
B8	Amex OB Puerto Rico Services Tier 1	NA	N/A
B9	Amex OB Puerto Rico Services Tier 2	NA	N/A
C1	Amex OB Puerto Rico Services Tier 3	NA	N/A
C2	Amex OB Puerto Rico T&E Tier 1	NA	N/A
C3	Amex OB Puerto Rico T&E Tier 2	NA	N/A
C4	Amex OB Puerto Rico T&E Tier 3	NA	N/A
C5	Amex OB Puerto Rico Other Tier 1	NA	N/A

TABLE A-12 Original Interchange Indicator

Voucher	Business Type	Visa Base Category	MC Base Category
C6	Amex OB Puerto Rico Other Tier 2	NA	N/A
C7	Amex OB Puerto Rico Other Tier 3	NA	N/A
C8	Domestic Canadian Supermarket	Domestic Canadian Supermarket	Domestic Canadian Supermarket
C9	Domestic Canadian Restaurant	Domestic Canadian Restaurant	Domestic Canadian Independent Business in Everyday Spend - Credit Only
D1	Domestic Canadian Retail Group 1	Domestic Canadian Everyday Needs Other - Consumer credit & consumer prepaid	Domestic Canadian Independent Business in Everyday Spend - Credit Only
D2	Domestic Canadian Retail Group 2	Domestic Canadian Supermarket	Domestic Canadian Independent Business in Everyday Spend - Credit Only
D3	Domestic Canadian Retail Group 3	Domestic Canadian Everyday Needs Other - Consumer credit & consumer prepaid	Domestic Canadian Electronic
D4	Domestic Canadian Retail All Other	Domestic Canadian Electronic	Domestic Canadian Electronic
D5	Amex OB Emerging Market Tier 2	NA	N/A
D6	Amex OB Emerging Market Tier 3	NA	N/A
D7	Domestic Canadian Card Not Present	Card Not Present	Standard
D8	Domestic Canadian Recurring Payments	Recurring	Recurring Payments

TABLE A-13 Surcharge Reason - Interchange Adjustment Reason Code (Credit Only)

Value	Description
A	Missing MC Registration Code
B	Missing/ Invalid POS Entry Mode
C	Invalid ACI-Auth Char Ind.

TABLE A-13 Surcharge Reason - Interchange Adjustment Reason Code (Credit Only)

Value	Description
D	Missing Transaction Date
E	Authorization Source
F	Invalid Terminal Capability
G	Invalid Cardholder ID Method
H	Key Entered / Invalid MCC For Program
I	Invalid MO/TO or E-Commerce Ind.
J	Missing Additional Industry-Specific Data
K	Late More Than One Day
L	Authorization Amount
M	Invalid Validation Code
N	Missing Tran/ Banknet ID
O	Missing Authorization Currency
P	Key Entered, Missing Tran ID
Q	Authorization Date
R	Mismatched - Late
S	Mismatched - Tran Amount
T	Mismatched - Entry Mode
U	Mismatched - No Match
V	Mismatched - SIC Code
W	Mismatched - Auth Code
X	DCC Surcharge
Y	Planet Payment Re-Class
Z	Mismatched - Mag Stripe Product Code
a	Key Entered, No AVS Attempted
b	Key Entered, No Zip Match
c	Bad ACI/ Auth CPS Disqualified
d	Missing Auth Amount
e	Auth/Settle Amount No Match
f	Missing Tran ID In Settlement
g	Missing MC Banknet ID /Date

TABLE A-13 Surcharge Reason - Interchange Adjustment Reason Code (Credit Only)

Value	Description
h	Auth Date > 7 Days (Card Not Present)
i	Auth Date > 1 Day (Card Present)
j	Visa Commercial, No CPS or Level 2
k	Visa Commercial Level 2, No CPS
l	Visa Commercial, No Level 2
m	MC Commercial, No Level 2
n	MC Key Entered
o	Over Visa AFD $75 Limit
p	Missing / Invalid Auth Response Code
q	Signature / Infinite Cards - EIRF
r	Key Entered, Visa International
s	Missing CVV Track Data
t	Visa Commercial, Tax Exempt
u	Visa Commercial, No CPIS and Tax Exempt
v	MC Commercial, Tax Exempt
2	Late One Day
3	CPS Check Card
4	No Authorization; Bad/Missing Auth Code
5	Business Card
7	Invalid Mag-Stripe Data-International Std
8	High Risk MCC/ Invalid MCC For CPS
9	Missing Card Product Results

TABLE A-14 Card Type/Network ID

Value	Description
Credit:	
AMEX	American Express

TABLE A-14 Card Type/Network ID

Value	Description
DISC and DSCV	Discover Network • DISC: Auth (100 records) • DISC: Detail (300 records) • DSCV: Summary (500 records)
FCOR	FleetCor/Fuelman Auth (100 Records)
FONE	FleetOne Auth (100 records)
MCRD	MasterCard
PRVT	Private Label
PLCB	Private Label – Cobrand
VISA	Visa
VYGR	Voyager
WEX	Wright Express
Debit:	
STAR	Star West
MNY1	Cash Station
RCPA	Star East Reciprocal
AVAL	Star East
MAC2	Star Northeast
MAC3	Star Northeast
EXPL	Explore/Star
BKMT	Star Midwest
MACG	MAC/Gr Machine
MMAC	MAC
HNMN	Star East
CIXT	Cash St Issuer
MC3D	MAC Conversion
EXSS	Explore Subswitch
SESS	Star East Subswitch
SWSS	Star West Subswitch
EXP3	Star West
EXP4	Star West

TABLE A-14 Card Type/Network ID

Value	Description
STGY	Star West Gateway
SN1G	Star NE POS 1 Groc
SN1N	Star NE POS 1 Non-Groc
SN2G	Star NE POS 2 Groc
SN2N	Star NE POS 2 Non-Groc
SN3G	Star NE POS 3 Groc
SN3N	Star NE POS 3 Non-Groc
SS1G	Star W POS 1 Groc
SS1N	Star SE POS 1 Non-Groc
SS2G	Star SE POS 2 Groc
SS2N	Star SE POS 2 Non-Groc
SS3G	Star SE POS 3 Groc
SS3N	Star SE POS 3 Non-Groc
SW1G	Star W POS 1 Groc
SW1N	Star W POS 1 Non-Groc
SW2G	Star W POS 2 Groc
SW2N	Star W POS 2 Non-Groc
SW3G	Star W POS 3 Groc
SW3N	Star W POS 3 Non-Groc
MAC1	MAC
SEST	Star East
EXP6	Star West
EXP5	Star West
SN1P	Star NE POS 1 Petro
SN2P	Star NE POS 2 Petro
SN3P	Star NE POS 3 Petro
SS1P	Star SE POS 1 Petro
SS2P	Star SE POS 2 Petro
SS3P	Star SE POS 3 Petro
SW1P	Star W POS 1 Petro

TABLE A-14 Card Type/Network ID

Value	Description
SW2P	Star W POS 2 Petro
SW3P	Star W POS 3 Petro
SN1B	Star NE POS 1 AP BL Pay
SN2B	Star NE POS 2 AP BL Pay
SN3B	Star NE POS 3 AP BL Pay
SS1B	Star SE POS 1 AP BL Pay
SS2B	Star SE POS 2 AP BL Pay
SS3B	Star SE POS 3 AP BL Pay
SW1B	Star W POS 1 AP BL Pay
SW2B	Star W POS 2 AP BL Pay
SW3B	Star W POS 3 AP BL Pay
SNSB	Star NE BP Stnd
SSSB	Star SE BP Stnd
SWSB	Star W BP Stnd
SNEB	Star NE BP Emerging
SSEB	Star SE BP Emerging
SWEB	Star W BP Emerging
SNST	Star NE POS Small Ticket
SSST	Star SE POS Small Ticket
SWST	Star W POS Small Ticket
SNMR	Star NE POS Medical
SSMR	Star SE POS Medical
SWMR	Star W POS Medical
Interlink Network Group:	
INLK	Interlink
INT2	Interlink
INS1	Interlink Stnd SMF1
INS2	Interlink Stnd SMF2
INS3	Interlink Stnd SMF3
ING1	Interlink Groc SMF1

TABLE A-14 Card Type/Network ID

Value	Description
ING2	Interlink Groc SMF2
ING3	Interlink Groc SMF3
Pulse Network Group:	
PUL2	Pulse
TYME	TYME
TYM2	TYME 2
MS1	Pulse -Money Station
PULP	Pulse
MSZA	Pulse Zone A
MSZB	Pulse Zone B
MONY	Money Station USB
MSRN	Pulse Reciprocal NYCE
MSRS	Pulse Reciprocal Star
MSRT	Pulse Reciprocal TYME
MS9A	Pulse Zone A Intsw
MS9B	Pulse Zone B Intsw
PUZA	Pulse Gateway Zone A
PUZB	Pulse Gateway Zone B
PURN	Pulse Gtwy Rcip NYCE
PURS	Pulse Gtwy Rcip Star
PURT	Pulse Gtwy Rcip TYME
PU9A	Pulse Gtwy A Intsw
PU9B	Pulse Gtwy B Intsw
PNSR	Pulse Limited Recip
MNSR	Pulse-MSI Ltd Recip
PSI2	Plus Network
NYCE Network Group:	
NYC1	NYCE East
MGCL	NYCE Midwest
Jeanie Network Group:	

TABLE A-14 Card Type/Network ID

Value	Description
JENI	Jeanie
JPIX	Exempt Jeanie POS
JEPR	Jeanie Presto
JENA	Jeanie Audio Network
MJI1	MPS Jeanie Int'l
MJN1	Jeanie RIC
JEST	Jeanie Northeast
JNIT	Jeanie Internet
JNPB	Jeanie Point of Bank
JELM	Jeanie LM
JADV	Jeanie Advtg
JNIB	Jeanie
JPRB	Jeanie Presto
JPXB	Exmpt Jeanie POS
JLMB	Jeanie LM
JPBB	Jeanie POB
MJN2	Jeanie RIC
JADB	Jeanie Advtg
JP53	Jeanie Preferred
REVM	Revolution Money
Other Network Group:	
CIRS	Cirrus
SHAZ	Shazam
PUGU	Pulse-Gulfnet Reciprocal
MAES	Maestro
PULS	NCR Pulse
AFN1	Armed Forces Network
NYGY	NYCE Gateway
ACCL	Accel
AKOP	Alaska Option

TABLE A-14 Card Type/Network ID

Value	Description
CTF1	CU 24
GDEB	Generic Debit
ITEL	Instant Teller
KETS	Kansas Elect Trans
MPCT	MPACT
TX00	TX
ECP	Bankserv
ECPG	Total Check -Guarantee
ECPT	Total Check -Truncated
ECPV	Total Check Verification
UNKN	Unknown
DBT1	Debitman
PINP	Pin Prompting
AFN2	AFFN- 5/2 Switch
AFMM	AFFN MM
AFDM	AFFN DT MM
AFPM	AFFN Preferred Merchant
MST1	MAES Spmkt Tier 1
MST2	MAES Spmkt Tier 2
MSBA	MAES Spmkt Base
MCT1	MAES Conv Tier 1
MCT2	MAES Conv Tier 2
MCBA	MAES Conv Base
MOT1	MAES All Other Tier 1
MOT2	MAES All Other Tier 2
MOBA	MAES All Other Base
AFFR	AFFN Reversals
AF2R	AFN2 Reversals
AML1	AFFN/Maestro
AFDP	AFFN DT PM

TABLE A-14 Card Type/Network ID

Value	Description
AML2	AFFN/Maestro RCPRCLK
JGT1	Jeni T1 GR
JGT2	Jeni T2 GR
JGT3	Jeni T3 GR
JOT1	Jeni T1 OT
JOT2	Jeni T2 OT
JOT3	Jeni T3 OT
JQSR	JENI QSR
JMED	Jeni Med
AJN1	AFFN/ Jeanie 1
AJN2	AFFN/ Jeanie 2
JAF1	Jeanie /AFFN 1
JAF2	Jeanie / AFFN 2
APR1	AFN1 Presto!
APR2	AFN2 Presto!
PDSD	Pulse Discover Check Card
BDSD	Batch Discover
PST1	Presto!
EBT (with subgroups):	
EBT	EBT Transaction
ENJ1	New Jersey EBT
ETX1	Texas EBT
EIL1	Illinois EBT
EOK1	Oklahoma EBT
EWCS	AA Western Coalition EBT
ENCS	AA NE Coalition EBT
ESAS	AA Southern Alliance EBT
ELA1	Louisiana EBT
EMD1	Maryland EBT
ESC1	South Carolina EBT

TABLE A-14 Card Type/Network ID

Value	Description
ENM1	New Mexico EBT
ETN1	Tennessee EBT
EUT1	Utah EBT
EQST	AA-Quest Coalition EBT
EDC1	District of Columbia EBT
EMI1	Michigan EBT
EIN1	Indiana EBT
EOR1	Oregon EBT
EDP1	CA -San Diego EBT
EDO1	CA-San Bernardino EBT
EVT1	Vermont EBT
ERI1	Rhode Island EBT
ENC1	North Carolina EBT
ENH1	New Hampshire EBT
EMN1	Minnesota EBT
EPA1	Pennsylvania EBT
EKS1	Kansas EBT
EWI1	Wisconsin EBT
ENS1	North/South Dakota EBT
EHI1	Hawaii EBT
EID1	Idaho EBT
EAK1	Alaska EBT
EWA1	Washington EBT
EAZ1	Arizona EBT
ECO1	Colorado EBT
EMA1	Massachusetts EBT
ECT1	Connecticut EBT
EME1	Maine EBT
ENY1	New York EBT
EAL1	Alabama EBT

TABLE A-14 Card Type/Network ID

Value	Description
EAR1	Arkansas EBT
EFL1	Florida EBT
EGA1	Georgia EBT
EKY1	Kentucky EBT
EMO1	Missouri EBT
EMS1	Mississippi EBT
EMT1	Montana EBT
ECA1	California EBT
EPR1	Puerto Rico EBT
EPR2	Puerto Rico EBT
ENE1	Nebraska EBT
EVA1	Virginia EBT
EPR3	Puerto Rico EBT
EDE1	Delaware EBT
ENV1	Nevada EBT
EBT	Electronic Benefits Transfer
EWV1	West Virginia EBT
EIA1	Iowa EBT
SZIA	EBT Iowa Shazam
EVI1	Virgin Islands EBT
EALL	EBT All States
EGU1	Guam EBT
PRFS	EBT Puerto Rico - FS
PRCS	EBT Puerto Rico - CS
EOH1	Ohio EBT
EWY1	EBT Wyoming
Gift Card:	
GIFT	Gift Card Transaction
POS Check:	
VSCK	POS Check Transaction

TABLE A-14 Card Type/Network ID

Value	Description
VIS1	Visa - For Participating Transactions (Cardholder ACRO for POS Check Transaction)
EHH1	ECHO - For Non-Participating Transactions (Cardholder ACRO for POS Check Transaction)
Visa ReadyLink:	
VPLN	Visa ReadyLink
PayPal Credit (formerly Bill-Me-Later):	
BMLA	Bill-Me-Later Core
BMLB	Bill-Me-Later 90 Days Same As Cash (SAC)
BMLC	Bill-Me-Later Business Core
BMLD	Bill-Me-Later Business 90 Days Same As Cash (SAC)
BMLE	Bill-Me-Later Private Label Core
BMLF	Bill-Me-Later Private Label 90 Days Same As Cash (SAC)
WIC (with subgroups):	
WIC	WIC (Women, Infants & Children) Transaction
WAK1	WIC ALASKA
WAS1	WIC AMERICAN SAMOA
WAZ1	WIC ARIZONA
WAZ2	WIC INTER-COUNCIL ARIZONA
WCN1	WIC CHICKASAW NATION
WCN3	WIC CHOCTAW NATION OF OK
WCO1	WIC COLORADO
WCP1	WIC POTOWOTAMI NATION OK
WCT1	WIC CONNECTICUT
WDE1	WIC DELAWARE
WEXP	WRIGHT EXPRESS
WFL1	WIC FLORIDA
WGU1	WIC GUAM
WIA1	WIC IOWA
WIC	IDAHO
WIN5	WIC INDIANA

TABLE A-14 Card Type/Network ID

Value	Description
WIT1	WIC INTRTRBL COUNCIL NV
WKS1	WIC KANSAS
WKY1	WIC KENTUCKY
WKY1	Kentucky WIC
WMA1	WIC MASSACHUSETTS
WMC1	WIC MUSCOGEE CREEK NATION
WMD1	WIC MARYLAND
WME1	WIC MAINE
WMI1	WIC MICHIGAN
WMI1	Michigan WIC
WMN1	WIC MINNESOTA
WMO1	WIC OTOE MISSOURIA TRIBE
WMP1	WIC N MARIANA ISLAND
WMT1	WIC MONTANA
WNC2	WIC NORTH CAROLINA
WNE1	WIC NEBRASKA
WNN1	WIC NAVAJO NATION
WNV1	WIC NEVADA
WNY1	WIC NEW YORK
WOK1	WIC OKLAHOMA
WOK3	WIC INTER-TRIBAL CNCL OK
WON1	WIC OSAGE NATION
WOR1	WIC OREGON
WSD1	WIC SOUTH DAKOTA
WTN1	WIC TENNESSEE XEROX
WVA1	WIC VIRGINIA
WVI1	WIC VIRGIN ISLANDS
WVT1	WIC VERMONT
WWA1	WIC WASHINGTON
WWC1	WIC WCD ENTERPRISES

TABLE A-14 Card Type/Network ID

Value	Description
WWI1	WIC WISCONSIN
WWV1	WIC WEST VIRGINIA

TABLE A-15 Currency Codes and Country Numbers

Country	Currency	Code	Number
Afghanistan	Afghani	AFN	971
Åland Islands	Euro	EUR	978
Albania	Lek	ALL	008
Algeria	Algerian Dinar	DZD	012
American Samoa	US Dollar	USD	840
Andorra	Euro	EUR	978
Angola	Kwanza	AOA	973
Anguilla	East Caribbean Dollar	XCD	951
Antarctica	No universal currency	NA	NA
Antigua and Barbuda	East Caribbean Dollar	XCD	951
Argentina	Argentine Peso	ARS	032
Armenia	Armenian Dram	AMD	051
Aruba	Aruban Florin	AWG	533
Australia	Australian Dollar	AUD	036
Austria	Euro	EUR	978
Azerbaijan	Azerbaijanian Manat	AZN	944
Bahamas (The)	Bahamian Dollar	BSD	044
Bahrain	Bahraini Dinar	BHD	048
Bangladesh	Taka	BDT	050
Barbados	Barbados Dollar	BBD	052
Belarus	Belarussian Ruble	BYN	933
Belgium	Euro	EUR	978
Belize	Belize Dollar	BZD	084
Benin	CFA Franc BCEAO	XOF	952
Bermuda	Bermudian Dollar	BMD	060
Bhutan	Indian Rupee	INR	356

TABLE A-15 Currency Codes and Country Numbers

Country	Currency	Code	Number
Bhutan	Ngultrum	BTN	064
Bolivia (Plurinational State of)	Mvdol	BOV	984
Bolivia (Plurinational State of)	Boliviano	BOB	068
Bonaire, Sint Eustatius and Saba	US Dollar	USD	840
Bosnia and Herzegovina	Convertible Mark	BAM	977
Botswana	Pula	BWP	072
Bouvet Island	Norwegian Krone	NOK	578
Brazil	Brazilian Real	BRL	986
British Indian Ocean Territory (The)	US Dollar	USD	840
Brunei Darussalam	Brunei Dollar	BND	096
Bulgaria	Bulgarian Lev	BGN	975
Burkina Faso	CFA Franc BCEAO	XOF	952
Burundi	Burundi Franc	BIF	108
Cabo Verde	Cabo Verde Escudo	CVE	132
Cambodia	Riel	KHR	116
Cameroon	CFA Franc BEAC	XAF	950
Canada	Canadian Dollar	CAD	124
Cayman Islands (The)	Cayman Islands Dollar	KYD	136
Central African Republic (The)	CFA Franc BEAC	XAF	950
Chad	CFA Franc BEAC	XAF	950
Chile	Chilean Peso	CLP	152
Chile	Unidad de Fomento	CLF	990
China	Yuan Renminbi	CNY	156
Christmas Island	Australian Dollar	AUD	036
Cocos (Keeling) Islands (The)	Australian Dollar	AUD	036
Colombia	Colombian Peso	COP	170
Colombia	Unidad de Valor Real	COU	970
Comoros (The)	Comoro Franc	KMF	174
Congo (The Democratic Republic Of The)	Congolese Franc	CDF	976

TABLE A-15 Currency Codes and Country Numbers

Country	Currency	Code	Number
Congo (The)	CFA Franc BEAC	XAF	950
Cook Islands (The)	New Zealand Dollar	NZD	554
Costa Rica	Costa Rican Colon	CRC	188
Côte D'ivoire	CFA Franc BCEAO	XOF	952
Croatia	Kuna	HRK	191
Cuba	Cuban Peso	CUP	192
Cuba	Peso Convertible	CUC	931
Curaçao	Netherlands Antillean Guilder	ANG	532
Cyprus	Euro	EUR	978
Czech Republic (The)	Czech Koruna	CZK	203
Denmark	Danish Krone	DKK	208
Djibouti	Djibouti Franc	DJF	262
Dominica	East Caribbean Dollar	XCD	951
Dominican Republic (The)	Dominican Peso	DOP	214
Ecuador	US Dollar	USD	840
Egypt	Egyptian Pound	EGP	818
El Salvador	El Salvador Colon	SVC	222
El Salvador	US Dollar	USD	840
Equatorial Guinea	CFA Franc BEAC	XAF	950
Eritrea	Nakfa	ERN	232
Estonia	Euro	EUR	978
Ethiopia	Ethiopian Birr	ETB	230
European Union	Euro	EUR	978
Falkland Islands (The) [Malvinas]	Falkland Islands Pound	FKP	238
Faroe Islands (The)	Danish Krone	DKK	208
Fiji	Fiji Dollar	FJD	242
Finland	Euro	EUR	978
France	Euro	EUR	978
French Guiana	Euro	EUR	978
French Polynesia	CFP Franc	XPF	953

TABLE A-15 Currency Codes and Country Numbers

Country	Currency	Code	Number
French Southern Territories (The)	Euro	EUR	978
Gabon	CFA Franc BEAC	XAF	950
Gambia (The)	Dalasi	GMD	270
Georgia	Lari	GEL	981
Germany	Euro	EUR	978
Ghana	Ghana Cedi	GHS	936
Gibraltar	Gibraltar Pound	GIP	292
Greece	Euro	EUR	978
Greenland	Danish Krone	DKK	208
Grenada	East Caribbean Dollar	XCD	951
Guadeloupe	Euro	EUR	978
Guam	US Dollar	USD	840
Guatemala	Quetzal	GTQ	320
Guernsey	Pound Sterling	GBP	826
Guinea	Guinea Franc	GNF	324
Guinea-bissau	CFA Franc BCEAO	XOF	952
Guyana	Guyana Dollar	GYD	328
Haiti	Gourde	HTG	332
Haiti	US Dollar	USD	840
Heard Island And Mcdonald Islands	Australian Dollar	AUD	036
Holy See (The)	Euro	EUR	978
Honduras	Lempira	HNL	340
Hong Kong	Hong Kong Dollar	HKD	344
Hungary	Forint	HUF	348
Iceland	Iceland Krona	ISK	352
India	Indian Rupee	INR	356
Indonesia	Rupiah	IDR	360
International Monetary Fund (Imf)	SDR (Special Drawing Right)	XDR	960
Iran (Islamic Republic Of)	Iranian Rial	IRR	364
Iraq	Iraqi Dinar	IQD	368

TABLE A-15 Currency Codes and Country Numbers

Country	Currency	Code	Number
Ireland	Euro	EUR	978
Isle Of Man	Pound Sterling	GBP	826
Israel	New Israeli Sheqel	ILS	376
Italy	Euro	EUR	978
Jamaica	Jamaican Dollar	JMD	388
Japan	Yen	JPY	392
Jersey	Pound Sterling	GBP	826
Jordan	Jordanian Dinar	JOD	400
Kazakhstan	Tenge	KZT	398
Kenya	Kenyan Shilling	KES	404
Kiribati	Australian Dollar	AUD	036
Korea (The Democratic People's Republic Of)	North Korean Won	KPW	408
Korea (The Republic Of)	Won	KRW	410
Kuwait	Kuwaiti Dinar	KWD	414
Kyrgyzstan	Som	KGS	417
Lao People's Democratic Republic (The)	Kip	LAK	418
Latvia	Euro	EUR	978
Lebanon	Lebanese Pound	LBP	422
Lesotho	Loti	LSL	426
Lesotho	Rand	ZAR	710
Liberia	Liberian Dollar	LRD	430
Libya	Libyan Dinar	LYD	434
Liechtenstein	Swiss Franc	CHF	756
Lithuania	Euro	EUR	978
Luxembourg	Euro	EUR	978
Macao	Pataca	MOP	446
Madagascar	Malagasy Ariary	MGA	969
Malawi	Kwacha	MWK	454
Malaysia	Malaysian Ringgit	MYR	458

TABLE A-15 Currency Codes and Country Numbers

Country	Currency	Code	Number
Maldives	Rufiyaa	MVR	462
Mali	CFA Franc BCEAO	XOF	952
Malta	Euro	EUR	978
Marshall Islands (The)	US Dollar	USD	840
Martinique	Euro	EUR	978
Mauritania	Ouguiya	MRU	929
Mauritius	Mauritius Rupee	MUR	480
Mayotte	Euro	EUR	978
Member Countries Of The African Development Bank Group	ADB Unit of Account	XUA	965
Mexico	Mexican Peso	MXN	484
Mexico	Mexican Unidad de Inversion (UDI)	MXV	979
Micronesia (Federated States Of)	US Dollar	USD	840
Moldova (The Republic Of)	Moldovan Leu	MDL	498
MONACO	Euro	EUR	978
Mongolia	Tugrik	MNT	496
Montenegro	Euro	EUR	978
Montserrat	East Caribbean Dollar	XCD	951
Morocco	Moroccan Dirham	MAD	504
Mozambique	Mozambique Metical	MZN	943
Myanmar	Kyat	MMK	104
Namibia	Namibia Dollar	NAD	516
Namibia	Rand	ZAR	710
Nauru	Australian Dollar	AUD	036
Nepal	Nepalese Rupee	NPR	524
Netherlands (The)	Euro	EUR	978
New Caledonia	CFP Franc	XPF	953
New Zealand	New Zealand Dollar	NZD	554
Nicaragua	Cordoba Oro	NIO	558
Niger (The)	CFA Franc BCEAO	XOF	952

TABLE A-15 Currency Codes and Country Numbers

Country	Currency	Code	Number
Nigeria	Naira	NGN	566
Niue	New Zealand Dollar	NZD	554
Norfolk Island	Australian Dollar	AUD	036
Northern Mariana Islands (The)	US Dollar	USD	840
Norway	Norwegian Krone	NOK	578
Oman	Rial Omani	OMR	512
Pakistan	Pakistan Rupee	PKR	586
Palau	US Dollar	USD	840
Palestine, State Of	No universal currency		
Panama	Balboa	PAB	590
Panama	US Dollar	USD	840
Papua New Guinea	Kina	PGK	598
Paraguay	Guarani	PYG	600
Peru	Nuevo Sol	PEN	604
Philippines (The)	Philippine Peso	PHP	608
Pitcairn	New Zealand Dollar	NZD	554
Poland	Zloty	PLN	985
Portugal	Euro	EUR	978
Puerto Rico	US Dollar	USD	840
Qatar	Qatari Rial	QAR	634
Republic Of North Macedonia	Denar	MKD	807
Réunion	Euro	EUR	978
Romania	Romanian Leu	RON	946
Russian Federation (The)	Russian Ruble	RUB	643
Rwanda	Rwanda Franc	RWF	646
Saint Barthélemy	Euro	EUR	978
Saint Helena, Ascension And Tristan Da Cunha	Saint Helena Pound	SHP	654
Saint Kitts And Nevis	East Caribbean Dollar	XCD	951
Saint Lucia	East Caribbean Dollar	XCD	951

TABLE A-15 Currency Codes and Country Numbers

Country	Currency	Code	Number
Saint Martin (French Part)	Euro	EUR	978
Saint Pierre And Miquelon	Euro	EUR	978
Saint Vincent And The Grenadines	East Caribbean Dollar	XCD	951
Samoa	Tala	WST	882
San Marino	Euro	EUR	978
Sao Tome And Principe	Dobra	STN	930
Saudi Arabia	Saudi Riyal	SAR	682
Senegal	CFA Franc BCEAO	XOF	952
Serbia	Serbian Dinar	RSD	941
Seychelles	Seychelles Rupee	SCR	690
Sierra Leone	Leone	SLL	694
Singapore	Singapore Dollar	SGD	702
Sint Maarten (Dutch Part)	Netherlands Antillean Guilder	ANG	532
Sistema Unitario De Compensacion Regional De Pagos "Sucre"	Sucre	XSU	994
Slovakia	Euro	EUR	978
Slovenia	Euro	EUR	978
Solomon Islands	Solomon Islands Dollar	SBD	090
Somalia	Somali Shilling	SOS	706
South Africa	Rand	ZAR	710
South Georgia And The South Sandwich Islands	No universal currency		
South Sudan	South Sudanese Pound	SSP	728
Spain	Euro	EUR	978
Sri Lanka	Sri Lanka Rupee	LKR	144
Sudan (The)	Sudanese Pound	SDG	938
Suriname	Surinam Dollar	SRD	968
Svalbard And Jan Mayen	Norwegian Krone	NOK	578
Swaziland	Lilangeni	SZL	748
Sweden	Swedish Krona	SEK	752
Switzerland	Swiss Franc	CHF	756

TABLE A-15 Currency Codes and Country Numbers

Country	Currency	Code	Number
Switzerland	WIR Euro	CHE	947
Switzerland	WIR Franc	CHW	948
Syrian Arab Republic	Syrian Pound	SYP	760
Taiwan (Province Of China)	New Taiwan Dollar	TWD	901
Tajikistan	Somoni	TJS	972
Tanzania, United Republic Of	Tanzanian Shilling	TZS	834
Thailand	Baht	THB	764
Timor-leste	US Dollar	USD	840
Togo	CFA Franc BCEAO	XOF	952
Tokelau	New Zealand Dollar	NZD	554
Tonga	Pa’anga	TOP	776
Trinidad And Tobago	Trinidad and Tobago Dollar	TTD	780
Tunisia	Tunisian Dinar	TND	788
Turkey	Turkish Lira	TRY	949
Turkmenistan	Turkmenistan New Manat	TMT	934
Turks And Caicos Islands (The)	US Dollar	USD	840
Tuvalu	Australian Dollar	AUD	036
Uganda	Uganda Shilling	UGX	800
Ukraine	Hryvnia	UAH	980
United Arab Emirates (The)	UAE Dirham	AED	784
United Kingdom Of Great Britain And Northern Ireland (The)	Pound Sterling	GBP	826
United States Minor Outlying Islands (The)	US Dollar	USD	840
United States Of America (The)	US Dollar	USD	840
United States Of America (The)	US Dollar (Next day)	USN	997
Uruguay	Peso Uruguayo	UYU	858
Uruguay	Uruguay Peso en Unidades Indexadas (URUIURUI)	UYI	940
Uzbekistan	Uzbekistan Sum	UZS	860
Vanuatu	Vatu	VUV	548

TABLE A-15 Currency Codes and Country Numbers

Country	Currency	Code	Number
Venezuela (Bolivarian Republic Of)	Bolivar	VEF	937
Viet Nam	Dong	VND	704
Virgin Islands (British)	US Dollar	USD	840
Virgin Islands (U.s.)	US Dollar	USD	840
Wallis And Futuna	CFP Franc	XPF	953
Western Sahara	Moroccan Dirham	MAD	504
Yemen	Yemeni Rial	YER	886
Zambia	Zambian Kwacha	ZMW	967
Zimbabwe	Zimbabwe Dollar	ZWL	932

TABLE A-16 Call Type

Value	Description
A	Local
B	800
C	950
D	VirtualNet IP
E	Cybercash
F	Dial Pay IVR
G	ADS Dial Credit
H	ADS Dial Fleet
I	ADS VSAT
J	ADS VSAT Fleet
K	ADS Host Credit
L	ADS Host Fleet
M	Paymentech Wireless
N	SSL
O	VirtualNet SSL

TABLE A-17 Transaction Disposition

Value	Description
2	Denied / Not Authorized (Force Post)
3	Completed
4	Cancelled
5	Rejected
6	Unmatched Reversal

TABLE A-18 Transaction Origin Flag (CAS System Codes) - For Gift Card Transactions

Value	Description
8	Card Issuer Record/Issuer Generated Transaction
C	VRU
G	Mass Transaction
E or F	ECR / POS /Host Transaction (Cincinnati IBM Host Link or Inactivity Fee)
L	Coinstar
M	Dial POS / Cincinnati MPSNet Gateway Dial/ Tandem Dial
R	Merchant VRU Telephone (DVRS)
S	Cardholder VRU Telephone (DVRS)
U	POS
V	5.3 Direct / Administrative Terminal
W	PremierIssue.53.com (Web)

TABLE A-19 From Account Type

Value	Description
Debit, EBT, and POS Check Adjustments/Returns	
CKx	Checking
SVx	Savings
CCx	Credit Card
Dex	Default / Funding Account
FSx	Food Stamp Account

TABLE A-19 From Account Type

Value	Description
CSx	Cash Account
WIC Adjustments/Returns	
Wix	WIC Account
NOTE: The third position may be space filled.	

TABLE A-20 Adjustment Transaction Disposition

Value	Description
02	Not Authorized
03	Authorized & Complete = Closed Adjustment
09	General Non Monetary = Open Adjustment

TABLE A-21 Adjustment Type

Value	Description
REQ	Request
PAY	Pay
NOT	Notification
REV	Reversal

z

TABLE A-22 Adjustment Action/Transaction Disposition Qualifier

Value	Description
100	New Item
101	Delete
102	Update
103	Reminder
110	Authorized Payment
111	Request for Payment Force Settled
112	Request for Payment Approved
115	Request for Payment Denied
117	Adjustment from DEPSI by originator

TABLE A-23 Cardholder ID Method

Value	Description
Blank	Not Specified
1	Signature
2	PIN
3	Unattended terminal; no PIN pad
4	Mail/ Telephone or Electronic Commerce

TABLE A-24 Error Code

Value	Description
Credit Adjustments	
100	Invalid Reference Number
101	Reference Number not found in Database
Debit, EBT, POS Check, and WIC Adjustments/Returns	
001	An originator keyed an adjustment (PAY, NOT, or REQ) to receive #B, but the relationship between the two is invalid. For example, institution A originated an item to institution B, but institution A and institution B do not belong to the same network.
003	Illegal receiver action code. A receiver tried to do an ADD, UPDATE or DELETE function
004	Logic error in originators record.
005	Illegal forward pass by receiver #1 or #2 or attempted pass by receiver #3.
006	Generic denial, bad data in originator's record.
007	Illegal originator action code. Originator attempted an Accept, Deny, or Pass Function.
008	Accept or deny issued for payment or notification.
009	Institution not found in tables.
010	Invalid transaction type (i.e. CW, OT).
011	Original transaction to be adjusted is outside network date boundaries.
012	The originator of the item was not the card/device owner in original transaction

TABLE A-25 Error Reasons (Debit, EBT, POS Check, and WIC Adjustments/Returns)

Value	Description
001	Site Draft
002	Correction

TABLE A-25 Error Reasons (Debit, EBT, POS Check, and WIC Adjustments/Returns)

Value	Description
003	Resubmitted Merchant Stand-in

TABLE A-26 Origin Type

Value	Description
A	Vital
B	MPSNet
C	CRT / Voice2
D	Dial Terminal
E	Remote Dial/DVRS
F	EMD
G	Host
H	MAPP
I	Paymentech
J	Merchant VAP / MDEX / Visa TC33
M	DVRSM
N	Incomm POSA Issuer
O	Old USB
Q	Blackhawk POSA Issuer
R	Merchant VRU
S	Customer DVRS
T	Teller
U	USB - MPSNet 2
V	5/3 Direct
W	Web Transaction
X	Re-Auth
Z	ADS Transaction
1	ADS 3rd Party
2	Virtual Terminal
6	Cash Advance
7	MHPF Rejects

TABLE A-26 Origin Type

Value	Description
8	IPOS

TABLE A-27 State Codes

Value	Description
AL	Alabama
AK	Alaska
AZ	Arizona
AR	Arkansas
CA	California
CO	Colorado
CT	Connecticut
DE	Delaware
DC	Washington, D.C.
FL	Florida
GA	Georgia
GU	Guam
HI	Hawaii
ID	Idaho
IL	Illinois
IN	Indiana
IA	Iowa
KS	Kansas
KY	Kentucky
LA	Louisiana
ME	Maine
MD	Maryland
MA	Massachusetts
MI	Michigan
MN	Minnesota
MS	Mississippi

TABLE A-27 State Codes

Value	Description
MO	Missouri
MT	Montana
NE	Nebraska
NV	Nevada
NH	New Hampshire
NJ	New Jersey
NM	New Mexico
NY	New York
NC	North Carolina
ND	North Dakota
OH	Ohio
OK	Oklahoma
OR	Oregon
PA	Pennsylvania
PR	Puerto Rico
RI	Rhode Island
SC	South Carolina
SD	South Dakota
TN	Tennessee
TX	Texas
UT	Utah
VT	Vermont
VA	Virginia
VI	Virgin Islands
WA	Washington
WV	West Virginia
WI	Wisconsin
WY	Wyoming

TABLE A-28 Interchange Codes

Value	Description
American Express Consumer Programs	
100253	Business2Business
101253	Education
102253	Fast Food
103253	Gas Stations
104253	Lodging
105253	Moto/Internet
106253	Healthcare
107253	Other Transport
108253	Restaurant
109253	Retail
110253	Other Services
111253	Supermarkets
112253	Telecomm
126253	Restaurant Card Not Present
127253	Retail Card Not Present
130253	Telephone/Cable/Computer
132253	Travel/Tours
133253	Travel/Tours Card Not Present
American Express Prepaid Programs	
113253	Business2Business Prepaid
114253	Education Prepaid
115253	Fast Food Prepaid
116253	Gas Stations Prepaid
117253	Lodging Prepaid
118253	Moto/Internet Prepaid
119253	Healthcare Prepaid
120253	Other Transport Prepaid
121253	Restaurant Prepaid

TABLE A-28 Interchange Codes

Value	Description
122253	Retail Prepaid
123253	Other Services Prepaid
124253	Supermarkets Prepaid
125253	Telecomm Prepaid
128253	Restaurant Card Not Present Prepaid
129253	Retail Card Not Present Prepaid
131253	Telephone/Cable/Computer Prepaid
134253	Travel/Tours Prepaid
135253	Travel/Tours Card Not Present Prepaid
American Express OptBlue Retail	
551253	AMEX VPAYMENTS
600253	AMEX B2B
601253	AMEX CATERER/BAR
602253	AMEX HEALTHCARE
603253	AMEX HEALTHCARE
604253	AMEX MOTO & INTERNET
605253	AMEX RESTAURANT
606253	AMEX RESTAURANT
607253	AX OB RETAIL
608253	AMEX OB RETAIL
609253	AMEX SERVICES
610253	AMEX TRAVEL AND ENTERTAINMENT
611253	AMEX TRAVEL AND ENTERTAINMENT
612253	AMEX OTHER
613253	AMEX OTHER
614253	AMEX OTHER
615253	AMEX OTHER
616253	AMEX OTHER
617253	AMEX PREPAID
600255	AMEX REFUND

TABLE A-28 Interchange Codes

Value	Description
American Express OptBlue Tier 1	
300253	Amex Business to Business Tier 1
301253	Amex Caterers & Bars Tier 1
302253	Amex Healthcare Tier 1
303253	Amex Lodging Tier 1
304253	Amex MOTO & Internet Tier 1
305253	Amex Restaurant Tier 1
306253	Amex Retail Tier 1
307253	Amex Services Tier 1
308253	Amex T&E Tier 1
309253	Amex Other Tier 1
322253	AMEX Education Tier 1
324253	AMEX Government Tier 1
310253	Amex Business to Business Tier 1 CNP
311253	Amex Caterers & Bars Tier 1 CNP
312253	Amex Healthcare Tier 1 CNP
313253	Amex Lodging Tier 1 CNP
314253	Amex MOTO & Internet Tier 1 CNP
315253	Amex Restaurant Tier 1 CNP
316253	Amex Retail Tier 1 CNP
317253	Amex Services Tier 1 CNP
318253	Amex T&E Tier 1 CNP
319253	Amex Other Tier 1 CNP
323253	AMEX Education Tier 1 CNP
325253	AMEX Government Tier 1 CNP
348253	AMEX Emerging Market Tier 1
320253	Amex Prepaid Tier 1
321253	Amex Prepaid Tier 1 CNP
301255	Amex Refund
American Express OptBlue Tier 2	

TABLE A-28 Interchange Codes

Value	Description
400253	Amex Business to Business Tier 2
401253	Amex Caterers & Bars Tier 2
402253	Amex Healthcare Tier 2
403253	Amex Lodging Tier 2
404253	Amex MOTO & Internet Tier 2
405253	Amex Restaurant Tier 2
406253	Amex Retail Tier 2
407253	Amex Services Tier 2
408253	Amex T&E Tier 2
409253	Amex Other Tier 2
422253	AMEX Education Tier 2
424253	AMEX Government Tier 2
410253	Amex Business to Business Tier 2 CNP
411253	Amex Caterers & Bars Tier 2 CNP
412253	Amex Healthcare Tier 2 CNP
413253	Amex Lodging Tier 2 CNP
414253	Amex MOTO & Internet Tier 2 CNP
415253	Amex Restaurant Tier 2 CNP
416253	Amex Retail Tier 2 CNP
417253	Amex Services Tier 2 CNP
418253	Amex T&E Tier 2 CNP
419253	Amex Other Tier 2 CNP
423253	AMEX Education Tier 2 CNP
425253	AMEX Government Tier 2 CNP
448253	AMEX Emerging Market Tier 2
420253	Amex Prepaid Tier 2
421253	Amex Prepaid Tier 2 CNP
American Express OptBlue Tier 3	
500253	Amex Business to Business Tier 3
501253	Amex Caterers & Bars Tier 3

TABLE A-28 Interchange Codes

Value	Description
502253	Amex Healthcare Tier 3
503253	Amex Lodging Tier 3
504253	Amex MOTO & Internet Tier 3
505253	Amex Restaurant Tier 3
506253	Amex Retail Tier 3
522253	AMEX Education Tier 3
524253	AMEX Government Tier 3
509253	Amex Other Tier 3
510253	Amex Business to Business Tier 3 CNP
507253	Amex Services Tier 3
508253	Amex T&E Tier 3
511253	Amex Caterers & Bars Tier 3 CNP
512253	Amex Healthcare Tier 3 CNP
513253	Amex Lodging Tier 3 CNP
514253	Amex MOTO & Internet Tier 3 CNP
515253	Amex Restaurant Tier 3 CNP
516253	Amex Retail Tier 3 CNP
517253	Amex Services Tier 3 CNP
518253	Amex T&E Tier 3 CNP
523253	AMEX Education Tier 3 CNP
525253	AMEX Government Tier 3 CNP
519253	Amex Other Tier 3 CNP
548253	AMEX Emerging Market Tier 3
520253	Amex Prepaid Tier 3
521253	Amex Prepaid Tier 3 CNP
American Express OptBlue Tier 4	
701253	Amex Caterers & Bars Tier 4
702253	Amex Caterers & Bars Tier 4 CNP
703253	Amex Restaurant Tier 4
704253	Amex Restaurant Tier 4 CNP

TABLE A-28 Interchange Codes

Value	Description
705253	Amex Services Tier 4
706253	Amex Services Tier 4 CNP
American Express OptBlue Puerto Rico Retail	
618253	AMEX PR Business to Business
619253	AMEX PR Caterers & Bars
620253	AMEX PR Healthcare
621253	AMEX PR Healthcare
622253	AMEX PR MOTO & Internet
623253	AMEX PR Restaurant
624253	AMEX PR Restaurant
625253	AMEX PR Retail
626253	AMEX PR Retail
627253	AMEX PR Services
628253	AMEX PR Travel & Entertainment
629253	AMEX PR Travel & Entertainment
630253	AMEX PR Other
631253	AMEX PR Other
632253	AMEX PR Other
633253	AMEX PR Other
634253	AMEX PR Other
635253	AMEX PR Prepaid
601255	AMEX PR Refund
American Express OptBlue Puerto Rico Tier 1	
326253	AMEX PR Business to Business Tier 1
336253	AMEX PR Business to Business Tier 1 CNP
327253	AMEX PR Caterers & Bars Tier 1
337253	AMEX PR Caterers & Bars Tier 1 CNP
328253	AMEX PR Healthcare Tier 1
338253	AMEX PR Healthcare Tier 1 CNP
329253	AMEX PR Lodging Tier 1

TABLE A-28 Interchange Codes

Value	Description
339253	AMEX PR Lodging Tier 1 CNP
330253	AMEX PR MOTO & Internet Tier 1
340253	AMEX PR MOTO & Internet Tier 1 CNP
331253	AMEX PR Restaurant Tier 1
341253	AMEX PR Restaurant Tier 1 CNP
332253	AMEX PR Retail Tier 1
342253	AMEX PR Retail Tier 1 CNP
333253	AMEX PR Services Tier 1
343253	AMEX PR Services Tier 1 CNP
334253	AMEX PR Travel & Entertainment Tier 1
344253	AMEX PR Travel & Entertainment Tier 1 CNP
335253	AMEX PR Other Tier 1
345253	AMEX PR Other Tier 1 CNP
346253	AMEX PR Prepaid T1
347253	AMEX PR Prepaid T1 CNP
302255	AMEX PR Refund
American Express OptBlue Puerto Rico Tier 2	
426253	AMEX PR Business to Business Tier 2
436253	AMEX PR Business to Business Tier 2 CNP
427253	AMEX PR Caterers & Bars Tier 2
437253	AMEX PR Caterers & Bars Tier 2 CNP
428253	AMEX PR Healthcare Tier 2
438253	AMEX PR Healthcare Tier 2 CNP
429253	AMEX PR Lodging Tier 2
439253	AMEX PR Lodging Tier 2 CNP
430253	AMEX PR MOTO & Internet Tier 2
440253	AMEX PR MOTO & Internet Tier 2 CNP
431253	AMEX PR Restaurant Tier 2
441253	AMEX PR Restaurant Tier 2 CNP
432253	AMEX PR Retail Tier 2

TABLE A-28 Interchange Codes

Value	Description
442253	AMEX PR Retail Tier 2 CNP
433253	AMEX PR Services Tier 2
443253	AMEX PR Services Tier 2 CNP
434253	AMEX PR Travel & Entertainment Tier 2
444253	AMEX PR Travel & Entertainment Tier 2 CNP
435253	AMEX PR Other Tier 2
445253	AMEX PR Other Tier 2 CNP
446253	AMEX PR Prepaid T2
447253	AMEX PR Prepaid T2 CNP
American Express OptBlue Puerto Rico Tier 3	
526253	AMEX PR Business to Business Tier 3
536253	AMEX PR Business to Business Tier 3 CNP
527253	AMEX PR Caterers & Bars Tier 3
537253	AMEX PR Caterers & Bars Tier 3 CNP
528253	AMEX PR Healthcare Tier 3
538253	AMEX PR Healthcare Tier 3 CNP
529253	AMEX PR Lodging Tier 3
539253	AMEX PR Lodging Tier 3 CNP
530253	AMEX PR MOTO & Internet Tier 3
540253	AMEX PR MOTO & Internet Tier 3 CNP
531253	AMEX PR Restaurant Tier 3
541253	AMEX PR Restaurant Tier 3 CNP
532253	AMEX PR Retail Tier 3
542253	AMEX PR Retail Tier 3 CNP
533253	AMEX PR Services Tier 3
543253	AMEX PR Services Tier 3 CNP
544253	AMEX PR Travel & Entertainment Tier 3 CNP
535253	AMEX PR Other Tier 3
545253	AMEX PR Other Tier 3 CNP
546253	AMEX PR Prepaid T3

TABLE A-28 Interchange Codes

Value	Description
547253	AMEX PR Prepaid T3 CNP
534253	AMEX PR Travel & Entertainment Tier 3
Discover Commercial Programs	
124253	DS Commercial Electronic
129253	DS Commercial Base Submission Level
184253	DS Commercial Utilities
210253	DS Commercial Large Ticket
286253	DS Commercial Utilities Debit
287253	DS Commercial Large Ticket Debit
288253	DS Commercial Electronic Debit
289253	DS Commercial Base Submission Level Debit
281253	DS Commercial Utilities Debit Regulated
282253	DS Commercial Large Ticket Debit Regulated
283253	DS Commercial Electronic Debit Regulated
284253	DS Commercial Base Level Debit Regulated
293253	DS Commercial Regulated Debit w/o Fraud
228253	DS Commercial Utilities Prepaid
229253	DS Commercial Large Ticket Prepaid
230253	DS Commercial Electronic Prepaid
231253	DS Commercial Base Submission Level Prepaid
276253	DS Commercial Utilities Prepaid Regulated
277253	DS Commercial Large Ticket Prepaid Regulated
278253	DS Commercial Electronic Prepaid Regulated
279253	DS Commercial Base Level Prepaid Regulated
294253	DS Commercial Regulated Prepaid w/o Fraud
Discover Consumer Programs - Core Programs	
100254	DS Cash Advance
158253	DS PSL Recurring Payment
159253	DS PSL Utilities
160253	DS PSL Supermarket/Warehouse

TABLE A-28 Interchange Codes

Value	Description
161253	DS PSL Emerging Market
162253	DS PSL Public Service
163253	DS PSL Express Service
164253	DS PSL Petroleum
165253	DS PSL Retail
166253	DS PSL Restaurant
167253	DS PSL Hotel/Car
168253	DS PSL Passenger
169253	DS PSL Card Not Present
302253	DS PSL E-Commerce
170253	DS Key Entry
180253	DS PSL Insurance
176253	DS PSL Real Estate
171253	DS MID Submission Level
172253	DS Base Submission Level
317253	DS PSL ECOM SECURE CR
Discover Rewards Program	
100253	DS PSL Recurring Payment Rewards
102253	DS PSL Supermarket/Warehouse Rewards
104253	DS PSL Emerging Market Rewards
106253	DS PSL Public Services Rewards
108253	DS PSL Express Services Rewards
110253	DS PSL Petroleum Rewards
112253	DS PSL Retail Rewards
114253	DS PSL Restaurant Rewards
116253	DS PSL Hotel/Car Rewards
118253	DS PSL Passenger Rewards
120253	DS PSL Card Not Present Rewards
299253	DS PSL E-Commerce Rewards
122253	DS Key Entry Rewards

TABLE A-28 Interchange Codes

Value	Description
138253	DS PSL Utilities Rewards
177253	DS PSL Real Estate Rewards
181253	DS PSL Insurance Rewards
125253	DS MID Submission Level Rewards
127253	DS Base Submission Level Rewards
314253	DS PSL ECOM SECURE RW
Discover Premium Programs	
140253	DS PSL Recurring Payment Premium
141253	DS PSL Utilities Premium
142253	DS PSL Supermarket/Warehouse Premium
143253	DS PSL Emerging Market Premium
144253	DS PSL Public Service Premium
145253	DS PSL Express Service Premium
146253	DS PSL Petroleum Premium
147253	DS PSL Retail Premium
148253	DS PSL Restaurant Premium
149253	DS PSL Hotel/Car Premium
150253	DS PSL Passenger Premium
151253	DS PSL Card Not Present Premium
301253	DS PSL E-Commerce Premium
152253	DS Key Entry Premium
178253	DS PSL Real Estate Premium
182253	DS PSL Insurance Premium
153253	DS MID Submission Level Premium
154253	DS Base Submission Level Premium
316253	DS PSL ECOM SECURE PR
Discover Premium Plus Programs	
189253	DS PSL Recurring Payments Premium Plus
190253	DS PSL Utilities Premium Plus
191253	DS PSL Real Estate Premium Plus

TABLE A-28 Interchange Codes

Value	Description
192253	DS PSL Insurance Premium Plus
193253	DS PSL Supermarket/Warehouse Premium Plus
194253	DS PSL Emerging Market Premium Plus
195253	DS PSL Public Service Premium Plus
196253	DS PSL Express Service Premium Plus
197253	DS PSL Petroleum Premium Plus
198253	DS PSL Retail Premium Plus
199253	DS PSL Restaurant Premium Plus
200253	DS PSL Hotel/Car Premium Plus
209253	DS PSL Passenger Premium Plus
202253	DS PSL Card Not Present Premium Plus
303253	DS PSL E-Commerce Premium Plus
203253	DS PSL Key Entry Premium Plus
204253	DS MID Submission Level Premium Plus
205253	DS Base Submission Level Premium Plus
318253	DS PSL ECOM SECURE PP
Discover Debit Programs	
101253	DS PSL Recurring Payment Debit
103253	DS PSL Supermarket/Warehouse Debit
105253	DS PSL Emerging Market Debit
107253	DS PSL Public Services Debit
109253	DS PSL Express Services Debit
111253	DS PSL Petroleum Debit
113253	DS PSL Retail Debit
115253	DS PSL Restaurant Debit
117253	DS PSL Hotel/Car Debit
119253	DS PSL Passenger Debit
121253	DS PSL Card Not Present Debit
300253	DS PSL E-Commerce Debit
123253	DS Key Entry Debit

TABLE A-28 Interchange Codes

Value	Description
139253	DS PSL Utilities Debit
126253	DS MID Submission Level Debit
128253	DS Base Submission Level Debit
137253	DS PSL Supermarket/Warehouse CAP Debit
179253	DS PSL Real Estate Debit
183253	DS PSL Insurance Debit
311253	DS PSL Debt Repay DB
312253	DS PSL Debt Repay CAP DB
315253	DS PSL ECOM SECURE DB
Discover Regulated Debit Programs	
313253	DS PSL Debt Repay DB REG
598253	DS Regulated Debit
599253	DS Regulated Debit with Fraud
236253	DS PSL CNP Debit Regulated
305253	DS PSL E-Commerce Debit Regulated
237253	DS Key Entry Debit Regulated
238253	DS PSL Recurring Payments Debit Regulated
239253	DS PSL Utilities Debit Regulated
240253	DS PSL Real Estate Debit Regulated
241253	DS PSL Insurance Debit Regulated
242253	DS PSL Super/Warehouse Clubs Debit Regulated
243253	DS PSL Emerging Markets Debit Regulated
244253	DS PSL Public Services Debit Regulated
245253	DS PSL Express Services Debit Regulated
246253	DS PSL Petroleum Debit Regulated
247253	DS PSL Retail Debit Regulated
248253	DS PSL Restaurants Debit Regulated
249253	DS PSL Hotels/Car Rentals Debit Regulated
250253	DS PSL Passenger Transport Debit Regulated
251253	DS Mid Submission Level Debit Regulated

TABLE A-28 Interchange Codes

Value	Description
252253	DS Base Submission Level Debit Regulated
291253	DS Consumer Regulated Debit w/o Fraud
320253	DS PSL ECOM SECURE DB REG
Discover Prepaid Programs	
211253	DS PSL Recurring Payments Prepaid
212253	DS PSL Utilities Prepaid
213253	DS PSL Real Estate Prepaid
214253	DS PSL Insurance Prepaid
215253	DS PSL Supermarket/Warehouse Prepaid
216253	DS PSL Emerging Market Prepaid
217253	DS PSL Public Service Prepaid
218253	DS PSL Express Service Prepaid
219253	DS PSL Petroleum Prepaid
220253	DS PSL Retail Prepaid
221253	DS PSL Restaurant Prepaid
222253	DS PSL Hotel/Car Prepaid
223253	DS PSL Passenger Prepaid
224253	DS PSL Card Not Present Prepaid
304253	DS PSL E-Commerce Prepaid
225253	DS Key Entry Prepaid
226253	DS MID Submission Level Prepaid
227253	DS Base Submission Level Prepaid Programs
319253	DS PSL ECOM SECURE PD
Discover Regulated Prepaid Programs	
256253	DS PSL CNP Prepaid Regulated
306253	DS PSL E-Commerce Prepaid Regulated
257253	DS Key Entry Prepaid Regulated
258253	DS PSL Recurring Payments Prepaid Regulated
259253	DS PSL Utilities Prepaid Regulated
260253	DS PSL Real Estate Prepaid Regulated

TABLE A-28 Interchange Codes

Value	Description
261253	DS PSL Insurance Prepaid Regulated
262253	DS PSL Super/Warehouse Clubs Prepaid Regulated
263253	DS PSL Emerging Markets Prepaid Regulated
264253	DS PSL Public Services Prepaid Regulated
265253	DS PSL Express Services Prepaid Regulated
266253	DS PSL Petroleum Prepaid Regulated
267253	DS PSL Retail Prepaid Regulated
268253	DS PSL Restaurants Prepaid Regulated
269253	DS PSL Hotels/Car Rentals Prepaid Regulated
270253	DS PSL Passenger Transport Prepaid Regulated
271253	DS Mid Submission Level Prepaid Regulated
272253	DS Base Submission Level Prepaid Regulated
292253	DS Consumer Regulated Prepaid w/o Fraud
Discover Canada Programs - Consumer Credit	
2001253	DS CPSL SUPERMARKET/WAREHOUSE CREDIT
2002253	DS CPSL PETROLEUM CREDIT
2003253	DS CPSL RETAIL CREDIT
2004253	DS CPSL BASE SUBMISSION LEVEL CREDIT
2005253	DS CPSL SUPERMARKET/WAREHOUSE PREMIUM
2006253	DS CPSL PETROLEUM PREMIUM
2007253	DS CPSL RETAIL PREMIUM
2008253	DS CPSL BASE SUBMISSON LEVEL PREMIUM
2009253	DS CPSL SUPERMARKET/WAREHOUSE PREMIUM PLUS
2010253	DS CPSL PETROLEUM PREMIUM PLUS
2011253	DS CPSL RETAIL PREMIUM PLUS
2025253	DS CPSL RECURRING CREDIT
2026253	DS CPSL RECURRING PREMIUM
2027253	DS CPSL RECURRING PREMIUM PLUS
2012253	DS CPSL BASE SUBMISSION LEVEL PREMIUM PLUS
321253	DS PSL ECOM SECURE PD REG

TABLE A-28 Interchange Codes

Value	Description
Discover Canada Programs - Consumer Debit	
2014253	DS CPSL PETROLEUM DEBIT
2015253	DS CPSL RETAIL DEBIT
2013253	DS CPSL SUPERMARKET/WAREHOUSE DEBIT
2028253	DS CPSL RECURRING DEBIT
2016253	DS CPSL BASE SUBMISSION LEVEL DEBIT
Discover Canada Programs - Consumer Prepaid	
2017253	DS CPSL SUPERMARKET/WAREHOUSE PREPAID
2018253	DS CPSL PETROLEUM PREPAID
2019253	DS CPSL RETAIL PREPAID
2029253	DS CPSL RECURRING PREPAID
2020253	DS CPSL BASE SUBMISSION LEVEL PREPAID
Discover Canada Programs - Commercial	
2021253	DS CPSL SUPERMARKET/WAREHOUSE COML
2022253	DS CPSL PETROLEUM COML
2023253	DS CPSL RETAIL COML
2030253	DS CPSL RECURRING COMMERCIAL
2024253	DS CPSL BASE SUBMISSION LEVEL COML
Discover International Programs	
185253	DS International Cash Advance
187253	DS International Base
188255	DS International Adjustment
307253	DS International Consumer Prepaid
308253	DS International Consumer Credit
309253	DS International Commercial
310253	DS International Consumer Debit
2500253	DS CANADA INTL ELECTRONIC
2501253	DS CANADA INTL BASE SUBMISSION LEVEL
Discover Adjustment Voucher Codes	
136255	DS Commercial Adjustment P1

TABLE A-28 Interchange Codes

Value	Description
290255	DS Commercial Adjustment Voucher Program 1 Debit
285255	DS Commercial Adj Program 1 Debit Regulated
297255	DS Commercial Adj Regulated Debit w/o Fraud
235255	DS Commercial Adjustment P1 Prepaid
280255	DS Commercial Adj Program 1 Prepaid Regulated
298255	DS Commercial Adj Regulated Prepaid w/o Fraud
173255	DS Consumer Adjustment P1
174255	DS Consumer Adjustment P2
175255	DS Consumer Adjustment P3
130255	DS Consumer Adjustment P1 Rewards
132255	DS Consumer Adjustment P2 Rewards
134255	DS Consumer Adjustment P3 Rewards
155255	DS Consumer Adjustment P1 Premium
156255	DS Consumer Adjustment P2 Premium
157255	DS Consumer Adjustment P3 Premium
206255	DS Consumer Adjustment P1 Premium Plus
207255	DS Consumer Adjustment P2 Premium Plus
208255	DS Consumer Adjustment P3 Premium Plus
131255	DS Consumer Adjustment P1 Debit
133255	DS Consumer Adjustment P2 Debit
135255	DS Consumer Adjustment P3 Debit
253255	DS Consumer Adj Program 1 Debit Regulated
254255	DS Consumer Adj Program 2 Debit Regulated
255255	DS Consumer Adj Program 3 Debit Regulated
295255	DS Consumer Adj Regulated Debit w/o Fraud
232255	DS Consumer Adjustment P1 Prepaid
233255	DS Consumer Adjustment P2 Prepaid
234255	DS Consumer Adjustment P3 Prepaid
273255	DS Consumer Adj Program 1 Prepaid Regulated
274255	DS Consumer Adj Program 2 Prepaid Regulated

TABLE A-28 Interchange Codes

Value	Description
275255	DS Consumer Adj Program 3 Prepaid Regulated
296255	DS Consumer Adj Regulated Prepaid w/o Fraud
2051255	DS CANADA ADJUSTMENT VOUCHER 1 CREDIT
2052255	DS CANADA ADJUSTMENT VOUCHER 3 CREDIT
2053255	DS CANADA ADJUSTMENT VOUCHER 1 PREMIUM
2054255	DS CANADA ADJUSTMENT VOUCHER 3 PREMIUM
2055255	DS CANADA ADJUSTMENT VOUCHER 1 PREMIUM PLUS
2056255	DS CANADA ADJUSTMENT VOUCHER 3 PREMIUM PLUS
2057255	DS CANADA ADJUSTMENT VOUCHER 1 COML
2058255	DS CANADA ADJUSTMENT VOUCHER 3 COML
2059255	DS CANADA ADJUSTMENT VOUCHER 1 DEBIT
2060255	DS CANADA ADJUSTMENT VOUCHER 3 DEBIT
2061255	DS CANADA ADJUSTMENT VOUCHER 1 PREPAID
2062255	DS CANADA ADJUSTMENT VOUCHER 3 PREPAID
2502255	DS CANADA ADJUSTMENT VOUCHER INTL
Mastercard Commercial Programs	
000196253	MC Large Ticket II Large Market
000197253	MC Large Ticket III Large Market
000300253	MC COML T&E 1 CORP
000301253	MC COML STANDARD CORP
000302253	MC COML LARGE TICKET 1 CORP
000303253	MC COML DATA RATE 1 CORP
000304253	MC COML DATA RATE 2 CORP
000305253	MC COML DATA RATE 3 CORP
000307253	MC COML T&E 2 CORP
000308253	MC COML PAY CORP
000309253	MC COML T&E 3 CORP
000314253	MC COML LARGE TICKET 1 BUS WORLD
000316253	MC COML T&E 1 BUS WORLD
000318253	MC COML T&E 3 BUS WORLD

TABLE A-28 Interchange Codes

Value	Description
000361253	MC MPG LARGE TICKET 1 CORP
000404253	MC COML DATA RATE 2 PETRO CORP
000714253	MC COML WARE T1 BUS DB
000716253	MC COML FACE PETRO BUS DB
000717253	MC Commercial Payment Account Tier 1
000718253	MC Commercial Payment Account Tier 2
000719253	MC Commercial Payment Account Tier 3
000720253	MC Commercial Payment Account Tier 4
000721253	MC Commercial Payment Account Tier 5
000722253	MC Large Ticket I MPG Large Market Tier 2
000723253	MC Large Ticket I MPG Large Market Tier 3
000724253	MC Large Ticket I MPG Large Market Tier 4
000725253	MC Large Ticket I MPG Large Market Tier 5
000733253	MC Charities Large Market
000734253	MC Charities Disaster Relief Large Market
781253	MC COML FREIGHT B2B
782253	MC INTL US CMML FRHT B2B
785253	MC INTL CMML FREIGHT B2B
783253	MC INTL PR LOCAL CMML FRH
784253	MC INTL AP CMML FRHT B2B
781255	MC COML FREIGHT B2B RTN
782255	MC INRT US CMML FRHT B2B
784255	MC INRT AP CMML FRHT B2B
783255	MC INRT PR CMML FRHT B2B
785255	MC INRT CMML FREIGHT B2B
797253	MC COML DR 2 BUS PP
Mastercard Business Level 1 Program	
194253	MC Business Level 1 Large Ticket II
195253	MC Business Level 1 Large Ticket III
216253	MC Business Level 1 T&E Rate I

TABLE A-28 Interchange Codes

Value	Description
224253	MC Business Level 1 T&E Rate III
228253	MC Business Level 1 T&E Rate II
252253	MC Business Level 1 Payments
274253	MC Business Level 1 Standard
276253	MC Business Level 1 Large Ticket I
278253	MC Business Level 1 Data Rate I
280253	MC Business Level 1 Data Rate II
282253	MC Business Level 1 Data Rate III
495253	MC Business Level 1 Utilities
727253	MC Business Level 1 Large Ticket I Lodging
728253	MC Business Level 1 Large Ticket II Lodging
729253	MC Business Level 1 Large Ticket III Lodging
Mastercard Business Level 2 Program	
346253	MC Business Level 2 Data Rate I
347253	MC Business Level 2 Data Rate II
348253	MC Business Level 2 Data Rate III
350253	MC Business Level 2 Large Ticket I
351253	MC Business Level 2 Standard
352253	MC Business Level 2 T&E I
353253	MC Business Level 2 T&E II
354253	MC Business Level 2 T&E III
355253	MC Business Level 2 Payment Transactions
356253	MC Business Level 2 Large Ticket II
357253	MC Business Level 2 Large Ticket III
495253	MC Business Level 2 Utilities
Mastercard Business Level 3 Program	
658253	MC Business Level 3 Data Rate I
659253	MC Business Level 3 Data Rate II
660253	MC Business Level 3 Data Rate III
666253	MC Business Level 3 Large Ticket I

TABLE A-28 Interchange Codes

Value	Description
667253	MC Business Level 3 Large Ticket II
668253	MC Business Level 3 Large Ticket III
678253	MC Business Level 3 Standard
682253	MC Business Level 3 T&E Rate I
683253	MC Business Level 3 T&E Rate II
684253	MC Business Level 3 T&E Rate III
688253	MC Business Level 3 Utilities
Mastercard Business Level 4 Programs	
661253	MC Business Level 4 Data Rate I
662253	MC Business Level 4 Data Rate II
663253	MC Business Level 4 Data Rate III
669253	MC Business Level 4 Large Ticket I
670253	MC Business Level 4 Large Ticket II
671253	MC Business Level 4 Large Ticket III
679253	MC Business Level 4 Standard
685253	MC Business Level 4 T&E Rate I
686253	MC Business Level 4 T&E Rate II
687253	MC Business Level 4 T&E Rate III
689253	MC Business Level 4 Utilities
Mastercard Business Level 5 Programs	
798253	MC COML BL5 DATA RATE I
799253	MC COML BL5 DATA RATE II
1001253	MC COML BL5 STANDARD
1002253	MC COML BL5 T&E
1003253	MC COML BL5 UTILITIES
Mastercard Business Debit Programs	
317253	MC Data Rate I Business Debit Healthcare
319253	MC Data Rate I Business Debit Healthcare Cap
702253	MC Data Rate I Business Debit
703253	MC Data Rate II Business Debit

TABLE A-28 Interchange Codes

Value	Description
704253	MC Data Rate III Business Debit
709253	MC Standard Business Debit
712253	MC T&E III Business Debit
713253	MC Utilities Business Debit
715253	MC Data Rate II Petroleum Business Debit
Mastercard Consumer Credit Core Programs	
101253	MC Merit III Tier 2
102253	MC Merit III Tier 3
106253	MC Supermarket Tier 2
107253	MC Supermarket Tier 3
149253	MC Utilities
173253	MC Petroleum Cap
201253	MC Standard
206253	MC Merit I
209253	MC Key Entered
212253	MC Merit III
214253	MC Supermarket
218253	MC Lodging and Auto Rental
222253	MC Public Sector
226253	MC Service Industries
238253	MC Payment Transactions
244253	MC Convenience Purchases
246253	MC Merit III Tier 1
247253	MC Supermarket Tier 1
281253	MC Merchant UCAF
285253	MC Full UCAF
379253	MC Petroleum Base
418253	MC Merit I Real Estate
432253	MC Merit I Insurance
573253	MC Convenience Purchase Tier 1

TABLE A-28 Interchange Codes

Value	Description
698253	MC Charities
700253	MC Charities Disaster Relief
751253	MC Payment Transaction Lottery
Mastercard Consumer Credit Enhanced Programs	
103253	MC Enhanced Standard
104253	MC Enhanced Merit I
105253	MC Enhanced Key Entered
108253	MC Enhanced Merit III
111253	MC Enhanced Merit III Tier 1
125253	MC Enhanced Merit III Tier 2
178253	MC Enhanced Merit III Tier 3
179253	MC Enhanced Convenience Purchase
180253	MC Enhanced Supermarket
181253	MC Enhanced Supermarket Tier 1
182253	MC Enhanced Supermarket Tier 2
183253	MC Enhanced Supermarket Tier 3
184253	MC Enhanced Ware
185253	MC Enhanced Ware T1
186253	MC Enhanced Services Industries
187253	MC Enhanced Public Sector
188253	MC Enhanced Petroleum Base
189253	MC Enhanced Petroleum Cap
190253	MC Enhanced Lodging and Auto Rental
191253	MC Enhanced Merchant UCAF
192253	MC Enhanced Full UCAF
193253	MC Enhanced Utilities
422253	MC Enhanced Merit I Real Estate
435253	MC Enhanced Merit I Insurance
574253	MC Enhanced Convenience Purchase Tier I
Mastercard Consumer Credit World Programs	

TABLE A-28 Interchange Codes

Value	Description
109253	MC World Merit III Tier 2
110253	MC World Merit III Tier 3
112253	MC World Supermarket Tier 2
113253	MC World Supermarket Tier 3
151253	MC World Utilities
174253	MC World Petroleum Cap
220253	MC World T&E
264253	MC World Standard
265253	MC World Merit I
266253	MC World Key Entered
267253	MC World Merit III
268253	MC World Merit III Tier 1
269253	MC World Convenience Purchase
270253	MC World Supermarket
271253	MC World Supermarket Tier 1
273253	MC WC WareT1
275253	MC World Service Industries
277253	MC World Public Sector
279253	MC World Restaurant
283253	MC World Merchant UCAF
293253	MC World Full UCAF
380253	MC World Petroleum Base
420253	MC World Merit I Real Estate
433253	MC World Merit I Insurance
575253	MC World Convenience Purchase Tier I
Mastercard World High Value Programs	
459253	MC World High Value Standard
460253	MC World High Value Merit I
461253	MC World High Value Key Entered
462253	MC World High Value Merit III

TABLE A-28 Interchange Codes

Value	Description
463253	MC World High Value Merit III Tier 1
464253	MC World High Value Merit III Tier 2
465253	MC World High Value Merit III Tier 3
466253	MC World High Value Convenience Purchase
4672532	MC World High Value Supermarket
468253	MC World High Value Supermarket Tier 1
469253	MC World High Value Supermarket Tier 2
470253	MC World High Value Supermarket Tier 3
471253	MC World High V Ware
472253	MC World High V Ware T1
473253	MC World High Value Service Industries
474253	MC World High Value Public Sector
475253	MC World High Value Restaurant
476253	MC World High Value T&E
477253	MC World High Value Merchant UCAF
478253	MC World High Value Full UCAF
479253	MC World High Value Utilities
480253	MC World High Value Petroleum Cap
481253	MC World High Value Petroleum Base
482253	MC World High Value T&E Large Ticket
483253	MC World High Value Merit I Real Estate
484253	MC World High Value Merit I Insurance
576253	MC World High Value Convenience Purchase Tier I
MC Private Label	
000486253	MC PVT LABEL B
000487253	MC PVT LABEL C
000488253	MC PVT LABEL D
000489253	MC PVT LABEL E
000490253	MC PVT LABEL F
000491253	MC PVT LABEL G

TABLE A-28 Interchange Codes

Value	Description
000492253	MC PVT LABEL H
000493253	MC PVT LABEL I
000494253	MC PVT LABEL J
Mastercard World Elite Programs	
152253	MC World Elite Standard
153253	MC World Elite Merit I
154253	MC World Elite Key Entered
155253	MC World Elite Merit III
156253	MC World Elite Merit III Tier 1
157253	MC World Elite Merit III Tier 2
158253	MC World Elite Merit III Tier 3
159253	MC World Elite Convenience Purchase
160253	MC World Elite Supermarket
161253	MC World Elite Supermarket Tier 1
162253	MC World Elite Supermarket Tier 2
163253	MC World Elite Supermarket Tier 3
164253	MC WC Elite Ware
165253	MC WC Elite Ware T1
166253	MC World Elite Service Industries
167253	MC World Elite Public Sector
168253	MC World Elite Restaurant
169253	MC World Elite T&E
170253	MC World Elite Merchant UCAF
171253	MC World Elite Full UCAF
172253	MC World Elite Utilities
175253	MC World Elite Petroleum Cap
381253	MC World Elite Petroleum Base
382253	MC World Elite T&E Large Ticket
421253	MC World Elite Merit I Real Estate
434253	MC World Elite Merit I Insurance

TABLE A-28 Interchange Codes

Value	Description
Mastercard Consumer Debit Programs	
130253	MC Supermarket CAP Debit
150253	MC Utilities Debit
176253	MC Petroleum CAT/AFD CAP Debit
177253	MC Petroleum Service Station CAP Debit
202253	MC Standard Debit
207253	MC Merit I Debit
210253	MC Key Entered Debit
213253	MC Merit III Debit
215253	MC Supermarket Debit
217253	MC Small Ticket Debit
219253	MC Lodging and Auto Rental Debit
221253	MC Petroleum CAT/AFD Debit
223253	MC Merchant UCAF Debit
225253	MC Service Station Debit
227253	MC Service Industries Debit
229253	MC Merit III Tier 1 Debit
230253	MC Small Ticket Tier 1 Debit
232253	MC Merit III Tier 2 Debit
233253	MC Merit III Tier 3 Debit
239253	MC Payment Transaction Debit
242253	MC Restaurant Debit
243253	MC Emerging Markets Debit
245253	MC Full UCAF Debit
310253	MC Emerging Markets Gov't/Ed Debit
311253	MC Emerging Markets Gov't/Ed Debit CAP
419253	MC Merit I Real Estate Debit
565253	MC Regulated POS Debit
566253	MC Regulated POS Debit with Fraud Adjustment
578253	MC Regulated POS Debit Small Ticket Base

TABLE A-28 Interchange Codes

Value	Description
579253	MC Regulated POS Debit Small Ticket Tier 1
699253	MC Charities Debit
701253	MC Charities Disaster Relief Debit
735253	MC Merit I Consumer Loan Debit
736253	MC Merit I Consumer Loan Debit Cap
752253	MC Payment Transaction Lottery Debit
Mastercard Consumer Prepaid Programs	
312253	MC Emerging Markets Gov't/Ed Prepaid
313253	MC Emerging Markets Gov't/Ed Prepaid CAP
617253	MC Small Ticket Prepaid Tier 1
618253	MC Standard Prepaid
619253	MC Merit I Prepaid
620253	MC Key Entered Prepaid
621253	MC Merit III Prepaid
622253	MC Supermarket Prepaid
623253	MC Lodging and Auto Rental Prepaid
624253	MC Utilities Prepaid
625253	MC PP Ware
626253	MC Service Industries Prepaid
627253	MC Payment Prepaid
628253	MC Small Ticket Prepaid
629253	MC Automated Fuel Dispenser Prepaid
630253	MC Service Station Prepaid
631253	MC Merit III Prepaid Tier 1
632253	MC Merit III Prepaid Tier 2
633253	MC Merit III Prepaid Tier 3
637253	MC PP Ware T1
638253	MC PP Ware T2
639253	MC PP Ware T3
641253	MC Emerging Markets Prepaid

TABLE A-28 Interchange Codes

Value	Description
645253	MC Merchant UCAF Prepaid
646253	MC Full UCAF Prepaid
647253	MC Supermarket Prepaid Cap
651253	MC PP Ware Cap
652253	MC PP Ware T1 Cap
653253	MC PP Ware T2 Cap
654253	MC PP Ware T3 Cap
655253	MC Automated Fuel Dispenser Prepaid Cap
656253	MC Service Station Prepaid Cap
657253	MC Merit I Real Estate Prepaid
737253	MC Merit I Consumer Loan Prepaid
738253	MC Merit I Consumer Loan Prepaid Cap
739253	MC Humanitarian Standard Prepaid
753253	MC Payment Transaction Lottery Prepaid
Mastercard Refund Programs	
249255	Consumer Debit Refund Group 1
253255	Consumer Debit Refund Group 2
254255	Consumer Debit Refund Group 3
642255	Consumer Prepaid Refund Group 1
643255	Consumer Prepaid Refund Group 2
644255	Consumer Prepaid Refund Group 3
255255	Consumer Credit Refund Group 1
256255	Consumer Credit Refund Group 2
257255	Consumer Credit Refund Group 3
258255	Consumer Credit Refund Group 4
259255	Consumer Credit Refund Group 5
260255	Commercial Credit Refund Group 1
261255	Commercial Credit Refund Group 2
262255	Commercial Credit Refund Group 3
263255	Commercial Credit Refund Group 4

TABLE A-28 Interchange Codes

Value	Description
314255	MC Commercial Global Wholesale Travel Prog Rtn
754255	MC AP Intraregional Global Wholesale Travel Prog Rtn
755255	MC Puerto Rico Intracountry Wholesale Trav Rtn
298255	MC Interregional Com Glob Wholesale Travel US Rtn
756255	MC Interregional Com Glob Wholesale Travel Rtn
739255	MC Humanitarian Standard Prepaid Rtn
740255	MC Interregional Consumer Humanitarian US Rtn
741255	MC Puerto Rico Intracountry Humantrn Rtn
742255	MC AP Intraregional Humanitarian Rtn
743255	MC Interregional Humanitarian Rtn
565255	MC Debit Regulated Return
566255	MC Debit Regulated Fraud Return
578255	MC Debit Regulated Small Ticket Return
579255	MC Debit Regulated Fraud Small Ticket Return
567255	MC Intl PR Local Debit Regulated RTN
568255	MC Intl PR Local Debit Regulated Fraud RTN
580255	MC Puerto Rico Intracountry Debit Reg ST Rtn
581255	MC Puerto Rico Intracountry Debit Reg STF Rtn
569255	MC Interregional Debit Regulated Return
570255	MC Inter Debit Regulated Fraud RTN
582255	MC Interregional Debit Regulated ST Return
583255	MC Interregional Debit Regulated STF Return
571255	MC Intl Debit Regulated Return
572255	MC Interregional Debit Regulated Fraud US Return
584255	MC Interregional Debit Regulated ST US Return
585255	MC Interregional Debit Regulated STF US Return
2001255	MC CANADA BIG BOX STORE T1 DEBIT RETURN
2002255	MC CANADA BIG BOX STORE T2 DEBIT RETURN
2003255	MC CANADA BIG BOX STORE DEBIT RETURN
2004255	MC CANADA SPECIALTY CLOTHING T1 DEBIT RETURN

TABLE A-28 Interchange Codes

Value	Description
2005255	MC CANADA SPECIALTY CLOTHING T2 DEBIT RETURN
2006255	MC CANADA SPECIALTY CLOTHING DEBIT RETURN
2007255	MC CANADA EVERYDAY CATEGORY CORE RETURN
2008255	MC CANADA EVERYDAY CATEGORY WORLD RETURN
2009255	MC CANADA EVERYDAY CATEGORY WORLD ELITE RTN
2011255	MC CANADA CONTACTLESS TIER 2 DEBIT RETURN
2012255	MC CANADA CONTACTLESS TIER 3 DEBIT RETURN
2013255	MC CANADA MASTERPASS DEBIT RETURN
2014255	MC CANADA SUPERMARKET T2 DEBIT RETURN
2015255	MC CANADA SUPERMARKET T1 DEBIT RETURN
2016255	MC CANADA SUPERMARKET DEBIT RETURN
2017255	MC CANADA SUPERMARKET T1 CORE RETURN
2018255	MC CANADA CONTACTLESS CORE RETURN
2019255	MC CANADA SUPERMARKET CORE RETURN
2020255	MC CANADA MASTERPASS CORE RETURN
2021255	MC CANADA STANDARD CORE RETURN
2022255	MC CANADA SUPERMARKET T1 WORLD RETURN
2023255	MC CANADA CONTACTLESS WORLD RETURN
2024255	MC CANADA SUPERMARKET WORLD RETURN
2025255	MC CANADA MASTERPASS WORLD RETURN
2026255	MC CANADA STANDARD WORLD RETURN
2027255	MC CANADA SUPERMARKET T1 WORLD ELITE RETURN
2028255	MC CANADA CONTACTLESS WORLD ELITE RETURN
2029255	MC CANADA SUPERMARKET WORLD ELITE RETURN
2030255	MC CANADA MASTERPASS WORLD ELITE RETURN
2031255	MC CANADA STANDARD WORLD ELITE RETURN
2032255	MC CANADA COMMERCIAL RETURN
2035255	MC CANADA ELECTRONIC T1 DEBIT RETURN
2036255	MC CANADA ELECTRONIC DEBIT RETURN
2037255	MC CANADA CONSUMER VOLUME T2 CORE RETURN

TABLE A-28 Interchange Codes

Value	Description
2038255	MC CANADA CONSUMER VOLUME T3 CORE RETURN
2040255	MC CANADA ELECTRONIC CORE RETURN
2042255	MC CANADA CONSUMER VOLUME T2 WORLD RETURN
2043255	MC CANADA CONSUMER VOLUME T3 WORLD RETURN
2045255	MC CANADA ELECTRONIC WORLD RETURN
2047255	MC CANADA CONSUMER VOLUME T2 WORLD ELITE RTN
2048255	MC CANADA CONSUMER VOLUME T3 WORLD ELITE RTN
2050255	MC CANADA ELECTRONIC WORLD ELITE RETURN
2055255	MC CANADA SECURE CODE DEBIT RETURN
2056255	MC CANADA STANDARD DEBIT RETURN
2057255	MC CANADA CONSUMER VOLUME T1 CORE RETURN
2058255	MC CANADA CONSUMER VOLUME T1 WORLD RETURN
2059255	MC CANADA CONSUMER VOLUME T1 WORLD ELITE RTN
2060255	MC CANADA ELECTRONIC T2 DEBIT RETURN
2061255	MC CANADA CONTACTLESS T1 DEBIT RETURN
2062255	MC CANADA ELECTRONIC PREPAID RETURN
2063255	MC CANADA STANDARD PREPAID RETURN
2064255	MC CANADA FLEX ELECTRONIC PREPAID RETURN
2065255	MC CANADA FLEX STANDARD PREPAID RETURN
2500255	MC INTERREGIONAL CAN ELECTRONIC RETURN
2501255	MC INTERREGIONAL CAN ELECTRONIC CARD RETURN
2502255	MC INTERREGIONAL CAN STANDARD RETURN
2503255	MC INTERREGIONAL CAN ELECTRONIC PREMIUM RTN
2504255	MC INTERREGIONAL CAN STANDARD PREMIUM RETURN
2505255	MC INTERREGIONAL CAN STANDARD COML RETURN
2506255	MC INTERREGIONAL CAN STANDARD PURCH RETURN
2507255	MC INTERREGIONAL CAN STANDARD COML PREM RTN
2508255	MC INTERREGIONAL CAN ELECTRONIC CARD COML RTN
757255	MC Puerto Rico Intracountry Petro Prem RTN
758255	MC Puerto Rico Intracountry Warehse Prem RTN

TABLE A-28 Interchange Codes

Value	Description
759255	MC Puerto Rico Intracountry Gov't Premium RTN
760255	MC Puerto Rico Intracountry Supermrk Prem RTN
761255	MC Puerto Rico Intracountry Emerg Mk Prem RTN
762255	MC Puerto Rico Intracountry Utilites Prem RTN
763255	MC Puerto Rico Intracountry Rapid Py Prem RTN
764255	MC Puerto Rico Intracountry Charity Prem RTN
765255	MC Puerto Rico Intracountry Petroleum SP RTN
766255	MC Puerto Rico Intracountry Warehouse SP RTN
767255	MC Puerto Rico Intracountry Gov't SP RTN
768255	MC Puerto Rico Intracountry Supermkt SP RTN
769255	MC Puerto Rico Intracountry Emerg Mkt SP RTN
770255	MC Puerto Rico Intracountry Utilites SP RTN
771255	MC Puerto Rico Intracountry Rapid Pay SP RTN
772255	MC Puerto Rico Intracountry Charities SP RTN
773255	MC Puerto Rico Intracountry Petro Corp RTN
774255	MC Puerto Rico Intracountry Warehse Corp RTN
775255	MC Puerto Rico Intracountry Gov't Corp RTN
776255	MC Puerto Rico Intracountry Supermkt Corp RTN
777255	MC Puerto Rico Intracountry Emerg Mt Corp RTN
779255	MC Puerto Rico Intracountry Rapid Py Corp RTN
780255	MC Puerto Rico Intracountry Charity Corp RTN
2066255	MC CANADA RECURRING CORE RETURN
2067255	MC CANADA RECURRING WORLD RETURN
2068255	MC CANADA RECURRING WORLD ELITE RETURN
2069255	MC CANADA SECURE CODE CORE RETURN
2070255	MC CANADA SECURE CODE WORLD RETURN
2071255	MC CANADA SECURE CODE WORLD ELITE RETURN
2072255	MC CANADA RECURRING DEBIT RETURN
2509255	MC INTERREGIONAL CAN MERCHANT UCAF RETURN
2510255	MC INTERREGIONAL CAN FULL UCAF RETURN

TABLE A-28 Interchange Codes

Value	Description
2511255	MC INTERREGIONAL CAN FULL UCAF PREMIUM RTN
2512255	MC INTERREGIONAL CAN MERCH UCAF PREMIUM RTN
MasterCard Interregional US Acquired Programs - Consumer Programs	
203253	MC Interregional Consumer Standard US
290253	MC Interregional Consumer Payment US
204253	MC Interregional Consumer Merchant
208253	MC Interregional Consumer Electronic US
211253	MC Interregional Electronic Card Consumer US
205253	MC Interregional Consumer Full UCAF US
198253	MC Interregional Acquirer Chip US
740253	MC Interregional Consumer Humanitarian US
199253	MC Interregional Issuer Chip
MasterCard Interregional US Acquired Programs - Commercial Programs	
298253	MC Interregional Com Glob Wholesale Travel US
296253	MC Interregional Electronic Card Commercial US
297253	MC Interregional Commercial Premium Standard US
291253	MC Interregional Commercial Payment Business US
286253	MC Interregional Commercial Standard Business US
287253	MC Interregional Commercial Purchasing Standard US
148253	MC Interregional Commercial Payment Purchasing US
384253	MC Interregional Commercial Payment Corporate US
383253	MC Interregional Commercial Standard Corporate US
MasterCard Interregional US Acquired Programs - Premium Programs	
444253	MC Interregional Consumer Premium Acquirer Chip US
440253	MC Interregional Consumer Premium Electronic US
442253	MC Interregional Consumer Premium Full UCAF US
443253	MC Interregional Consumer Premium Issuer Chip US
441253	MC Interregional Consumer Premium Merchant UCAF US
439253	MC Interregional Consumer Premium Standard US
MasterCard Interregional US Acquired Programs - Super Premium Programs	

TABLE A-28 Interchange Codes

Value	Description
558253	MC Interregional Consumer Super Premium Acquirer Chip US
554253	MC Interregional Consumer Super Premium Electronic US
556253	MC Interregional Consumer Super Premium Full UCAF US
557253	MC Interregional Consumer Super Premium Issuer Chip US
555253	MC Interregional Consumer Super Premium Merchant UCAF US
553253	MC Interregional Consumer Super Premium Standard US
MasterCard Interregional US Acquired Programs - Regulated Programs	
571253	MC Interregional Regulated POS Debit US
572253	MC Interregional Regulated POS Debit with Fraud Adj US
584253	MC Interregional Regulated POS Debit Small Ticket US
585253	MC Interregional Regulated POS Debit Small Ticket with Fraud Adj US
MasterCard Interregional Canada Acquired Programs	
2500253	MC INTERREGIONAL CAN ELECTRONIC
2501253	MC INTERREGIONAL CAN ELECTRONIC CARD
2502253	MC INTERREGIONAL CAN STANDARD
2503253	MC INTERREGIONAL CAN ELECTRONIC PREMIUM
2504253	MC INTERREGIONAL CAN STANDARD PREMIUM
2505253	MC INTERREGIONAL CAN STANDARD COML
2506253	MC INTERREGIONAL CAN STANDARD PURCH
2507253	MC INTERREGIONAL CAN STANDARD COML PREMIUM
2509253	MC INTERREGIONAL CAN MERCHANT UCAF
2510253	MC INTERREGIONAL CAN FULL UCAF
2511253	MC INTERREGIONAL CAN FULL UCAF PREMIUM
2512253	MC INTERREGIONAL CAN MERCH UCAF PREMIUM
2508253	MC INTERREGIONAL CAN ELECTRONIC CARD COML
MasterCard Interregional Programs - Consumer Programs	
114253	MC Interregional Consumer Standard
119253	MC Interregional Consumer Electronic
120253	MC Interregional Consumer Payment
123253	MC Interregional Electronic Card Consumer

TABLE A-28 Interchange Codes

Value	Description
126253	MC Interregional Consumer Merchant UCAF
127253	MC Interregional Consumer Full UCAF
743253	MC Interregional Consumer Humanitarian
437253	MC Interregional Consumer Issuer Chip
438253	MC Interregional Consumer Acquirer Chip
MasterCard Interregional Programs - Commercial Programs	
115253	MC Interregional Commercial Business Standard
756253	MC Interregional Com Glob Wholesale Travel
116253	MC Interregional Commercial Purchasing Standard
122253	MC Interregional Commercial Payment Purchasing
121253	MC Interregional Commercial Payment Business
124253	MC Interregional Electronic Card Commercial
128253	MC Interregional Commercial Premium Standard
385253	MC Interregional Commercial Standard Corporate
MasterCard Interregional Programs - Premium	
450253	MC Interregional Consumer Premium Acquirer Chip
446253	MC Interregional Consumer Premium Electronic
448253	MC Interregional Consumer Premium Full UCAF
449253	MC Interregional Consumer Premium Issuer Chip
447253	MC Interregional Consumer Premium Merchant UCAF
445253	MC Interregional Consumer Premium Standard
MasterCard Interregional Programs - Super Premium	
560253	MC Interregional Consumer Super Premium Electronic
562253	MC Interregional Consumer Super Premium Full UCAF
561253	MC Interregional Consumer Super Premium Merchant UCAF
559253	MC Interregional Consumer Super Premium Standard
563253	MC Interregional Consumer Super Premium Issuer Chip US
564253	MC Interregional Consumer Super Premium Acquirer Chip
MasterCard Interregional Programs - Regulated	
569253	MC Interregional Debit Regulated

TABLE A-28 Interchange Codes

Value	Description
570253	MC Interregional Debit Regulated with Fraud
582253	MC Interregional Debit Regulated Small Ticket
583253	MC Interregional Debit Reg Sm Ticket with Fraud
MasterCard Puerto Rico Programs	
423253	MC Puerto Rico Intracountry Supermarket
424253	MC Puerto Rico Intracountry Petroleum
425253	MC Puerto Rico Intracountry Warehouse
426253	MC Puerto Rico Intracountry Government
427253	MC Puerto Rico Intracountry Rapid Payments
428253	MC Puerto Rico Intracountry Emerging Markets
429253	MC Puerto Rico Intracountry Utilites
430253	MC Puerto Rico Intracountry Charities
726253	MC Puerto Rico Intracountry Super Premium
431253	MC Puerto Rico Intracountry Debit
451253	MC Puerto Rico Intracountry Supermarket Debit
452253	MC Puerto Rico Intracountry Petroleum Debit
453253	MC Puerto Rico Intracountry Warehouse Debit
454253	MC Puerto Rico Intracountry Government Debit
455253	MC Puerto Rico Intracountry Rapid Payments Debit
456253	MC Puerto Rico Intracountry Emerging Markets Debit
457253	MC Puerto Rico Intracountry Utilites Debit
458253	MC Puerto Rico Intracountry Charities Debit
755253	MC Puerto Rico Intracountry Wholesale Trav
741253	MC Puerto Rico Intracountry Humanitarian
567253	MC Puerto Rico Intracountry Debit Regulated
568253	MC Puerto Rico Intracountry Debit Regulated with Fraud
580253	MC Puerto Rico Intracountry Debit Regulated Small Ticket
294253	MC Puerto Rico Intracountry Commercial Standard
295253	MC Puerto Rico Intracountry Premium
292253	MC Puerto Rico Intracountry Consumer Standard

TABLE A-28 Interchange Codes

Value	Description
581253	MC Puerto Rico Intracountry Debit Reg Sm Ticket with Fraud
757253	MC Puerto Rico Intracountry Petroleum Premium
758253	MC Puerto Rico Intracountry Warehouse Premium
759253	MC Puerto Rico Intracountry Gov't Premium
760253	MC Puerto Rico Intracountry Supermrk Premium
761253	MC Puerto Rico Intracountry Emerg Mkt Premium
762253	MC Puerto Rico Intracountry Utilites Premium
763253	MC Puerto Rico Intracountry Rapid Pay Premium
764253	MC Puerto Rico Intracountry Charities Premium
765253	MC Puerto Rico Intracountry Petroleum SP
766253	MC Puerto Rico Intracountry Warehouse SP
767253	MC Puerto Rico Intracountry Gov't SP
768253	MC Puerto Rico Intracountry Supermarket SP
769253	MC Puerto Rico Intracountry Emerg Market SP
770253	MC Puerto Rico Intracountry Utilites SP
771253	MC Puerto Rico Intracountry Rapid Pay SP
772253	MC Puerto Rico Intracountry Charities SP
773253	MC Puerto Rico Intracountry Petroleum Corp
774253	MC Puerto Rico Intracountry Warehouse Corp
775253	MC Puerto Rico Intracountry Gov't Corp
776253	MC Puerto Rico Intracountry Supermarket Corp
777253	MC Puerto Rico Intracountry Emerg Market Corp
778253	MC Puerto Rico Intracountry Utilites Corp
779253	MC Puerto Rico Intracountry Rapid Pay Corp
780253	MC Puerto Rico Intracountry Charities Corp
MasterCard AP Programs - Consumer	
597253	MC AP Intraregional Consumer Premium Acquirer Chip
595253	MC AP Intraregional ConsumerAcquirer Chip
592253	MC AP Intraregional Consumer Electronic
599253	MC AP Intraregional Consumer Premium Electronic

TABLE A-28 Interchange Codes

Value	Description
600253	MC AP Intraregional Consumer Premium Full UCAF
591253	MC AP Intraregional Consumer Full UCAF
593253	MC AP Intraregional Consumer Gold
596253	MC AP Intraregional Consumer Premium Issuer Chip
594253	MC AP Intraregional Consumer Issuer Chip
590253	MC AP Intraregional Consumer Merchant UCAF
601253	MC AP Intraregional Consumer Premium Merchant UCAF
586253	MC AP Intraregional Consumer Payment
588253	MC AP Intraregional Consumer Standard Fuel/MOTO
589253	MC AP Intraregional Consumer Standard
598253	MC AP Intraregional Consumer Premium Standard
602253	MC AP Intraregional Consumer World
742253	MC AP Intraregional Consumer Humanitarian
603253	MC AP Intraregional Consumer World Elite
MasterCard AP Programs - Commercial	
608253	MC AP Intraregional Commercial Large Ticket
604253	MC AP Intraregional Commercial Standard
605253	MC AP Intraregional Commercial Purchasing
587253	MC AP Intraregional Commercial Payment
609253	MC AP Intraregional Electronic Card Cmrcl
610253	MC AP Intraregional Cmrcl World/World Elite
754253	MC AP Intraregional Global Wholesale Travel Prog
750253	MC AP Intraregional Commercial Elite Standard
MasterCard Canada Programs - Consumer Credit	
2007253	MC CANADA EVERYDAY CATEGORY CORE
2008253	MC CANADA EVERYDAY CATEGORY WORLD
2009253	MC CANADA EVERYDAY CATEGORY WORLD ELITE
2017253	MC CANADA SUPERMARKET T1 CORE
2018253	MC CANADA CONTACTLESS CORE
2019253	MC CANADA SUPERMARKET CORE

TABLE A-28 Interchange Codes

Value	Description
2020253	MC CANADA MASTERPASS CORE
2021253	MC CANADA STANDARD CORE
2022253	MC CANADA SUPERMARKET T1 WORLD
2023253	MC CANADA CONTACTLESS WORLD
2024253	MC CANADA SUPERMARKET WORLD
2025253	MC CANADA MASTERPASS WORLD
2026253	MC CANADA STANDARD WORLD
2027253	MC CANADA SUPERMARKET T1 WORLD ELITE
2028253	MC CANADA CONTACTLESS WORLD ELITE
2029253	MC CANADA SUPERMARKET WORLD ELITE
2030253	MC CANADA MASTERPASS WORLD ELITE
2031253	MC CANADA STANDARD WORLD ELITE
2032253	MC CANADA COMMERCIAL
2037253	MC CANADA CONSUMER VOLUME T2 CORE
2038253	MC CANADA CONSUMER VOLUME T3 CORE
2040253	MC CANADA ELECTRONIC CORE
2042253	MC CANADA CONSUMER VOLUME T2 WORLD
2043253	MC CANADA CONSUMER VOLUME T3 WORLD
2045253	MC CANADA ELECTRONIC WORLD
2047253	MC CANADA CONSUMER VOLUME T2 WORLD ELITE
2048253	MC CANADA CONSUMER VOLUME T3 WORLD ELITE
2050253	MC CANADA ELECTRONIC WORLD ELITE
2066253	MC CANADA RECURRING CORE
2067253	MC CANADA RECURRING WORLD
2068253	MC CANADA RECURRING WORLD ELITE
2069253	MC CANADA SECURE CODE CORE
2070253	MC CANADA SECURE CODE WORLD
2071253	MC CANADA SECURE CODE WORLD ELITE
2057253	MC CANADA CONSUMER VOLUME T1 CORE
2058253	MC CANADA CONSUMER VOLUME T1 WORLD

TABLE A-28 Interchange Codes

Value	Description
2059253	MC CANADA CONSUMER VOLUME T1 WORLD ELITE
MasterCard Canada Programs - Consumer Prepaid	
2062253	MC CANADA ELECTRONIC PREPAID
2063253	MC CANADA STANDARD PREPAID
2064253	MC CANADA FLEX ELECTRONIC PREPAID
2065253	MC CANADA FLEX STANDARD PREPAID
MasterCard Canada Programs - Consumer and Commercial Debit	
2001253	MC CANADA BIG BOX STORE T1 DEBIT
2002253	MC CANADA BIG BOX STORE T2 DEBIT
2003253	MC CANADA BIG BOX STORE DEBIT
2004253	MC CANADA SPECIALTY CLOTHING STORE T1 DEBIT
2005253	MC CANADA SPECIALTY CLOTHING STORE T2 DEBIT
2006253	MC CANADA SPECIALTY CLOTHING STORE DEBIT
2014253	MC CANADA SUPERMARKET T2 DEBIT
2015253	MC CANADA SUPERMARKET T1 DEBIT
2016253	MC CANADA SUPERMARKET DEBIT
2035253	MC CANADA ELECTRONIC T1 DEBIT
2036253	MC CANADA ELECTRONIC DEBIT
2055253	MC CANADA SECURE CODE DEBIT
2056253	MC CANADA STANDARD DEBIT
2060253	MC CANADA ELECTRONIC T2 DEBIT
2013253	MC CANADA MASTERPASS DEBIT
2072253	MC CANADA RECURRING DEBIT
2061253	MC CANADA CONTACTLESS T1 DEBIT
2011253	MC CANADA CONTACTLESS TIER 2 DEBIT
2012253	MC CANADA CONTACTLESS TIER 3 DEBIT
MasterCard Canada Programs - Commercial Credit	
2032253	MC CANADA COMMERCIAL
MasterCard ATM Programs	
201254	MC Manual Cash

TABLE A-28 Interchange Codes

Value	Description
204254	MC ATM Cash
203254	MC International Cash
206254	MC International ATM Cash A
207254	MC International ATM Cash B
208254	MC International ATM Cash C
209254	MC International ATM Cash D
248254	MC International ATM Cash E
Mastercard VIP Programs	
786253	MC COML VIP STANDARD 1
787253	MC COML VIP STANDARD 2
788253	MC COML VIP STANDARD 3
789253	MC COML VIP STANDARD 4
790253	MC COML VIP STANDARD 5
791253	MC COML VIP STANDARD 6
792253	MC COML VIP STANDARD 7
793253	MC COML VIP STANDARD 8
794253	MC COML VIP STANDARD 9
795253	MC COML VIP STANDARD 10
796253	MC COML VIP STANDARD 11
Mastercard VIP Refund Programs	
786255	MC COML VIP STNDRD 1 RTN
787255	MC COML VIP STNDRD 2 RTN
788255	MC COML VIP STNDRD 3 RTN
789255	MC COML VIP STNDRD 4 RTN
790255	MC COML VIP STNDRD 5 RTN
791255	MC COML VIP STNDRD 6 RTN
792255	MC COML VIP STNDRD 7 RTN
793255	MC COML VIP STNDRD 8 RTN
794255	MC COML VIP STNDRD 9 RTN
795255	MC COML VIP STNDRD 10 RTN

TABLE A-28 Interchange Codes

Value	Description
796255	MC COML VIP STNDRD 11 RTN
Visa Commercial Programs	
201254	VS Manual Cash Disbursement
204254	VS ATM Cash Disbursement
232253	VS GSA Large Ticket
410253	VS GSA G2G Program
694253	VS Commercial B2B Virtual Payments
657253	VS Large Purchase Advantage Fee 1
658253	VS Large Purchase Advantage Fee 2
659253	VS Large Purchase Advantage Fee 3
660253	VS Large Purchase Advantage Fee 4
1043253	VS CBPS COMMERCIAL PREPAID
Visa Corporate Card Programs	
110253	VS Corporate Card - Standard
115253	VS Corporate Card - Non-Travel Service, Level 2
715253	VS Corporate Card Fuel Level 2
121253	VS Corporate Card - Card Not Present
124253	VS Corporate Card - Card Present
653253	VS Corporate Card - Standard with Data
654253	VS Corporate Card - Non-Travel Service, Level 3
416253	VS Commercial Large Ticket Corp
655253	VS Corporate Card - Travel Service
1049253	VS CBPS CORPORATE CREDIT
Visa Purchasing Card Programs	
112253	VS Purchasing Card - Standard
116253	VS Purchasing Card - Non-Travel Service, Level 2
263253	VS Purchasing Card - Non-Travel Service, Level 3
716253	VS Purchasing Card Fuel Level 2
122253	VS Purchasing Card - Card Not Present
125253	VS Purchasing Card - Card Present

TABLE A-28 Interchange Codes

Value	Description
129253	VS Purchasing Card - Standard with Data
656253	VS Purchasing Card - Travel Service
415253	VS Purchasing Card Fleet
272253	VS Commercial Large Ticket Purch
1050253	VS CBPS PURCHASING CREDIT
Visa Business	
775253	VS CR NON QUAL BUS
Visa Business Tier 1	
120253	VS Business Tier 1 Card Not Present
123253	VS Business Tier 1 Retail
126253	VS Business Tier 1 Business-to-Business
257253	VS Business Tier 1 Level 2
130253	VS Utility - Business Card
218253	VS Business Tier 1 Standard
220253	VS Business Tier 1 Electronic
1044253	VS CBPS BUSINESS Tier 1
Visa Business Tier 2	
168253	VS Business Tier 2 Standard
169253	VS Business Tier 2 Electronic
170253	VS Business Tier 2 Level 2
171253	VS Business Tier 2 Card Not Present
172253	VS Business Tier 2 Retail
173253	VS Business Tier 2 Business-to-Business
1045253	VS CBPS BUSINESS Tier 2
Visa Business Tier 3	
174253	VS Business Tier 3 Standard
175253	VS Business Tier 3 Electronic
176253	VS Business Tier 3 Level 2
177253	VS Business Tier 3 Card Not Present
178253	VS Business Tier 3 Retail

TABLE A-28 Interchange Codes

Value	Description
179253	VS Business Tier 3 Business-to-Business
1046253	VS CBPS BUSINESS Tier 3
Visa Business Tier 4	
400253	VS Business Tier 4 Business-to-Business
401253	VS Business Tier 4 Retail
402253	VS Business Tier 4 Card Not Present
403253	VS Business Tier 4 Level 2
404253	VS Business Tier 4 Electronic
1047253	VS CBPS BUSINESS Tier 4
Visa Business Tier 5	
1048253	VS CBPS BUSINESS Tier 5
Visa Business Debit	
661253	VS Business Card - Card Present Debit
662253	VS Business Card - Card Not Present Debit
663253	VS Business Card - Standard Debit
1042253	VS CBPS BUSINESS DEBIT
Visa Consumer Programs	
201253	VS Standard
281253	VS Utility Program
270253	VS EIRF
758253	VS CR NON QUAL
759253	VS CR SIG TRAVEL
292253	VS EIRF Fuel CAP
1071253	VS INSURANCE NON TOKEN SIGNATURE
Visa CPS Programs	
167253	VS CPS/Charity & Religious Org
204253	VS CPS/E-Commerce Preferred - Passenger
206253	VS CPS/E-Commerce Preferred - Hotel & Car Rental
212253	VS CPS Car Rental - Card Not Present
213253	VS CPS/Retail Service Station

TABLE A-28 Interchange Codes

Value	Description
214253	VS CPS/Supermarket
219253	VS CPS/Small Ticket
222253	VS CPS/Retail
234253	VS CPS/Retail Key Entry
235253	VS CPS Hotel - Card Not Present
238253	VS CPS/Retail Credit Tier 1
239253	VS CPS/Supermarket Credit Tier 1
244253	VS CPS/Restaurant
254253	VS CPS/Card Not Present
256253	VS CPS/Car Rental - Card Present
258253	VS CPS/Hotel - Card Present
260253	VS CPS/Automated Fuel Dispenser (AFD)
262253	VS CPS/Automated Fuel Dispenser (AFD) CAP
264253	VS CPS/Retail Service Station CAP
265253	VS CPS/Retail Credit Tier 2
267253	VS CPS/Retail Credit Tier 3
268253	VS CPS/Retail 2
273253	VS CPS/Supermarket Credit Tier 2
293253	VS CPS/Supermarket Credit Tier 3
294253	VS CPS/Account Funding Credit
296253	VS CPS/E-Commerce Basic
298253	VS CPS/E-Commerce Preferred
211253	CPS/Recurring Bill Payment
704253	VS CPS/Government Program Credit
283253	VS CPS Rewards 1
284253	VS CPS Rewards 2
Visa Signature Programs	
714253	VS Signature Electronic
102253	VS Signature Preferred - Standard
103253	VS Signature Preferred - Electronic

TABLE A-28 Interchange Codes

Value	Description
104253	VS Signature Preferred - Card Not Present
111253	VS Signature Preferred - Retail
119253	VS Signature Preferred - Business-to-Business
226253	VS Signature Preferred - Standard Fuel CAP
266253	VS Signature Preferred - Fuel CAP
414253	VS Signature Preferred - Fuel
Visa Infinite Programs	
689253	VS Infinite - Retail
688253	VS Infinite - Card Not Present
690253	VS Infinite - B2B
691253	VS Infinite Fuel
692253	VS Infinite - Fuel CAP
686253	VS Infinite - Electronic
687253	VS Infinite - Standard
1829253	VS Service Station & Govt Small Tkt Inf Snq
1830253	VS Supermarket Infinite Snq
1831253	VS Small Ticket Infinite Snq Credit
1832253	VS Small Ticket Infinite Snq Minimum
1833253	VS Cps/recurring Bill Payment Inf Snq Tkn
1834253	VS Recurring Payment Credit Inf Snq Non Tkn
1835253	VS Insurance Infinite Snq Token
1836253	VS Insurance Infinite Snq Non Token
1837253	VS Services Infinite Snq Token
1838253	VS Services Infinite Snq Non Token
1839253	VS Education Infinite Snq Token
1840253	VS Education Infinite Snq Non Token
1841253	VS Healthcare Infinite Snq Token
1842253	VS Healthcare Infinite Snq Non Token
1843253	VS Real Estate Infinite Snq Token
1844253	VS Real Estate Infinite Snq Non Token

TABLE A-28 Interchange Codes

Value	Description
1845253	VS Advertising Infinite Snq Token
1846253	VS Advertising Infinite Snq Non Token
1847253	VS Travel Infinite Snq
1848253	VS Taxi Product 1 Cnp Infinite Snq
1849253	VS Taxi Product 1 Cnp Inf Snq Min
1850253	VS Taxi Product 2 Retail Infinite Snq
1851253	VS Taxi Product 2 Retail Inf Snq Min
1852253	VS Restaurant Product 1 Inf Snq Cnp
1853253	VS Restaurant Product 1 Inf Snq Cnp Min
1854253	VS Restaurant Product 2 Inf Snq Cnp
1855253	VS Restaurant Product 1 Inf Snq Cnp Min
Visa Private Label Programs	
679253	VS Private Label Basic
680253	VS Private Label Standard
681253	VS Private Label Enhanced
682253	VS Private Label Specialized
683253	VS Private Label Premium
Visa Debit Programs	
145253	VS US Regulated Debit
202253	VS Standard Debit
271253	VS EIRF Debit
422253	VS EIRF Fuel CAP Debit
146253	VS CPS/Small Ticket Regulated Debit
194253	VS CPS/Retail 2 CAP Debit
205253	VS CPS/E-Commerce Preferred - Passenger Transport Debit
207253	VS CPS E-Commerce Preferred - Hotel & Car Rental Debit
221253	VS CPS/Service Station Debit
225253	VS CPS/Retail Debit
227253	VS CPS/Small Ticket Debit
236253	VS CPS/Hotel & Car Rental - Card Not Present Debit

TABLE A-28 Interchange Codes

Value	Description
237253	VS CPS/Retail Key Entry Debit
245253	VS CPS/Restaurant Debit
251253	VS CPS/Supermarket Debit
255253	VS CPS/Card Not Present Debit
259253	VS CPS/Hotel & Car Rental Card Present Debit
261253	VS CPS/Automated Fuel Dispenser Debit
269253	VS CPS/Retail 2 Debit
282253	VS CPS/Utility Debit
295253	VS CPS/Account Funding Debit
297253	VS CPS/E-Commerce Basic Debit
717253	VS Debt Repayment Program 1
718253	VS Debt Repayment Program 1 CAP
719253	VS Debt Repayment Program 2
720253	VS Debt Repayment Program 2 CAP
299253	VS CPS/E-Commerce Preferred Debit
705253	VS CPS/Government Program Debit
707253	VS CPS/Government Program Debit Cap
420253	VS CPS/Automated Fuel Dispenser CAP Debit
421253	VS CPS/Service Station CAP Debit
Visa Prepaid Programs	
148253	VS Standard Prepaid
157253	VS EIRF Prepaid
192253	VS ERIF Fuel CAP Prepaid
150253	VS CPS/Supermarket Prepaid
151253	VS CPS/Retail Prepaid
152253	VS CPS/Card Not Present Prepaid
153253	VS CPS/Hotel & Car Rental, Card Present - Prepaid
154253	VS CPS/Hotel & Car Rental, Card Not Present - Prepaid
155253	VS CPS/Automated Fuel Dispenser Prepaid
156253	VS CPS/Retail 2 Prepaid

TABLE A-28 Interchange Codes

Value	Description
158253	VS CPS/Retail Key Entry Prepaid
159253	VS CPS/Account Funding Prepaid
160253	VS CPS/E-Commerce Basic Prepaid
161253	VS CPS/E-Commerce Preferred Prepaid
162253	VS CPS/Passenger Transport E-Commerce Preferred Prepaid
163253	VS CPS E-Commerce Preferred, Hotel & Car Rental Prepaid
164253	VS CPS/Small Ticket Prepaid
165253	VS CPS/Restaurant Prepaid
166253	VS CPS/Service Station Prepaid
189253	VS CPS/Supermarket Prepaid CAP
190253	VS CPS/Automated Fuel Dispenser Prepaid CAP
191253	VS CPS/Service Station Prepaid CAP
193253	VS CPS/Retail 2 Prepaid CAP
706253	VS CPS/Government Program Prepaid
708253	VS CPS/Government Program Prepaid Cap
664253	VS Commercial Standard Prepaid
665253	VS Commercial Retail Prepaid
666253	VS Commercial Card Not Present Prepaid
667253	VS Purchasing Large Ticket Prepaid
668253	VS Utility Business Prepaid
1041253	VS CONSUMER CBPS PREPAID
Visa Refund Programs	
143255	AVS US INTL Super Premium Return
147255	VS Return Debit and Prepaid
185255	VS US Intl Debit Regulated Return
203255	VS REG LAC Premium Return
243255	VS US INTL Premium Return
274255	VS Return MOTO
286255	VS INTREG LAC Electronic Return
287255	VS INTREG LAC Electronic - VE Return

TABLE A-28 Interchange Codes

Value	Description
439255	VS INTREG AP Electronic Return
440255	VS INTREG AP Electronic - VE Return
453255	VS US INTL Commercial Bus Return
454255	VS US INTL Commercial Corp Return
455255	VS US INTL Commercial Prch Return
458255	VS US INTL Electronic Return
460255	VS US INTL Issuer Chip Return
470255	VS US INTL Standard Return
553255	VS REG AP Electronic Credit Return
554255	VS REG AP Electronic Debit Return
669255	VS US CV GSA PUR 1
670255	VS US CV GSA PUR 2
671255	VS US CV GSA PUR 3
672255	VS US CV GSA PUR 4
673255	VS US CV GSA PUR 5
674255	VS US CV PURCH 1
675255	VS US CV PURCH 2
676255	VS US CV PURCH 3
677255	VS US CV PURCH 4
678255	VS US CV PURCH 5
684255	VS AP Intraregional Ultra High Net Stand Rtn
685255	VS AP Intrargn Ultra High Net Stand Debit Rtn
417255	VS AP Standard Premium Commercial Return
418255	VS AP Standard Premium Commercial Debit RTN
698255	VS AP Intraregional Acq Chip Premium Return
699255	VS AP Intraregional Issuer Chip Premium Return
700255	VS AP Intraregional Ecom Merch Premium Return
701255	VS AP Intraregional Sec Ecom Premium Return
702255	VS AP Intraregional Electronic Premium Return
703255	VS AP Intraregional Standard Premium Return

TABLE A-28 Interchange Codes

Value	Description
694255	VS Commercial B2B Virtual Payments Return
695255	VS Interregional B2B Virtual Payments Return
696255	VS LAC Interregional Coml B2B Vrtl Pymt Rtn
697255	VS AP Interregional Coml B2B Vrtl Pymt Rtn
712255	VS LAC Intraregional Coml B2B Virtual Pay RTN
713255	VS AP Intraregional Coml B2B Virtual Pay RTN
1111255	VS AP Intraregional Commercial Bus Cnp Rtn
1112255	VS AP Intraregional Comm Prem Bus Cnp Rtn
1113255	VS AP Intraregional Corporate Bus Cnp Rtn
2012255	VS Canada Grocery Credit Nnss Rtn
2013255	VS Canada Grocery Credit Intl Settled Rtn
2014255	VS Canada Grocery Infinite Nnss Rtn
2015255	VS Canada Grocery Infinite Intl Settled Rtn
2016255	VS Canada Grocery Infinite Privilege Nnss Rtn
2017255	VS Canada Grocery Inf Priv Intl Settled Rtn
2018255	VS Canada Grocery Coml Business Nnss Rtn
2019255	VS Canada Grocery Coml Bus Intl Settled Rtn
2020255	VS Canada Grocery Infinite Business Nnss Rtn
2021255	VS Canada Grocery Infinite Bus Intl Settl Rtn
2022255	VS Canada Grocery Prepaid Nnss Rtn
2073255	VS Canada Grocery Prepaid Intl Settled Rtn
2074255	VS Canada Grocery Coml Prepaid Nnss Rtn
2075255	VS Canada Grocery Coml Prepaid Intl Sett Rtn
2076255	VS Canada Grocery Debit Nnss Rtn
2027255	VS Canada Grocery Debit Intl Settled Rtn
2030255	VS Canada Electronic Credit Nnss Rtn
2031255	VS Canada Electronic Credit Intl Settled Rtn
2032255	VS Canada Electronic Infinite Nnss Rtn
2033255	VS Canada Electronic Infinite Intl Sett Rtn
2034255	VS Canada Electronic Infinite Priv Nnss Rtn

TABLE A-28 Interchange Codes

Value	Description
2035255	VS Canada Electronic Infin Priv Intl Sett Rtn
2036255	VS Canada Electronic Business Nnss Rtn
2037255	VS Canada Electronic Business Intl Sett Rtn
2038255	VS Canada Electronic Corp Nnss Rtn
2039255	VS Canada Electronic Corp Intl Settled Rtn
2040255	VS Canada Electronic Purch Nnss Rtn
2041255	VS Canada Electronic Purch Intl Settled Rtn
2042255	VS Canada Electronic Inf Bus Nnss Rtn
2043255	VS Canada Electronic Inf Bus Intl Settled Rtn
2044255	VS Canada Electronic Prepaid Nnss Rtn
2045255	VS Canada Electronic Prepaid Intl Settled Rtn
2046255	VS Canada Electronic Coml Prepaid Nnss Rtn
2047255	VS Canada Electronic Coml Pp Intl Settled Rtn
2048255	VS Canada Electronic Debit Nnss Rtn
2049255	VS Canada Electronic Debit Intl Settled Rtn
2050255	VS Canada Standard Credit Nnss Rtn
2051255	VS Canada Standard Credit Intl Settled Rtn
2052255	VS Canada Standard Infinite Nnss Rtn
2053255	VS Canada Standard Infinite Intl Settled Rtn
2054255	VS Canada Standard Infinite Priv Nnss Rtn
2055255	VS Canada Standard Inf Priv Intl Settled Rtn
2056255	VS Canada Standard Business Nnss Rtn
2057255	VS Canada Standard Business Intl Settled Rtn
2058255	VS Canada Standard Corp Nnss Rtn
2059255	VS Canada Standard Corp Intl Settled Rtn
2060255	VS Canada Standard Purch Nnss Rtn
2061255	VS Canada Standard Purch Intl Settled Rtn
2062255	VS Canada Standard Inf Bus Nnss Rtn
2063255	VS Canada Standard Inf Bus Intl Settled Rtn
2064255	VS Canada Standard Prepaid Nnss Rtn

TABLE A-28 Interchange Codes

Value	Description
2065255	VS Canada Standard Prepaid Intl Settled Rtn
2066255	VS Canada Standard Coml Prepaid Nnss Rtn
2067255	VS Canada Standard Coml Pp Intl Settled Rtn
2068255	VS Canada Standard Debit Nnss Rtn
2069255	VS Canada Standard Debit Intl Settled Rtn
2080255	VS Canada Restaurant Credit Nnss Rtn
2081255	VS Canada Restaurant Credit Intl Settled Rtn
2082255	VS Canada Everyday Other Credit Nnss Rtn
2083255	VS Canada Everyday Other Credit Intl Sett Rtn
2084255	VS Canada Restaurant Infinite Nnss Rtn
2085255	VS Canada Restaurant Infinite Intl Sett Rtn
2086255	VS Canada Everyday Other Infinite Nnss Rtn
2087255	VS Canada Everyday Other Inf Intl Settld Rtn
2088255	VS Canada Restaurant Infinite Priv Nnss Rtn
2089255	VS Canada Restaurant Inf Priv Intl Sett Rtn
2090255	VS Canada Everyday Other Inf Priv Nnss Rtn
2091255	VS Canada Everyday Oth Inf Priv Intl Sett Rtn
2092255	VS Canada Restaurant Prepaid Nnss Rtn
2093255	VS Canada Restaurant Prepaid Intl Settled Rtn
2094255	VS Canada Everyday Other Prepaid Nnss Rtn
2095255	VS Canada Everyday Other Pp Intl Sett Rtn
2500255	VS Canada Intl Business Rtn
2501255	VS Canada Intl Corporate Rtn
2502255	VS Canada Intl Purchasing Rtn
2503255	VS Canada Intl Premium Rtn
2504255	VS Canada Intl Super Premium Rtn
2505255	VS Canada Intl Acq Chip Rtn
2506255	VS Canada Intl Issuer Chip Rtn
2507255	VS Canada Intl Electronic Rtn
2508255	VS Canada Intl Standard Rtn

TABLE A-28 Interchange Codes

Value	Description
2096255	VS Canada Recurring Credit Nnss Rtn
2097255	VS Canada Recurring Credit Intl Settled Rtn
2095255	VS Canada Everyday Other Pp Intl Sett Rtn
2500255	VS Canada Intl Business Rtn
2501255	VS Canada Intl Corporate Rtn
2502255	VS Canada Intl Purchasing Rtn
2503255	VS Canada Intl Premium Rtn
2504255	VS Canada Intl Super Premium Rtn
2505255	VS Canada Intl Acq Chip Rtn
2506255	VS Canada Intl Issuer Chip Rtn
2507255	VS Canada Intl Electronic Rtn
2508255	VS Canada Intl Standard Rtn
2096255	VS Canada Recurring Credit Nnss Rtn
2097255	VS Canada Recurring Credit Intl Settled Rtn
2098255	VS Canada Recurring Infinite Nnss Rtn
2099255	VS Canada Recurring Infinite Intl Settled Rtn
2100255	VS Canada Recurring Infinite Priv Nnss Rtn
2101255	VS Canada Recurring Inf Priv Intl Settld Rtn
2102255	VS Canada Recurring Business Nnss Rtn
2103255	VS Canada Recurring Business Intl Settled Rtn
2104255	VS Canada Recurring Inf Business Nnss Rtn
2105255	VS Canada Recurring Inf Bus Intl Settled Rtn
2106255	VS Canada Recurring Prepaid Nnss Rtn
2107255	VS Canada Recurring Prepaid Intl Settled Rtn
2108255	VS Canada Recurring Coml Prepaid Nnss Rtn
2109255	VS Canada Recurring Coml Pp Intl Settled Rtn
2110255	VS Canada Recurring Debit Nnss Rtn
2111255	VS Canada Recurring Debit Intl Settled Rtn
2112255	VS Canada Card Not Present Credit Nnss Rtn
2113255	VS Canada Card Not Present Credit Int Set Rtn

TABLE A-28 Interchange Codes

Value	Description
2114255	VS Canada Card Not Present Infinite Nnss Rtn
2115255	VS Canada Card Not Present Infin Int Stld Rtn
2116255	VS Canada Card Not Present Inf Priv Nnss Rtn
2117255	VS Canada Card Not Pres Inf Priv Int Set Rtn
2118255	VS Canada Card Not Present Prepaid Nnss Rtn
2119255	VS Canada Card Not Present Pp Intl Stld RtN
2509255	VS Canada Intl Ecommerce Return
2510255	VS Canada Intl Secure Ecommerce Return
Visa Intraregional Programs	
143253	VS Interregional Super Premium
185253	VS Interregional Regulated Debit
203254	VS Interregional Manual Cash
243253	VS Interregional Premium
453253	VS Interregional Business Card
454253	VS Interregional Corporate Card
455253	VS Interregional Purchase Card
458253	VS Interregional Electronic
460253	VS Interregional Issuer Chip
462253	VS Interregional Acquirer Chip
466253	VS Interregional Secure Electronic Commerce
468253	VS Interregional Electronic Commerce Merchant
470253	VS Interregional Standard
695253	VS Interregional B2B Virtual Payments US
1720253	VI Interregional Corporate Alternative
1723253	VI Interregional Purchasing Alternative
1726253	VI Interregional Super Premium Downgrade
1729253	VI Interregional Premium Downgrade
1732253	VI Interregional Non Premium Downgrade
1735253	VI Interregional Business Downgrade
1738253	VI Interregional Corporate Downgrade

TABLE A-28 Interchange Codes

Value	Description
1741253	VI Interregional Purchasing Downgrade
1744253	VI Interregional Consumer Credit Voucher
1861255	VI Interregional Commercial Credit Voucher
Visa LAC Programs - Interregional Programs	
131253	VS LAC Interregional Business Base
132253	VS LAC Interregional Corporate Base
141253	VS LAC Interregional Super Premium
183253	VS LAC Interregional Regulated Debit
186253	VS LAC Intraregional Regulated Debit
203253	VS LAC Intraregional Premium Base
216253	VS LAC Interregional Purchase Card
241253	VS LAC Interregional Premium
286253	VS LAC Interregional Electronic
288253	VS LAC Interregional Issuer Chip
289253	VS LAC Interregional Acquirer Chip
290253	VS LAC Interregional Standard
427253	VS I-LA VE Acquirer Chip
428253	VS I-LA Chip Full
429253	VS I-LA VE Chip Full
430253	VS LAC Interregional Secure Electronic Commerce
432253	VS LAC Interregional Electronic Commerce Merchant
434253	VS AP Interregional Business Card
435253	VS AP Interregional Corporate Card
436253	VS AP Interregional Purchase Card
439253	VS AP Interregional Electronic
441253	VS AP Interregional Issuer Chip
443253	VS AP Interregional Acquirer Chip
447253	VS AP Interregional Secure Electronic Commerce
449253	VS AP Interregional Electronic Commerce Merchant
451253	VS AP Interregional Standard

TABLE A-28 Interchange Codes

Value	Description
472253	VS LAC Intraregional Business Card
473253	VS LAC Intraregional Corporate Card
474253	VS LAC Intraregional Purchase Card
475253	VS R-LA Infinite
476253	VS R-LA Signature
477253	VS LAC Intraregional Electronic
478253	VS R-LA Electron Elec
479253	VS LAC Intraregional Issuer Chip
480253	VS R-LA VE ISS CHIP
481253	VS LAC Intraregional Acquirer Chip
482253	VS R-LA VE Acquirer Chip
483253	VS LAC Intraregional Full Chip Data
484253	VS R-LA VE Chip Full
485253	VS LAC Intraregional Secure Electronic Commerce
486253	VS R-LA VE Full Set
487253	VS LAC Intraregional Electronic Commerce Merchant
488253	VS R-LA VE Merchant Set
489253	VS LAC Intraregional Standard
490253	VS R-LA Electron Standard
696253	VS LAC Interregional Commercial B2B Virtual Pymt
712253	VS LAC Intraregional Commercial B2B Virtual Payt
1706253	VS LAC Interregional Non Premium Base
1709253	VI LAC Interregional Super Prem Alternative
1712253	VI LAC Interregional Premium Alternative
1715253	VI LAC Interreg Non Premium Alternative
1718253	VI LAC Interregional Business Alternative
1721253	VI LAC Interregional Corporate Alternative
1724253	VI LAC Interregional Purchasing Alternative
1727253	VI LAC Interregional Super Premium Downgrade
1730253	VI LAC Interregional Premium Downgrade

TABLE A-28 Interchange Codes

Value	Description
1733253	VI LAC Interregional Non Premium Downgrade
1736253	VI LAC Interregional Business Downgrade
1739253	VI LAC Interregional Corporate Downgrade
1742253	VI LAC Interregional Purchasing Downgrade
1745253	VI LAC Interregional Consumer Credit Voucher
1747253	VI LAC Interregional Commercial Credit Vcher
1750253	VS LAC Intraregional Non-premium Base
1751253	VS LAC Intraregional Spr Premium Alternative
1752253	VS LAC Intraregional Premium Alternative
1753253	VS LAC Intraregional Non-premium Alternative
1754253	VS LAC Intraregional Business Alternative
1755253	VS LAC Intraregional Corporate Alternative
1756253	VS LAC Intraregional Purchasing Alternative
1757253	VS LAC Intraregional Super Premium Downgrade
1758253	VS LAC Intraregional Premium Downgrade
1759253	VS LAC Intraregional Non-premium Downgrade
1760253	VS LAC Intraregional Business Downgrade
1761253	VS LAC Intraregional Corporate Downgrade
1762253	VS LAC Intraregional Purchasing Downgrade
1763255	VS LAC Intraregional Consumer Credit Voucher
1764255	VS LAC Intraregional Commercial Cr Voucher
Visa AP Programs - Interregional Programs	
434253	VS AP Interregional Business Card
435253	VS AP Interregional Corporate Card
436253	VS AP Interregional Purchase Card
437253	VS I-AP Infinite
438253	VS I-AP SIGNATURE
439253	VS AP Interregional Electronic
440253	VS I-AP Electron Elec
441253	VS AP Interregional Issuer Chip

TABLE A-28 Interchange Codes

Value	Description
442253	VS I-AP VE ISS Chip
443253	VS AP Interregional Acquirer Chip
444253	VS I-AP VE ACQ Chip
445253	VS I-AP Chip Full
446253	VS I-AP VE Chip Full
447253	VS AP Interregional Secure Electronic Commerce
448253	VS I-AP VE Full Set
449253	VS AP Interregional Electronic Commerce Merchant
450253	VS I-AP VE MRCH SET
451253	VS AP Interregional Standard
142253	VS AP Interregional Super Premium Base
184253	VS AP Interregional Regulated Debit
697253	VS AP Interregional Commercial B2B Vrtl Pymt
242253	VS AP Interregional Premium
1111253	VS AP Intraregional Commercial Bus Cnp
1112253	VS AP Intraregional Commercial Prem Bus Cnp
1113253	VS AP Intraregional Corporate Bus Cnp
1114253	VS AP Intraregional Purchasing Bus Cnp
1707253	VS AP Interregional Non Premium Base
1710253	VI AP Interregional Super Prem Alternative
1713253	VI AP Interregional Premium Alternative
1716253	VI AP Interreg Non Premium Alternative
1719253	VI AP Interregional Business Alternative
1722253	VI AP Interregional Corporate Alternative
1725253	VI AP Interregional Purchasing Alternative
1728253	VI AP Interregional Super Premium Downgrade
1731253	VI AP Interregional Premium Downgrade
1734253	VI AP Interregional Non Premium Downgrade
1737253	VI AP Interregional Business Downgrade
1740253	VI AP Interregional Corporate Downgrade

TABLE A-28 Interchange Codes

Value	Description
1743253	VI AP Interregional Purchasing Downgrade
1746253	VI AP Interregional Commercial Credit Voucher
1748255	VI AP Interregional Commercial Credit Voucher
Visa Intraregional Programs	
491253	VS AP Intraregional Acquirer Chip Platinum
215253	VS AP Intraregional Acquirer Chip Rewards
492253	VS AP Intraregional Acquirer Chip Signature
493253	VS AP Intraregional Acquirer Chip Infinite
494253	VS AP Intraregional Acquirer Chip Gold
495253	VS AP Intraregional Acquirer Chip
496253	VS AP Intraregional Issuer Chip Platinum
223253	VS AP Intraregional Issuer Chip Rewards
497253	VS AP Intraregional Issuer Chip Signature
498253	VS AP Intraregional Issuer Chip Infinite
499253	VS AP Intraregional Issuer Chip Gold
550253	VS AP Intraregional Issuer Chip
551253	VS AP Intraregional Electronic Gold Credit
552253	VS AP Intraregional Electronic Gold Debit
553253	VS AP Intraregional Electronic Credit
554253	VS AP Intraregional Electronic Debit
555253	VS AP Intraregional Secure Ecommerce Platinum
224253	VS AP Intraregional Secure Ecommerce Rewards
556253	VS AP Intraregional Secure Ecommerce Signature
557253	VS AP Intraregional Secure Ecommerce Infinite
558253	VS AP Intraregional Secure Ecommerce Gold
559253	VS AP Intraregional Secure Ecommerce
560253	VS AP Intraregional Ecommerce Merchant Platinum
246253	VS AP Intraregional Ecommerce Merchant Rewards
561253	VS AP Intraregional Ecommerce Merchant Signature
562253	VS AP Intraregional Ecommerce Merchant Infinite

TABLE A-28 Interchange Codes

Value	Description
563253	VS AP Intraregional Ecommerce Merchant Gold
564253	VS AP Intraregional Ecommerce Merchant
567253	VS AP Intraregional Standard Business
568253	VS AP Intraregional Standard Business Debit
569253	VS AP Intraregional Standard Corporate
570253	VS AP Intraregional Standard Corporate Debit
571253	VS AP Intraregional Standard Purchase
572253	VS AP Intraregional Standard Purchase Debit
573253	VS AP Intraregional Standard Distribution
574253	VS AP Intraregional Standard Distribution Debit
575253	VS AP Intraregional Standard Platinum
576253	VS AP Intraregional Standard Platinum Debit
577253	VS AP Intraregional Standard Signature Credit
578253	VS AP Intraregional Standard Signature Debit
247253	VS AP Intraregional Standard Rewards
248253	VS AP Intraregional Standard Rewards Debit
579253	VS AP Intraregional Standard Infinite
580253	VS AP Intraregional Standard Infinite Debit
581253	VS AP Intraregional Standard Gold
582253	VS AP Intraregional Standard Gold Debit
583253	VS AP Intraregional Standard
584253	VS AP Intraregional Standard Debit
187253	VS AP Intraregional Regulated Debit
684253	VS AP Intraregional Ultra High Net Standard
685253	VS AP Intraregion Ultra High Net Stand Debit
698253	VS AP Intraregional Acquirer Chip Premium
699253	VS AP Intraregional Issuer Chip Premium
700253	VS AP Intraregional Ecom Merchant Premium
701253	VS AP Intraregional Secure Ecommerce Premium
702253	VS AP Intraregional Electronic Premium

TABLE A-28 Interchange Codes

Value	Description
703253	VS AP Intraregional Standard Premium
417253	VS AP Standard Premium Commercial
418253	VS AP Standard Premium Commercial Debit
713253	VS AP Intraregional Coml B2B Virtual Pay
Visa Virgin Islands Domestic Programs	
585253	VS Virgin Islands Domestic Business
586253	VS Virgin Islands Domestic Corporate
587253	VS Virgin Islands Domestic Purchase
588253	VS Virgin Islands Domestic Infinite
589253	VS Virgin Islands Domestic Signature
590253	VS Virgin Islands Domestic Electronic
591253	VS D-VI Electron Elec
592253	VS Virgin Islands Domestic Issuer Chip
593253	VS D-VI VE ISS Chip
594253	VS Virgin Islands Domestic Acquirer Chip
595253	VS D-VI VE ACQ Chip
596253	VS D-VI Chip Full
597253	VS D-VI VE Chip Full
598253	VS Virgin Islands Domestic Secure Ecommerce
599253	VS D-VI VE Full Set
600253	VS Virgin Islands Domestic Ecommerce Merchant
601253	VS D-VI VE Merchant SE
602253	VS Virgin Islands Domestic Standard
709253	VS Virgin Islands Domestic B2B Virtual Paymt
180253	VS Virgin Islands Domestic Regulated Debit
Visa Puerto Rico Domestic Programs	
604253	VS Puerto Rico Domestic Debit Gas
605253	VS Puerto Rico Domestic Credit Gas
606253	VS Puerto Rico Domestic Platinum Gas
607253	VS Puerto Rico Domestic Signature Gas

TABLE A-28 Interchange Codes

Value	Description
608253	VS Puerto Rico Domestic Debit Supermarket
609253	VS Puerto Rico Domestic Credit Supermarket
610253	VS Puerto Rico Domestic Platinum Supermarket
611253	VS Puerto Rico Domestic Signature Supermarket
612253	VS Puerto Rico Domestic Debit Emerging Market
613253	VS Puerto Rico Domestic Credit Emerging Market
614253	VS Puerto Rico Domestic Platinum Emerging Market
615253	VS Puerto Rico Domestic Signature Emerging Market
616253	VS Puerto Rico Domestic Debit Retail 1
617253	VS Puerto Rico Domestic Credit Retail 1
618253	VS Puerto Rico Domestic Platinum Retail 1
619253	VS Puerto Rico Domestic Signature Retail 1
620253	VS Puerto Rico Domestic Debit Retail 2
621253	VS Puerto Rico Domestic Credit Retail 2
622253	VS Puerto Rico Domestic Platinum Retail 2
623253	VS Puerto Rico Domestic Signature Retail 2
624253	VS Puerto Rico Domestic Debit Standard
625253	VS Puerto Rico Domestic Credit Standard
626253	VS Puerto Rico Domestic Platinum Standard
627253	VS Puerto Rico Domestic Signature Standard
133253	VS Puerto Rico Domestic Debit Utility
134253	VS Puerto Rico Domestic Credit Utility
135253	VS Puerto Rico Domestic Platinum Utility
136253	VS Puerto Rico Domestic Signature Utility
137253	VS Puerto Rico Domestic Debit Warehouse
138253	VS Puerto Rico Domestic Credit Warehouse
139253	VS Puerto Rico Domestic Platinum Warehouse
140253	VS Puerto Rico Domestic Signature Warehouse
181253	VS Puerto Rico Domestic Regulated Debit
710253	VS Puerto Rico Domestic Coml B2B Vrtl Pymt

TABLE A-28 Interchange Codes

Value	Description
Visa Guam Domestic Programs	
628253	VS Guam Domestic Electronic
629253	VS Guam Domestic Electronic Business
630253	VS Guam Domestic Electronic Corporate
631253	VS Guam Domestic Electronic Purchase
632253	VS Guam Domestic Elec Distribution
633253	VS Guam Domestic Recur Payment
634253	VS Guam Domestic Small Ticket
635253	VS Guam Domestic Small Ticket Commercial
636253	VS Guam Domestic Issuer Chip Platinum
637253	VS Guam Domestic Issuer Chip Signature
638253	VS Guam Domestic Issuer Chip
639253	VS Guam Domestic Acquirer Chip Platinum
640253	VS Guam Domestic Acquirer Chip Signature
641253	VS Guam Domestic Acquirer Chip
642253	VS Guam Domestic Chip Offline
643253	VS Guam Domestic Chip Online
644253	VS Guam Domestic Secure Ecommerce
645253	VS Guam Domestic Ecommerce Merchant
646253	VS Guam Domestic Standard
647253	VS Guam Domestic Standard Platinum
648253	VS Guam Domestic Standard Signature
649253	VS Guam Domestic Standard Business
650253	VS Guam Domestic Standard Corporate
651253	VS Guam Domestic Standard Purchase
652253	VS Guam Domestic Standard Distribution
711253	VS Guam Domestic Commercial B2B Vrtl Pay
721253	VS Guam Domestic Infinite
722253	VS Guam Domestic Infinite Business
723253	VS Guam Domestic Signature Business

TABLE A-28 Interchange Codes

Value	Description
182253	VS Guam Domestic Regulated Debit
1115253	VS Guam Domestic Non Token Standard
1116253	VS Guam Domestic Non Token Standard Platinum
1117253	VS Guam Domestic Non Token Standard Signature
1118253	VS Guam Domestic Non Token Standard Infinite
1119253	VS Guam Domestic Non Token Standard Corp
Visa Canada Programs - Consumer Credit	
2012253	VS Canada Grocery Credit Nnss
2013253	VS Canada Grocery Credit Intl Settled
2014253	VS Canada Grocery Infinite Nnss
2015253	VS Canada Grocery Infinite Intl Settled
2016253	VS Canada Grocery Infinite Privilege Nnss
2017253	VS Canada Grocery Inf Privilege Intl Settled
2030253	VS Canada Electronic Credit Nnss
2031253	VS Canada Electronic Credit Intl Settled
2072253	VS Canada Electronic Infinite Nnss
2033253	VS Canada Electronic Infinite Intl Settled
2034253	VS Canada Electronic Infinite Privilege Nnss
2035253	VS Canada Electronic Infinite Priv Intl Sett
2050253	VS Canada Standard Credit Nnss
2051253	VS Canada Standard Credit Intl Settled
2052253	VS Canada Standard Infinite Nnss
2053253	VS Canada Standard Infinite Intl Settled
2054253	VS Canada Standard Infinite Privilege Nnss
2055253	VS Canada Standard Inf Priv Intl Settled
2080253	VS Canada Restaurant Credit Nnss
2081253	VS Canada Restaurant Credit Intl Settled
2082253	VS Canada Everyday Other Credit Nnss
2083253	VS Canada Everyday Other Credit Intl Settled
2084253	VS Canada Restaurant Infinite Nnss

TABLE A-28 Interchange Codes

Value	Description
2085253	VS Canada Restaurant Infinite Intl Settled
2086253	VS Canada Everyday Other Infinite Nnss
2087253	VS Canada Everyday Other Infinite Intl Settld
2088253	VS Canada Restaurant Infinite Priv Nnss
2089253	VS Canada Restaurant Inf Priv Intl Settled
2096253	VS Canada Recurring Credit Nnss
2097253	VS Canada Recurring Credit Intl Settled
2098253	VS Canada Recurring Infinite Nnss
2099253	VS Canada Recurring Infinite Intl Settled
2100253	VS Canada Recurring Infinite Privilege Nnss
2101253	VS Canada Recurring Infinite Priv Intl Settld
2112253	VS Canada Card Not Present Credit Nnss
2113253	VS Canada Card Not Present Credit Intl Stld
2114253	VS Canada Card Not Present Infinite Nnss
2115253	VS Canada Card Not Present Infinite Intl Stld
2116253	VS Canada Card Not Present Infinite Priv Nnss
2117253	VS Canada Card Not Present Inf Priv Intl Stld
2090253	VS Canada Everyday Other Inf Priv Nnss
2091253	VS Canada Everyday Other Inf Priv Intl Settld
Visa Canada Programs - Consumer Prepaid	
2022253	VS Canada Grocery Prepaid Nnss
2073253	VS Canada Grocery Prepaid Intl Settled
2044253	VS Canada Electronic Prepaid Nnss
2045253	VS Canada Electronic Prepaid Intl Settled
2064253	VS Canada Standard Prepaid Nnss
2065253	VS Canada Standard Prepaid Intl Settled
2092253	VS Canada Restaurant Prepaid Nnss
2093253	VS Canada Restaurant Prepaid Intl Settled
2094253	VS Canada Everyday Other Prepaid Nnss
2095253	VS Canada Everyday Other Prepaid Intl Settled

TABLE A-28 Interchange Codes

Value	Description
2106253	VS Canada Recurring Prepaid Nnss
2107253	VS Canada Recurring Prepaid Intl Settled
2118253	VS Canada Card Not Present Prepaid Nnss
2119253	VS Canada Card Not Present Prepaid Intl Stld
Visa Canada Programs - Consumer and Commercial Debit	
2076253	VS Canada Grocery Debit Nnss
2027253	VS Canada Grocery Debit Intl Settled
2048253	VS Canada Electronic Debit Nnss
2049253	VS Canada Electronic Debit Intl Settled
2110253	VS Canada Recurring Debit Nnss
2111253	VS Canada Recurring Debit Intl Settled
2068253	VS Canada Standard Debit Nnss
2069253	VS Canada Standard Debit Intl Settled
Visa Canada Programs - Commercial Prepaid	
2074253	VS Canada Grocery Coml Prepaid Nnss
2075253	VS Canada Grocery Coml Prepaid Intl Settled
2046253	VS Canada Electronic Coml Prepaid Nnss
2047253	VS Canada Electronic Coml Pp Intl Settled
2108253	VS Canada Recurring Coml Prepaid Nnss
2109253	VS Canada Recurring Coml Prepaid Intl Settled
2066253	VS Canada Standard Coml Prepaid Nnss
2067253	VS Canada Standard Coml Pp Intl Settled
Visa Canada Programs - Commercial Credit	
2018253	VS Canada Grocery Coml Business Nnss
2019253	VS Canada Grocery Coml Business Intl Settled
2020253	VS Canada Grocery Infinite Business Nnss
2021253	VS Canada Grocery Infinite Bus Intl Settled
2036253	VS Canada Electronic Business Nnss
2037253	VS Canada Electronic Business Intl Settled
2038253	VS Canada Electronic Corp Nnss

TABLE A-28 Interchange Codes

Value	Description
2039253	VS Canada Electronic Corp Intl Settled
2040253	VS Canada Electronic Purch Nnss
2041253	VS Canada Electronic Purch Intl Settled
2042253	VS Canada Electronic Inf Bus Nnss
2043253	VS Canada Electronic Inf Bus Intl Settled
2102253	VS Canada Recurring Business Nnss
2103253	VS Canada Recurring Business Intl Settled
2104253	VS Canada Recurring Infinite Business Nnss
2105253	VS Canada Recurring Inf Business Intl Settled
2056253	VS Canada Standard Business Nnss
2057253	VS Canada Standard Business Intl Settled
2058253	VS Canada Standard Corp Nnss
2059253	VS Canada Standard Corp Intl Settled
2060253	VS Canada Standard Purch Nnss
2061253	VS Canada Standard Purch Intl Settled
2062253	VS Canada Standard Inf Bus Nnss
2063253	VS Canada Standard Inf Bus Intl Settled
Visa Canada Programs - Interregional Programs	
2500253	VS Canada Intl Business
2501253	VS Canada Intl Corporate
2502253	VS Canada Intl Purchasing
2503253	VS Canada Intl Premium
2504253	VS Canada Intl Super Premium
2505253	VS Canada Intl Acq Chip
2506253	VS Canada Intl Issuer Chip
2507253	VS Canada Intl Electronic
2508253	VS Canada Intl Standard
2509253	VS Canada Intl Ecommerce
2510253	VS Canada Intl Secure Ecommerce
PayPal Programs	

TABLE A-28 Interchange Codes

Value	Description
400253	PayPal Government
401253	Paypal Hotel/Car
402253	PayPal Passenger
403253	PayPal Petroleum
404253	PayPal Restaurant
405253	PayPal Retail
406253	DS PayPal Retail Tier 1
407253	DS PayPal Retail Tier 2
408253	DS PayPal Retail Tier 3
409253	DS PayPal Small Ticket
410253	DS PayPal Supermarket
411253	DS PayPal Supermarket Tier 1
412253	DS PayPal Supermarket Tier 2
413253	DS PAYPAL SUPERMKT TIER 3
414253	PayPal Utilities
415253	Paypal Warehouse
416253	Paypal MID
417253	PayPal Maximum
418255	PayPal Refund
419253	PayPal Mobile Government
420253	Paypal Mobile Hotel/Car
421253	PayPal Mobile Passenger
422253	PayPal Mobile Petroleum
423253	PayPal Mobile Restaurant
424253	PayPal Mobile Retail Base
425253	DS Paypal Mobile Retail T1
426253	DS Paypal Mobile Retail T2
427253	DS Paypal Mobile Retail T3
428253	PayPal Mobile Small Ticket
429253	PayPal Mobile Supermarket Base

TABLE A-28 Interchange Codes

Value	Description
430253	DS PayPal Mobile Supermarket T1
431253	DS PayPal Mobile Supermarket T2
432253	DS PayPal Mobile Supermarket T3
433253	PayPal Mobile Utilities
434253	Paypal Mobile Warehouse
435253	Paypal Mobile MID
436253	PayPal Mobile Maximum
437255	PayPal Mobile Refund
PIN Interchange Codes	
000030000	STAR NE GROCERY 1 ALL S
000030001	STAR NE GROCERY 2 ALL S
000030002	STAR NE GROCERY 3 ALL S
000030003	STAR NE NON-GR 1 ALL ST
000030004	STAR NE NON-GR 2 ALL ST
000030005	STAR NE NON-GR 3 ALL ST
000030006	STAR NE PETRO 1 ALL STR
000030007	STAR NE PETRO 2 ALL STR
000030008	STAR NE PETRO 3 ALL STR
000030009	STAR NE SMALL OVER
000030010	STAR NE SMALL UNDER
000030011	STAR NE SMALL OVR ALL S
000030012	STAR NE SMALL UND ALL S
000030013	STAR NE MEDCL
000030014	STAR NE MEDCL UNDER
000030015	STAR NE MEDCL ALL STR
000030016	STAR NE MEDCL UND ALL S
000030017	STAR NE RSTRNT
00030018	STAR NE RSTRNT ALL S
000030019	STAR SE GROCERY 1 ALL S
000030020	STAR SE GROCERY 2 ALL S

TABLE A-28 Interchange Codes

Value	Description
000030021	STAR SE GROCERY 3 ALL S
000030022	STAR SE NON-GR 1 ALL ST
000030023	STAR SE NON-GR 2 ALL ST
000030024	STAR SE NON-GR 3 ALL ST
000030025	STAR SE PETRO 1 ALL STR
000030026	STAR SE PETRO 2 ALL STR
000030027	STAR SE PETRO 3 ALL STR
000030028	STAR SE SMALL OVER
000030029	STAR SE SMALL UNDER
000030030	STAR SE SMALL OVR ALL S
000030031	STAR SE SMALL UND ALL S
000030032	STAR SE MEDCL
000030033	STAR SE MEDCL UNDER
000030034	STAR SE MEDCL ALL STR
000030035	STAR SE MEDCL UND ALL S
000030036	STAR SE RSTRNT
000030037	STAR SE RSTRNT ALL S
000030038	STAR W GROCERY 1 ALL S
000030039	STAR W GROCERY 2 ALL S
000030040	STAR W GROCERY 3 ALL S
000030041	STAR W NON-GR 1 ALL ST
000030042	STAR W NON-GR 2 ALL ST
000030043	STAR W NON-GR 3 ALL ST
000030044	STAR W PETRO 1 ALL STR
000030045	STAR W PETRO 2 ALL STR
000030046	STAR W PETRO 3 ALL STR
000030047	STAR W SMALL OVER
000030048	STAR W SMALL UNDER
000030049	STAR W SMALL OVR ALL S
000030050	STAR W SMALL UND ALL S

TABLE A-28 Interchange Codes

Value	Description
000030051	STAR W MEDCL
000030052	STAR W MEDCL UNDER
000030053	STAR W MEDCL ALL STR
000030054	STAR W MEDCL UND ALL S
000030055	STAR W RSTRNT
000030056	STAR W RSTRNT ALL S
000030057	STAR NE UTIL BP ALL
000030058	STAR NE STND BP ALL
000030059	STAR SE UTIL BP ALL
000030060	STAR SE STND BP ALL
000030061	STAR W UTIL BP ALL
000030062	STAR W STND BP ALL
000030063	NYCE SUPERMKT T1 SEL
000030064	NYCE SUPERMKT T1
000030065	NYCE SUPERMKT T2
000030066	NYCE SUPERMKT T3
000030067	NYCE SUPERMKT T1 SEL PR
000030068	NYCE SUPERMKT T1 PRMR
000030069	NYCE SUPERMKT T2 PRMR
000030070	NYCE SUPERMKT T3 PRMR
000030071	NYCE PETROLEM T1 SEL
000030072	AFFN QSR
000030073	NYCE PETROLEM T1
000030074	NYCE PETROLEM T2
000030075	NYCE PETROLEM T3
000030076	NYCE PETROLEM T1 SEL PR
000030077	NYCE PETROLEM T1 PRMR
000030078	NYCE PETROLEM T2 PRMR
000030079	NYCE PETROLEM T3 PRMR
000030080	NYCE OTHER T1 SEL

TABLE A-28 Interchange Codes

Value	Description
000030081	NYCE OTHER T1
000030082	NYCE OTHER T2
000030083	NYCE OTHER T3
000030084	NYCE OTHER T1 SEL PR
000030085	NYCE OTHER T1 PRMR
000030086	NYCE OTHER T2 PRMR
000030087	NYCE OTHER T3 PRMR
000030088	NYCE SMALL TICKET
000030089	NYCE SMALL TICKET PRMR
000030090	NYCE BP A PRMR
000030091	NYCE BP B PRMR
000030092	NYCE BP C PRMR
000030093	NYCE BP D PRMR
000030094	NYCE BP E PRMR
000030095	NYCE BP F PRMR
000030096	NYCE BP G PRMR
000030097	PULSE GROCERY T1
000030098	PULSE GROCERY T2
000030099	PULSE GROCERY T3
000030100	PULSE GROCERY T4
000030101	PULSE GROCERY T1 PPCH
000030102	PULSE GROCERY T2 PPCH
000030103	PULSE GROCERY T3 PPCH
000030104	PULSE GROCERY T4 PPCH
000030105	PULSE GEN RTL T1
000030106	PULSE GEN RTL T2
000030107	PULSE GEN RTL T3
000030108	PULSE GEN RTL T4
000030109	PULSE GEN RTL T1 PPCH
000030110	PULSE GEN RTL T2 PPCH

TABLE A-28 Interchange Codes

Value	Description
000030111	PULSE GEN RTL T3 PPCH
000030112	PULSE GEN RTL T4 PPCH
000030113	PULSE PETROLM T1
000030114	PULSE PETROLM T2
000030115	PULSE PETROLM T3
000030116	PULSE PETROLM T4
000030117	PULSE SMALL TCK T1
000030118	PULSE SMALL TCK T2
000030119	PULSE SMALL TCK T3
000030120	PULSE SMALL TCK T4
000030121	ACCEL GROCERY T1
000030122	ACCEL GROCERY T2
000030123	ACCEL GROCERY T3
000030124	ACCEL GROCERY T4
000030125	ACCEL GROCERY T1 ADV
000030126	ACCEL GROCERY T2 ADV
000030127	ACCEL GROCERY T3 ADV
000030128	ACCEL GROCERY T4 ADV
000030129	ACCEL PETROLEM T1
000030130	ACCEL PETROLEM T2
000030131	ACCEL PETROLEM T3
000030132	ACCEL PETROLEM T4
000030133	ACCEL PETROLEM T1 ADV
000030134	ACCEL PETROLEM T2 ADV
000030135	ACCEL PETROLEM T3 ADV
000030136	ACCEL PETROLEM T4 ADV
000030137	ACCEL OTHER
000030138	ACCEL OTHER
000030139	ACCEL OTHER T3
000030140	ACCEL OTHER T4

TABLE A-28 Interchange Codes

Value	Description
000030141	ACCEL OTHER T1 ADV
000030142	ACCEL OTHER T2 ADV
000030143	ACCEL OTHER T3 ADV
000030144	ACCEL OTHER T4 ADV
000030145	ACCEL QSR
000030146	ACCEL QSR ADV
000030147	ALASKA OPTION OVR
000030148	SHAZAM GEN RETAIL T1
000030149	SHAZAM GEN RETAIL T2
000030150	SHAZAM GEN RETAIL T3
000030151	SHAZAM GROCERY T1
000030152	SHAZAM GROCERY T2
000030153	SHAZAM GROCERY T3
000030154	SHAZAM GROCERY T4
000030155	SHAZAM GROCERY T5
000030156	SHAZAM PETROLEUM T1
000030157	SHAZAM PETROLEUM T2
000030158	SHAZAM PETROLEUM T3
000030159	SHAZAM QSR
000030160	SHAZAM SMALL TICKET
000030161	NETWORKS GROCERY
000030162	NETWORKS STND RETAIL
000030163	NETWORKS PETROLEUM
000030164	NETWORKS QSR
000030165	STAR NE TARGET
000030166	STAR EAST TARGET
000030167	STAR WEST TARGET
000030168	STAR NE TARGET ALL ST
000030169	STAR EAST TARGET ALL ST
000030170	STAR WEST TARGET ALL ST

TABLE A-28 Interchange Codes

Value	Description
000030171	PULSE TARGET
000030172	PULSE TARGET PPCH
000030173	SHAZAM TARGET
000030174	PULSE SELECT MONEYPASS
000030175	INTERLINK REGULTD INTL
000030176	INTERLINK REGULTD
000030177	INTERLINK RETURN
000030178	INTERLINK PP SUPERMARKE
000030179	INTERLINK PP STANDARD
000030180	INTERLINK PP FUEL
000030181	PULSE PETROLM T1 PPCH
000030182	PULSE PETROLM T2 PPCH
000030183	PULSE PETROLM T3 PPCH
000030184	PULSE PETROLM T4 PPCH
000030185	PULSE SMALL TCK T1 PPCH
000030186	PULSE SMALL TCK T2 PPCH
000030187	PULSE SMALL TCK T3 PPCH
000030188	PULSE SMALL TCK T4 PPCH
000030189	PULSE REGULATED
000030190	JEANIE REGULATED
000030191	JEANIE REGULATED W FRAU
000030192	MAESTRO REGULATED
000030193	MAESTRO RGULATED W FRAU
000030200	NETWORKS REGULATED
000030201	NETWORKS RGULATD W FRA
000030202	AFFN REGULATED
000030203	AFFN REGULATED W FRA
000030204	PULSE REGULATED W FRA
000030205	NYCE REGULATED
000030206	NYCE REGULATED W FRA

TABLE A-28 Interchange Codes

Value	Description
000030207	NYCE REGLTD < 10
000030208	NYCE REGLTD SPRMKT SEL
000030209	NYCE REGD SPRMKT SEL FR
000030210	STAR NE REGULATED
000030211	STAR NE REGULATED FRAUD
000030212	STAR EAST REGULTD
000030213	STAR EAST REGULTD FRAUD
000030214	STAR WEST REGULTD
000030215	STAR WEST REGULTD FRAUD
000030216	SHAZAM REGULATED
000030217	SHAZAM REGULTD FRAUD
000030218	CU24 REGULATED
000030219	CU24 REGULATED WT FRAUD
000030220	ACCEL REGULATED
000030221	ACCEL REGULTD WT FRAUD
000030222	ACCEL ADV REGULATED
000030223	ACCEL ADV REGLTD WT FRA
000030224	MAAN REGULATED
000030225	MAAN REGULATED WT FRA
000030226	INTERLINK VPP REGULATED
000030227	ATH REGULATED FRAUD
000030228	STAR W IGI 4 ALL ST
000030229	STAR NE IGI 4 ALL ST
000030230	STAR E IGI 4 ALL ST
000030231	AFFN REGULATED PREFRD
000030232	JENI T1 GR REG
000030233	JENI T1 GR REG W/FRAUD
000030234	JENI T1 GRP
000030235	JENI T1 GR REGP
000030236	JENI T1 GR REG W/FRAU P

TABLE A-28 Interchange Codes

Value	Description
000030237	JENI T2 GR REG
000030238	JENI T2 GR REG W/FRAUD
000030239	JENI T2 GR P
000030240	JENI T2 GR REG P
000030241	JENI T2 GR REG W/FRAU P
000030242	JENI T3 GR REG
000030243	JENI T3 GR REG W/FRAUD
000030244	JENI T3 GR P
000030245	JENI T3 GR REG P
000030246	JENI T3 GR REG W/FRAU P
000030247	JENI T1 OT REG
000030248	JENI T1 OT REG W/FRAUD
000030249	JENI T1 OT P
000030250	JENI T1 OT REG P
000030251	JENI T1 OT REG W/FRAU P
000030252	JENI T2 OT REG
000030253	JENI T2 OT REG W/FRAUD
000030254	JENI T2 OT P
000030255	JENI T2 OT REG P
000030256	JENI T2 OT REG W/FRAU P
000030257	JENI T3 OT REG
000030258	JENI T3 OT REG W/FRAUD
000030259	JENI T3 OT P
000030260	JENI T3 OT REG P
000030261	JENI T3 OT REG W/FRAU P
000030262	JENI QSR REG
000030263	JENI QSR REG W/FRAUD
000030264	JENI QSR P
000030265	JENI QSR REG P
000030266	JENI QSR REG W/FRAU P

TABLE A-28 Interchange Codes

Value	Description
000030267	JENI T1A GR RG
000030268	JENI T1A GR RG W/FRAUD
000030269	JENI T1A GR P
000030270	JENI T1A GR RG P
000030271	JENI T1A GR RG W/FRAU P
000030272	JENI T1A OT RG
000030273	JENI T1A OT RG W/FRAUD
000030274	JENI T1A OT P
000030275	JENI T1A OT RG P
000030276	JENI T1A OT RG W/FRAU P
000030277	JENI T1B GR RG
000030278	JENI T1B GR RG W/FRAUD
000030279	JENI T1B GR P
000030280	JENI T1B GR RG P
000030281	JENI T1B GR RG W/FRAU P
000030282	JENI T1B OT RG
000030283	JENI T1B OT RG W/FRAUD
000030284	JENI T1B OT P
000030285	JENI T1B OT RG P
000030286	JENI T1B OT RG W/FRAU P
000030287	JENI T1C GR
000030288	JENI T1C GR RG
000030289	JENI T1C GR RG W/FRAUD
000030290	JENI T1C GR P
000030291	JENI T1C GR RG P
000030292	JENI T1C GR RG W/FRAU P
000030293	JENI T1C OT
000030294	JENI T1C OT RG
000030295	JENI T1C OT RG W/FRAUD
000030296	JENI T1C OT P

TABLE A-28 Interchange Codes

Value	Description
000030297	JENI T1C OT RG P
000030298	JENI T1C OT RG W/FRAU P
000030299	JENI T1D GR
000030300	JENI T1D GR RG
000030301	JENI T1D GR RG W/FRAUD
000030302	JENI T1D GR P
000030303	JENI T1D GR RG P
000030304	JENI T1D GR RG W/FRAU P
000030305	JENI T1D OT
000030306	JENI T1D OT RG
000030307	JENI T1D OT RG W/FRAUD
000030308	JENI T1D OT P
000030309	JENI T1D OT RG P
000030310	JENI T1D OT RG W/FRAU P
000030311	JENI LM P
000030312	STAR W IGI4 UNDER
000030313	STAR NE IGI4 UNDER
000030314	STAR E IGI4 UNDER
000030315	STAR W IGI4 UNDR ALL
000030316	STAR NE IGI4 UNDR ALL
000030317	STAR E IGI4 UNDR ALL
000030318	VISA TIER 3
000030319	PLUS TIER 3
000030320	INTERLINK BUS
000030321	INTERLINK TRAVEL
000030322	INTERLINK TRAVEL PP
000030323	VISA PIN REGULATED FRD
000030324	VISA PIN BUSINESS
000030325	VISA PIN TRAVEL
000030326	VISA PIN FUEL

TABLE A-28 Interchange Codes

Value	Description
000030327	VISA PIN SUPERMARKET
000030328	VISA PIN RETAIL
000030329	VISA PIN TRAVEL PP
000030330	VISA PIN FUEL PP
000030331	VISA PIN SPMRKT PP
000030332	VISA PIN RETAIL PP
000030333	VISA PIN RETURN
000030334	VISA PIN VPA
000030335	VISA PIN VPG BUSINESS
000030336	VISA PIN VPA REG W FRAU
000030337	VISA PIN VPG TIER 1
000030338	VISA PIN VPG TIER 2
000030339	VISA PIN VPG TIER 3
000030340	PULSE KROGER
000030341	PULSE WALGREENS
000030342	ACCEL KROGER
000030343	ACCEL KROGER ADV
000030344	ACCEL WALGREENS
000030345	ACCEL WALGREENS ADV
000030346	SHAZAM REGLD WALG FRD
000030347	SHAZAM WALGREENS
000030348	ACCEL PRESTO ADV
000030352	CU24 REGULATED
000030353	CU24 REGULATED FRD
000030354	CU24 SUPERMARKET T1
000030355	CU24 SUPERMARKET T2
000030356	CU24 SUPERMARKET T3
000030357	CU24 SUPERMARKET T4
000030358	CU24 PETRO T1
000030359	CU24 PETRO T2

TABLE A-28 Interchange Codes

Value	Description
000030360	CU24 PETRO T3
000030361	CU24 PETRO T4
000030362	CU24 OTHER T1
000030363	CU24 OTHER T2
000030364	CU24 OTHER T3
000030365	CU24 OTHER T4
000030366	CU24 QSR
000030367	CU24 P3
000030368	CU24 P4
000030369	CU24 P5
000030370	CU24 MAA REGULATED
000030371	CU24 MAA REGULATED FRD
000030372	CU24 MAA SUPERMARKET T1
000030373	CU24 MAA SUPERMARKET T2
000030374	CU24 MAA SUPERMARKET T3
000030375	CU24 MAA SUPERMARKET T4
000030376	CU24 MAA PETRO T1
000030377	CU24 MAA PETRO T2
000030378	CU24 MAA PETRO T3
000030379	CU24 MAA PETRO T4
000030380	CU24 MAA OTHER T1
000030381	CU24 MAA OTHER T2
000030382	CU24 MAA OTHER T3
000030383	CU24 MAA OTHER T4
000030384	CU24 MAA QSR
000030385	CU24 MAA P3
000030386	CU24 MAA P4
000030387	CU24 MAA P5
000030388	NYCE REGLTD < 15
000030389	NYCE PETRO T1 SEL < 15

TABLE A-28 Interchange Codes

Value	Description
000030390	NYCE PETRO T1 < 15
000030391	NYCE PETRO T2 < 15
000030392	NYCE PETRO T3 < 15
000030393	NYCE OTHER T1 SEL < 15
000030394	NYCE OTHER T1 < 15
000030395	NYCE OTHER T2 < 15
000030396	NYCE OTHER T3 < 15
000030397	CU24 MAA
000030398	AKOP SUPERMARKET
000030399	AKOP PETROLEUM
000030400	AKOP ALL OTHER (RETAIL)
000030416	CU24 SUPERMARKET STNDRD
000030417	CU24 SUPERMARKT HI VOL
000030418	CU24 PETRO STNDRD
000030419	CU24 PETRO HI VOL
000030420	CU24 OTHER STNDRD
000030421	CU24 OTHER HI VOL
000030422	CU24 MAA SPMRKT STNDRD
000030423	CU24 MAA SPMRKT HI VOL
000030424	CU24 MAA PETRO STNDRD
000030425	CU24 MAA PETRO HI VOL
000030426	CU24 MAA OTHER STNDRD
000030427	CU24 MAA OTHER HI VOL
000030428	INTERLINK COMMERCIAL PP
000030429	VISA PIN COMMERCIAL PP
000030430	VISA PIN VPC COMMRCL PP
000030431	PULSE GROCERY LIMITED
000030432	PULSE PETROLEUM LIMITED
000030433	PULSE RETAIL LIMITED
000030434	PULSE SMALL TCKT LIMITE

TABLE A-28 Interchange Codes

Value	Description
000030435	JENI T1E GR
000030436	JENI T1E GR RG
000030437	JENI T1E GR RG W/FRAUD
000030438	JENI T1E GR P
000030439	JENI T1E GR RG P
000030440	JENI T1E GR RG W/FRAU P
000030441	JENI T1E OT
000030442	JENI T1E OT RG
000030443	JENI T1E OT RG W/FRAUD
000030444	JENI T1E OT P
000030445	JENI T1E OT RG P
000030446	JENI T1E OT RG W/FRAU P
000030447	STAR NE PREPAID HEALTH
000030448	STAR EAST PREPAID HEALT
000030449	STAR WEST PREPAID HEALT
000030450	STAR WEST TARGET UNDER
000030451	STAR NE TARGET UNDER
000030452	STAR EAST TARGET UNDER
000030453	STR W TARGET UNDER A
000030454	ST NE TARGET UNDER A
000030455	STR E TARGET UNDER A
000030456	ACCEL TARGET
000030457	ACCEL TARGET ADV
000030458	NYCE TARGET
000030459	CU24 TARGET SUPERMARKET
000030460	CU24 TARGET OTHER
000030461	CU24 MAA TARGET SUPERMK
000030462	CU24 MAA TARGET OTHER
000030463	ALASK OPTION TARGET
000030464	SHAZAM TARGET

TABLE A-28 Interchange Codes

Value	Description
000030465	STAR W IGIE UNDER
000030466	STAR NE IGIE UNDER
000030467	STAR E IGIE UNDER
000030468	STAR W IGIE UNDR ALL
000030469	STAR NE IGIE UNDR ALL
000030470	STAR E IGIE UNDR ALL
000030471	STAR W IGI E ALL ST
000030472	STAR NE IGI E ALL ST
000030473	STAR E IGI E ALL ST
000030474	ACCEL PINLESS
000030475	ACCEL PINLESS ADV
000030476	JENI PETRO T3
000030477	JENI PETRO REG T3
000030478	JENI PETRO REG W/FRAUD
000030479	JENI PETRO T3 P
000030480	JENI PETRO REG T3 P
000030481	JEN PET T3 REG W/FRAU P
000030482	JENI PETRO T1
000030483	JENI PETRO REG T1
000030484	JENI PETRO REG W/FRAUD
000030485	JENI PETRO T1 P
000030486	JENI PETRO REG T1 P
000030487	JEN PET T1 REG W/FRAU P
000030488	JENI PETRO T2
000030489	JENI PETRO REG T2
000030490	JENI PETRO REG W/FRAUD
000030491	JENI PETRO T2 P
000030492	JENI PETRO REG T2 P
000030493	JEN PET T2 REG W/FRAU P
000030494	NYCE WALMART

TABLE A-28 Interchange Codes

Value	Description
000030495	NYCE WALMART PR
000030496	ACCEL WALMART
000030497	ACCEL WALMART ADV
000030498	SHAZAM WALMART
000030499	PULSE WALMART
000030500	PULSE WALMART PAY CHOIC
000030501	PULSE WALMART LIMITED
000030502	CU24 WALMART
000030503	CU24 MAA WALMART
000030504	MAESTRO WALMART
000030505	ALASKA OPTION WALMART
000030506	AFFN WALMART
000030507	STAR WEST WALMART R1
000030508	STAR WEST WALMART R3
000030509	STAR WEST WALMART R4
000030510	STAR WEST WALMART R5
000030511	STAR WEST WALMART R6
000030512	STAR WEST WALMART RA
000030513	STAR WEST WALMART RF
000030514	STAR WEST WALMART RH
000030515	STAR WEST WALMART RU
000030516	STAR WEST WALMART ALLST
000030517	STAR WEST WALMART
000030518	STAR NE WALMART R1
000030519	STAR NE WALMART R3
000030520	STAR NE WALMART R4
000030521	STAR NE WALMART R5
000030522	STAR NE WALMART R6
000030523	STAR NE WALMART RA
000030524	STAR NE WALMART RF

TABLE A-28 Interchange Codes

Value	Description
000030525	STAR NE WALMART RH
000030526	STAR NE WALMART RU
000030527	STAR NE WALMART ALLST
000030528	STAR NE WALMART
000030529	STAR EAST WALMART R1
000030530	STAR EAST WALMART R3
000030531	STAR EAST WALMART R4
000030532	STAR EAST WALMART R5
000030533	STAR EAST WALMART R6
000030534	STAR EAST WALMART RA
000030535	STAR EAST WALMART RF
000030536	STAR EAST WALMART RH
000030537	STAR EAST WALMART RU
000030538	STAR EAST WALMART ALLST
000030539	STAR EAST WALMART
000030540	NYCE KROGER
000030541	NYCE PREMIER KROGER
000030542	PULSE GROCERY T1 PINLES
000030543	PULSE GROCERY T2 PINLES
000030544	PULSE GROCERY T3 PINLES
000030545	PULSE PETRO T1 PINLES
000030546	PULSE PETRO T2 PINLES
000030547	PULSE PETRO T3 PINLES
000030548	PULSE RETAIL T1 PINLES
000030549	PULSE RETAIL T2 PINLES
000030550	PULSE RETAIL T3 PINLES
000030551	PULSE SMLL TK T1 PINLES
000030552	PULSE SMLL TK T2 PINLES
000030553	PULSE SMLL TK T3 PINLES
000030554	PULSE RESTRNT T1 PINLES

TABLE A-28 Interchange Codes

Value	Description
000030555	PULSE RESTRNT T2 PINLES
000030556	PULSE RESTRNT T3 PINLES
000030557	STAR NE PINLESS
000030558	STAR PINLESS
000030559	STAR EAST PINLESS
000030560	ACCEL PRESTO
000030561	ACCEL CVS
000030562	ACCEL CVS ADV
000030563	INTERLINK VPP UNDER
000030564	INTERLINK VPP OVER
000030565	VISA PIN VPA UNDER
000030566	VISA PIN VPA OVER
000030567	VISA PIN VPG UNDER
000030568	VISA PIN VPG OVER
000030569	VISA PIN VPC UNDER
000030570	VISA PIN VPC OVER
000030571	PULSE JCB RECIP
000030572	PULSE ACCEL RECIP
000030573	SHAZAM KROGER
000030574	NYCE CVS
000030575	NYCE CVS PR
000030576	PULSE CVSD
000030577	PULSE LMT CVSD
000030578	ACCEL GROCERY T1 ASR
000030579	ACCEL GROCERY T2 ASR
000030580	ACCEL PETROLEM ASR
000030581	ACCEL OTHER T1 ASR
000030582	ACCEL OTHER T2 ASR
000030583	ACCEL QSR ASR
000030584	ACCEL PINLESS ASR

TABLE A-28 Interchange Codes

Value	Description
000030585	ACCEL SMALL TKT SPMKT
000030586	ACCEL SMALL TKT PETRO
000030587	ACCEL SMALL TKT QSR
000030588	ACCEL ASSURANCE
000030589	ACCEL SMALL TKT SPMKT A
000030590	ACCEL SMALL TKT PETRO A
000030591	ACCEL SMALL TKT QSR A
000030592	ACCEL SMALL TKT SPMKT A
000030593	ACCEL SMALL TKT PETRO A
000030594	ACCEL SMALL TKT QSR A
000030595	ACCEL SMALL TKT OTR 1
000030596	ACCEL SMALL TKT OTR 2
000030597	ACCEL SMALL TKT OTR 3
000030598	ACCEL SMALL TKT OTR 4
000030599	ACCEL SMALL TKT OTR 1 A
000030600	ACCEL SMALL TKT OTR 2 A
000030601	ACCEL SMALL TKT OTR 3 A
000030602	ACCEL SMALL TKT OTR 4 A
000030603	ACCEL SMALL TKT OTR 1 A
000030604	ACCEL SMALL TKT OTR 2 A
000030605	ACCEL SMALL TKT OTR 3 A
000030606	ACCEL SMALL TKT OTR 4 A
000030607	ACCEL GROCERY T3 ASR
000030608	ACCEL GROCERY T4 ASR
000030609	ACCEL OTHER T3 ASR
000030610	ACCEL OTHER T4 ASR
000030611	AFFN BP T1
000030612	AFFN BP T2
000030613	AFFN BP T3
000030614	AFFN BP T4

TABLE A-28 Interchange Codes

Value	Description
000030615	AFFN BP RETURN
000030616	ACCEL CVS A
000030617	ACCEL KROGER A
000030618	ACCEL PRE3 A
000030619	ACCEL TARGET A
000030620	ACCEL WALGREENS A
000030621	ACCEL WALMART A
000030622	ACCEL CVS SML TKT
000030623	ACCEL KROGER SML TKT
000030624	ACCEL PRE3 SML TKT
000030625	ACCEL TARGET SML TKT
000030626	ACCEL WALGREENS SML TKT
000030627	ACCEL WALMART SML TKT
000030628	ACCEL CVS SML TKT A
000030629	ACCEL KROGER SML TKT A
000030630	ACCEL PRE3 SML TKT A
000030631	ACCEL TARGET SML TKT A
000030632	ACCEL WALG SML TKT A
000030633	ACCEL WALMART SML TKT A
000030634	ACCEL CVS SML TKT A
000030635	ACCEL KROGER SML TKT A
000030636	ACCEL PRE3 SML TKT A
000030637	ACCEL TARGET SML TKT A
000030638	ACCEL WALG SML TKT A
000030639	ACCEL WALMART SML TKT A
000030640	ACCEL PRE3 P Q SML TKTA
000030641	STAR NE WENDYS
000030642	STAR EAST WENDYS
000030643	STAR WEST WENDYS
000030644	JENI LM REG PRF

TABLE A-28 Interchange Codes

Value	Description
000030645	JENI LM REG PRF/FRD
000030646	AFFN SUPERMARKET T1
000030647	AFFN SUPERMARKET T2
000030648	AFFN SUPERMARKET RG
000030649	AFFN MAJOR MERCHANT LOW
000030650	AFFN PETROLEUM LOW
000030651	AFFN PETROLEUM
000030652	AFFN STANDARD
000030653	AFFN RNT T1
000030654	AFFN RNT T1 RG
000030655	AFFN RNT T2
000030656	AFFN RNT T2 RG
000030657	AFFN PINLESS LOW
000030658	AFFN PINLESS HIGH
000030659	AFFN PINLESS DENIED RET
000030660	AFFN PINLESS LOW REGLD
000030661	AFFN WALMART REGLD
000030662	MAESTRO INTERNATIONAL
000030663	STAR NE LOW $ PINLESS
000030664	STAR NE GRCRY PINLESS
000030665	STAR NE PETRO PINLESS
000030666	STAR NE RESTRNT PINLESS
000030667	STAR NE LOW $ PINL AS
000030668	STAR NE GRCRY PINL AS
000030669	STAR NE PETRO PINL AS
000030670	STAR NE RESTRNT PINL AS
000030671	STAR E LOW $ PINLESS
000030672	STAR E GRCRY PINLESS
000030673	STAR E PETRO PINLESS
000030674	STAR E RESTRNT PINLESS

TABLE A-28 Interchange Codes

Value	Description
000030675	STAR E LOW $ PINL AS
000030676	STAR E GRCRY PINL AS
000030677	STAR E PETRO PINL AS
000030678	STAR E RESTRNT PINL AS
000030679	STAR W LOW $ PINLESS
000030680	STAR W GRCRY PINLESS
000030681	STAR W PETRO PINLESS
000030682	STAR W RESTRNT PINLESS
000030683	STAR W LOW $ PINL AS
000030684	STAR W GRCRY PINL AS
000030685	STAR W PETRO PINL AS
000030686	STAR W RESTRNT PINL AS
000030687	STAR NE PINLSS AS
000030688	STAR WEST PINLSS AS
000030689	STAR EAST PINLSS AS
000030690	PULSE PUBLIX
000030691	ACCEL PUBLIX PINLESS AS
000030692	NYCE TARGET EXMPT <$10
000030693	ACCEL SM TKT SPMKT ADV
000030694	ACCEL SM TKT SPMKT ADV
000030695	ACCEL SM TKT SPMKT ADV
000030696	ACCEL SM TKT SPMKT ADV
000030697	AFFN PINLESS DEN RET SP
000030698	PULSE POS INTERNATIONAL
000030699	NYCE WALMART REGLD
000030700	MAESTRO DOLLAR GENERAL
000030701	MAESTRO WALGREENS
000030702	MAESTRO TARGET
000030703	MAESTRO WNDD
000030704	MAESTRO CVSD

TABLE A-28 Interchange Codes

Value	Description
000030705	STAR W DOLLR TREE UNDR
000030706	STAR NE DOLLR TREE UNDR
000030707	STAR E DOLLR TREE UNDR
000030708	STR W DLRT UNDER ALL
000030709	ST NE DLRT UNDER ALL
000030710	STR E DLRT UNDER ALL
000030711	STAR W DOLLR TREE
000030712	STAR NE DOLLR TREE
000030713	STAR E DOLLR TREE
000030714	STR W DLRT ALL STR
000030715	ST NE DLRT ALL STR
000030716	STR E DLRT ALL STR
000030717	ACCEL DOLLAR TREE ASR
000030718	MAESTRO INTERNTNL EMV
000030719	MAESTRO MPP PUBLIX
000030720	PULSE GROCERY T4 PREPAI
000030721	PULSE GROCERY T3 PREPAI
000030722	PULSE GROCERY T2 PREPAI
000030723	PULSE GROCERY T1 PREPAI
000030724	PULSE PETROLM T4 PREPAI
000030725	PULSE PETROLM T3 PREPAI
000030726	PULSE PETROLM T2 PREPAI
000030727	PULSE PETROLM T1 PREPAI
000030728	PULSE SMLLTCK T4 PREPAI
000030729	PULSE SMLLTCK T3 PREPAI
000030730	PULSE SMLLTCK T2 PREPAI
000030731	PULSE SMLLTCK T1 PREPAI
000030732	PULSE GEN RTL T4 PREPAI
000030733	PULSE GEN RTL T3 PREPAI
000030734	PULSE GEN RTL T2 PREPAI

TABLE A-28 Interchange Codes

Value	Description
000030735	PULSE GEN RTL T1 PREPAI
000030736	PULSE CVSD PREPAID
000030737	PULSE DLGL GROC PREPAID
000030738	PULSE DLGL PETRO PREPAI
000030739	PULSE KROGER PREPAID
000030740	PULSE PUBLIX PREPAID
000030741	PULSE TARGET PREPAID
000030742	PULSE DLGL GENRTL PREPA
000030743	PULSE WALMART PREPAID
000030744	PULSE NO INTX
000030745	PULSE WALGREENS PREPAID
000030746	PULSE PREPAID
000030747	MAESTRO MPP BJFL BJWC
000030748	NYCE WALGREENS
000030749	NYCE WALGREENS PR
000030750	MAESTRO MPP DOLLAR TREE
000030751	NETWORKS GROCERY N3
000030752	NETWORKS STND RETAIL N3
000030753	NETWORKS PETROLEUM N3
000030754	NETWORKS QSR N3
000030755	PULSE DLRT
000030756	PULSE DLRT PAY CHOICE
000030757	PULSE DLRT LIMITED
000030758	STAR W IGI M
000030759	STAR NE IGI M
000030760	STAR E IGI M
000030761	STAR W IGI M ALL ST
000030762	STAR NE IGI M ALL ST
000030763	STAR E IGI M ALL ST
000030764	ACCEL DOLLAR TREE STK A

TABLE A-28 Interchange Codes

Value	Description
000030765	ACCEL DOLLAR TREE A
000030766	ACCEL DOLLAR TREE
000030767	PULSE BP REGULATED
000030768	PULSE BP REGULATED W/FR
000030769	STAR NE UTIL BP
000030770	STAR NE STND BP
000030771	STAR SE UTIL BP
000030772	STAR SE STND BP
000030773	STAR W UTIL BP
000030774	STAR W STND BP
000030775	NYCE BP REGULATED
000030776	NYCE BP REGULATED W FRA
000030777	JEANIE BP
000030778	JEANIE BP REGULATED
000030779	JEANIE BP REGULATED W/F
000030780	ACCEL BP UTILITY STD
000030781	ACCEL BP UTILITY ADV
000030782	ACCEL BP UTILITY ASR
000030783	ACCEL BP TELECOM STD
000030784	ACCEL BP TELECOM ADV
000030785	ACCEL BP TELECOM ASR
000030786	ACCEL BP OTHER STD
000030787	ACCEL BP OTHER ADV
000030788	ACCEL BP OTHER ASR
000030789	SHAZAM BP TIER 1
000030790	SHAZAM BP TIER 2
000030791	SHAZAM BP TIER 3
000030792	CU24 BP TELCOM/INS/CABL
000030793	CU24 BP UTILITIES
000030794	CU24 BP ALL OTHERS

TABLE A-28 Interchange Codes

Value	Description
000030795	CU24 BP CREDIT
000030796	MAESTRO KROGER
000030797	PULSE DLRT PREPAID
000030798	SHAZAM USPS
000030799	ACCEL XFER FUNDING
000030800	ACCEL XFER FUNDING ADV
000030801	ACCEL XFER FUNDING ASR
000030802	ACCEL XFER FUNDING RG
000030803	ACCEL XFER FUNDING RF
000030804	ACCEL XFER PAYMENT
000030805	ACCEL XFER PAYMENT ADV
000030806	ACCEL XFER PAYMENT ASR
000030807	ACCEL XFER PAYMENT RG
000030808	ACCEL XFER PAYMENT RF
000030809	MAES MONEYSEND FUNDING
000030810	MAES MONEYSEND PAYMENT
000030811	CU24 XFER FUNDING
000030812	CU24 XFER FUNDING RG
000030813	CU24 XFER FUNDING RF
000030814	CU24 XFER PAYMENT
000030815	CU24 XFER PAYMENT RG
000030816	CU24 XFER PAYMENT RF
000030817	CU24 CVS
000030818	STAR W IGI CE PINLESS
000030819	STAR NE IGI CE PINLESS
000030820	STAR SE IGI CE PINLESS
000030821	MAESTRO TJ MAXX
000030822	NYCE BP TIER 1
000030823	NYCE BP TIER 1 PREMIER
000030824	NYCE BP TIER 2

TABLE A-28 Interchange Codes

Value	Description
000030825	NYCE BP TIER 2 PREMIER
000030826	NYCE BP TIER 3
000030827	NYCE BP TIER 3 PREMIER
000030828	CU24 PAYMENTECH
000030829	VISA TRANSFER FUNDING
000030830	VISA TRANSFER PAYMENT
000030831	VISA TRNFR PYMT CNV POS
000030832	SHAZAM XFER CREDIT
000030833	SHAZAM XFER DEBIT
000030834	SHAZAM XFER DEBIT REG
000030835	SHAZAM TRACTOR SUPPLY
000030836	CU24 BP TELCOM PRIME
000030837	CU24 BP UTILITIES PRIME
000030838	CU24 BP ALL OTHERS PRIM
000030839	CU24 BP CREDIT PRIME
000030840	VISA PIN VPR
000030841	VISA PIN VPR UNDER
000030842	VISA PIN VPR OVER
000030843	INTERLINK VIR
000030844	INTERLINK VIR UNDER
000030845	INTERLINK VIR OVER
000030846	INTERLINK VIA
000030847	INTERLINK VIA UNDER
000030848	INTERLINK VIA OVER
000030849	INTERLINK VIC
000030850	INTERLINK VIC UNDER
000030851	INTERLINK VIC OVER
000030852	INTERLINK VIG
000030853	INTERLINK VIG UNDER
000030854	INTERLINK VIG OVER

TABLE A-28 Interchange Codes

Value	Description
000030855	CU24 QSR PRIME
000030856	CU24 SPMRKT STD PRIME
000030857	CU24 SPMRKT HI VOL PRIM
000030858	CU24 PETRO STD PRIME
000030859	CU24 PETRO HI VOL PRIME
000030860	CU24 OTHER STANDARD PRI
000030861	CU24 OTHER HI VOL PRIME
000030862	SHAZAM WENDYS
000030863	ACCEL ANP+ KROGER
000030864	ACCEL ANP+ GTEG GROCERY
000030865	ACCEL ANP+ GTEG PETRO
000030866	ACCEL ANP+ GTEG RETAIL
000030867	ACCEL ANP+ CVS
000030868	STAR ACCESS BASE
000030869	STAR ACCESS BILLPY UTIL
000030870	STAR ACCESS CARD NOT PR
000030871	STAR ACCESS ECOMMERCE
000030872	STAR ACCESS F2F KEY ENT
000030873	STAR ACCESS GROCERY WC
000030874	STAR ACCESS PETROLEUM A
000030875	STAR ACCESS PETROLEUM
000030876	STAR ACCESS RESTAURANT
000030877	STAR ACCESS RETAIL F2F
000030878	STAR ACCESS SERVICE IDS
000030879	STAR ACCESS SMALL TICKE
000030880	STAR ACCESS TRAVEL CNP
000030881	STAR ACCESS TRAVEL
000030882	STAR ACCESS REGULATED
000030883	STAR ACCESS REGULATED F
000030884	STAR ACCESS WALMART REG

TABLE A-28 Interchange Codes

Value	Description
000030885	STAR ACCESS WALMART 1
000030886	STAR ACCESS WALMART 2
000030887	STAR ACCESS WALMART 3
000030888	PULSE ECOMM
000030889	PULSE ECOMM PPE SERVICE
000030890	PULSE ECOMM SMALL TICKE
000030891	NYCE WENDYS
000030892	ACCEL GROCERY T1 GRP2
000030893	ACCEL GROCERY T2 GRP2
000030894	ACCEL GROCERY T3 GRP2
000030895	ACCEL GROCERY DF GRP2
000030896	ACCEL PETROLEM T1 GRP2
000030897	ACCEL PETROLEM T2 GRP2
000030898	ACCEL PETROLEM T3 GRP2
000030899	ACCEL PETROLEM DF GRP2
000030900	ACCEL OTHER T1 GRP2
000030901	ACCEL OTHER T2 GRP2
000030902	ACCEL OTHER T3 GRP2
000030903	ACCEL OTHER DF GRP2
000030904	ACCEL QSR GRP2
000030905	ACCEL GROCERY ADV DF G2
000030906	ACCEL QSR ADV DF G2
000030907	ACCEL GROC AV DF G2 SM
000030908	ACCEL QSR AV DF G2 SM
000030909	ACCEL GROC T1 SP EX GP1
000030910	ACCEL PETRO T1 SP EX GP
000030911	ACCEL QSR SP EX GP1
000030912	ACCEL OTHER T1 SP EX GP
000030913	ACCEL GROC SP EX G1SM
000030914	ACCEL PETROM SP EX G1SM

TABLE A-28 Interchange Codes

Value	Description
000030915	ACCEL QSR SP EX G1SM
000030916	ACCEL OTHER SP EX G1SM
000030917	ACCEL GROC SP EX GP2
000030918	ACCEL PETRO SP EX GP2
000030919	ACCEL QSR SP EX GP2
000030920	ACCEL OTHER SP EX GP2
000030921	ACCEL GROC GRP2 SM
000030922	ACCEL PETR GRP2 SM
000030923	ACCEL QSR GRP2 SM
000030924	ACCEL OTHER T1 GRP2 SM
000030925	ACCEL OTHER T2 GRP2 SM
000030926	ACCEL OTHER T3 GRP2 SM
000030927	ACCEL OTHER DF GRP2 SM
000030928	CU24 WENDYS
000030929	INTERLINK PUERTO RICO
000030930	ACCEL WENDYS
000030931	ACCEL WENDYS ADVANTAGE
000030932	ACCEL WENDYS ASSURANCE
000030933	ACCEL TCSO SM TIX
000030934	ACCEL TCSO
000030935	ACCEL TCSO SM TIX ASR
000030936	ACCEL TCSO ASR
000030937	ACCEL TCSO SM TIX ADV
000030938	ACCEL TCSO ADV
000030939	ACCEL TCSO SM TIX SPL
000030940	ACCEL TCSO SPL
000030941	ACCEL TCSO SM TIX G2
000030942	ACCEL TCSO G2
000030943	ACCEL TCSO SM TIX ASR G
000030944	ACCEL TCSO ASR G2

TABLE A-28 Interchange Codes

Value	Description
000030945	ACCEL TCSO SM TIX ADV G
000030946	ACCEL TCSO ADV G2
000030947	ACCEL TCSO SM TIX SPL G
000030948	ACCEL TCSO SPL G2
000030949	PULSE ECOMM PPE HOTEL/C
000030950	PULSE ECOMM PPE BASIC
000030951	INTERAC DEBIT
000030952	INTERAC FLASH TIER 1
000030953	INTERAC FLASH TIER 2
000030954	INTERAC FLASH TIER 3
000030955	STAR SE BP IGI B0
000030956	STAR W BP IGI B0
000030957	STAR SE BP IGI B0 ALLST
000030958	STAR W BP IGI B0 ALLSTA
000030959	STAR SE BP IGI W
000030960	STAR W BP IGI W
000030961	STAR SE BP IGI W ALLSTA
000030962	STAR W BP IGI W ALLSTA
000030963	ACCEL GROCERY T4 ASR
000030964	ACCEL GROC T2 SP EX GP1
000030965	ACCEL GROC T3 SP EX GP1
000030966	ACCEL PETRO DF SP EX GP
000030967	ACCEL PETRO T2 SP EX GP
000030968	ACCEL PETRO T3 SP EX GP
000030969	ACCEL PETROLEM T4 ASR
000030970	ACCEL OTHER T4 ASR
000030971	ACCEL OTHER T2 SP EX GP
000030972	ACCEL OTHER T3 SP EX GP
000030973	ACCEL GROC DF SP EX GP1
000030974	ACCEL OTHER DF SP EX GP

TABLE A-28 Interchange Codes

Value	Description
000030975	CU24 SE GROCERS
000030976	ACCEL BEALLS SM TIX
000030977	ACCEL BEALLS
000030978	ACCEL BEALLS SM TIX ASR
000030979	ACCEL BEALLS ASR
000030980	ACCEL BEALLS SM TIX ADV
000030981	ACCEL BEALLS ADV
000030982	ACCEL BEALLS SM TIX SEL
000030983	ACCEL BEALLS SELECT
000030984	ACCEL BEALLS SM TIX G2
000030985	ACCEL BEALLS G2
000030986	ACCEL BEALLS SMTIX ASR
000030987	ACCEL BEALLS ASR G2
000030988	ACCEL BEALLS SMTIX ADV
000030989	ACCEL BEALLS ADV G2
000030990	ACCEL BEALLS SMTIX SEL
000030991	ACCEL BEALLS SELECT G2
000030992	STAR EAST ARBYS
000030993	STAR EAST ARBYS SML TIX
000030994	STAR WEST ARBYS
000030995	STAR WEST ARBYS SML TIX
000030996	ACCEL TJ MAXX
000030997	ACCEL TJ MAXX SML TKT
000030998	ACCEL TJ MAXX PINLESS
000030999	ACCEL TJ MAXX ADV
000031000	ACCEL TJ MAXX SML TKT A
000031001	ACCEL TJ MAXX ASR
000031002	ACCEL TJ MAXX SML TKT A
000031003	ACCEL ANP+ TJX GP 1
000031004	ACCEL ANP+ TJX GP 2

TABLE A-28 Interchange Codes

Value	Description
000031005	ACCEL DLRT SML TKT
000031006	ACCEL SE GROC G1
000031007	ACCEL SE GROC SML TKT G
000031008	ACCEL SE GROC G2
000031009	ACCEL SE GROC SML TKT G
000031010	ACCEL SE GROC SEL
000031011	ACCEL SE GROC SML TKT S
000031012	ACCEL TIER 4 K GROC
000031013	ACCEL TIER 4 K GROC
000031014	ACCEL TIER 4 K GAS
000031015	ACCEL TIER 4 K GAS
000031016	ACCEL TIER 4 K QSR
000031017	ACCEL TIER 4 K QSR
000031018	ACCEL TIER 4 K OTHR
000031019	ACCEL TIER 4 K OTHR
000031020	ACCEL TIER 4 N GROC
000031021	ACCEL TIER 4 N GROC
000031022	ACCEL TIER 4 N GAS
000031023	ACCEL TIER 4 N GAS
000031024	ACCEL TIER 4 N QSR
000031025	ACCEL TIER 4 N QSR
000031026	ACCEL TIER 4 N OTHR
000031027	ACCEL TIER 4 N OTHR
000031028	ACCEL TIER 4 R GROC
000031029	ACCEL TIER 4 R GROC
000031030	ACCEL TIER 4 R GAS
000031031	ACCEL TIER 4 R GAS
000031032	ACCEL TIER 4 R QSR
000031033	ACCEL TIER 4 R QSR
000031034	ACCEL TIER 4 R OTHR

TABLE A-28 Interchange Codes

Value	Description
000031035	ACCEL TIER 4 R OTHR
000031036	ACCEL TIER 4 P GROC
000031037	ACCEL TIER 4 P GROC
000031038	ACCEL TIER 4 P GAS
000031039	ACCEL TIER 4 P GAS
000031040	ACCEL TIER 4 P QSR
000031041	ACCEL TIER 4 P QSR
000031042	ACCEL TIER 4 P OTHR
000031043	ACCEL TIER 4 P OTHR
000031044	ACCEL TIER 3 K GROC
000031045	ACCEL TIER 3 K GROC
000031046	ACCEL TIER 3 K GAS
000031047	ACCEL TIER 3 K GAS
000031048	ACCEL TIER 3 K QSR
000031049	ACCEL TIER 3 K QSR
000031050	ACCEL TIER 3 K OTHR
000031051	ACCEL TIER 3 K OTHR
000031052	ACCEL TIER 3 N GROC
000031053	ACCEL TIER 3 N GROC
000031054	ACCEL TIER 3 N GAS
000031055	ACCEL TIER 3 N GAS
000031056	ACCEL TIER 3 N QSR
000031057	ACCEL TIER 3 N QSR
000031058	ACCEL TIER 3 N OTHR
000031059	ACCEL TIER 3 N OTHR
000031060	ACCEL TIER 3 R GROC
000031061	ACCEL TIER 3 R GAS
000031062	ACCEL TIER 3 R QSR
000031063	ACCEL TIER 3 R OTHR
000031064	ACCEL TIER 3 P GROC

TABLE A-28 Interchange Codes

Value	Description
000031065	ACCEL TIER 3 P GROC
000031066	ACCEL TIER 3 P GAS
000031067	ACCEL TIER 3 P GAS
000031068	ACCEL TIER 3 P QSR
000031069	ACCEL TIER 3 P QSR
000031070	ACCEL TIER 3 P OTHR
000031071	ACCEL TIER 3 P OTHR
000031072	ACCEL TIER 2 K GROC
000031073	ACCEL TIER 2 K GROC
000031074	ACCEL TIER 2 K GAS
000031075	ACCEL TIER 2 K GAS
000031076	ACCEL TIER 2 K QSR
000031077	ACCEL TIER 2 K QSR
000031078	ACCEL TIER 2 K OTHR
000031079	ACCEL TIER 2 K OTHR
000031080	ACCEL TIER 2 N GROC
000031081	ACCEL TIER 2 N GAS
000031082	ACCEL TIER 2 N QSR
000031083	ACCEL TIER 2 N OTHR
000031084	ACCEL TIER 2 R GROC
000031085	ACCEL TIER 2 R GAS
000031086	ACCEL TIER 2 R QSR
000031087	ACCEL TIER 2 R OTHR
000031088	ACCEL TIER 2 P GROC
000031089	ACCEL TIER 2 P GROC
000031090	ACCEL TIER 2 P GAS
000031091	ACCEL TIER 2 P GAS
000031092	ACCEL TIER 2 P QSR
000031093	ACCEL TIER 2 P QSR
000031094	ACCEL TIER 2 P OTHR

TABLE A-28 Interchange Codes

Value	Description
000031095	ACCEL TIER 2 P OTHR
000031096	ACCEL TIER 1 K GROC
000031097	ACCEL TIER 1 K GROC
000031098	ACCEL TIER 1 K GAS
000031099	ACCEL TIER 1 K GAS
000031100	ACCEL TIER 1 K QSR
000031101	ACCEL TIER 1 K QSR
000031102	ACCEL TIER 1 K OTHR
000031103	ACCEL TIER 1 K OTHR
000031104	ACCEL TIER 1 N GROC
000031105	ACCEL TIER 1 N GAS
000031106	ACCEL TIER 1 N QSR
000031107	ACCEL TIER 1 N OTHR
000031108	ACCEL TIER 1 R GROC
000031109	ACCEL TIER 1 R GAS
000031110	ACCEL TIER 1 R QSR
000031111	ACCEL TIER 1 R OTHR
000031112	ACCEL TIER 1 P GROC
000031113	ACCEL TIER 1 P GROC
000031114	ACCEL TIER 1 P GAS
000031115	ACCEL TIER 1 P GAS
000031116	ACCEL TIER 1 P QSR
000031117	ACCEL TIER 1 P QSR
000031118	ACCEL TIER 1 P OTHR
000031119	ACCEL TIER 1 P OTHR
000031120	ACCEL PINLESS ADV G3
000031121	ACCEL BP UTILITY ADV G3
000031122	ACCEL BP TELECOM ADV G3
000031123	ACCEL BP OTHER ADV G3
000031124	STAR ACCESS KROGERS 1

TABLE A-28 Interchange Codes

Value	Description
000031125	STAR ACCESS KROGERS 2
000031126	STAR ACCESS KROGERS 3
000031127	SHAZAM MACYS
000031128	ACCEL ARBYS IFI 0357ADF
000031129	SHAZAM ARBYS
000031130	ACCEL ECOMM GROUP 1
000031131	ACCEL ECOMM GROUP 2
000031132	ACCEL ECOMM GROUP 3
000031133	SHAZAM ECOMM
000031134	ACCEL BEALLS SM TIX G3
000031135	ACCEL BEALLS G3
000031136	ACCEL BEALLS SMTIX ASR
000031137	ACCEL BEALLS ASR G3
000031138	ACCEL BEALLS SMTIX ADV
000031139	ACCEL BEALLS ADV G3
000031140	ACCEL BEALLS SMTIX SEL
000031141	ACCEL BEALLS SELECT G3
000031142	SHAZAM CASEYS
000031143	ACCEL ANP+ KROGER ASR
000031144	ACCEL ANP+ KROGER ADV
000031145	ACCEL ANP+ KROGER SELEC
000031146	AFFN ECOM
000031147	AFFN ECOM REGULATED
000031148	AFFN ECOM CREDIT
000031149	NYCE ECOMM STANDARD
000031150	NYCE ECOMM PREMIER
000031151	NYCE ECOMM STD REG UNDE
000031152	NYCE ECOMM STD REG UND/
000031153	NYCE ECOMM STD REG OVER
000031154	NYCE ECOMM STD REG OVR/

TABLE A-28 Interchange Codes

Value	Description
000031155	NYCE ECOMM PREMIER REG
000031156	NYCE ECOMM PREMIER REG/
000031157	MAES XFER CR STATE LOTT
000031158	ACCEL TJ MAXX IFI K G3
000031159	ACCEL TJ MAXX IFI K G3
000031160	SHAZAM BARNES NOBLE SCH
000031161	SHAZAM BARNES NOBLE SCH
000031162	SHAZAM BARNES NOBLE SCH
000031163	SHAZAM CVS ECOMM
000031164	SHAZAM CVS
000031165	SHAZAM DOLLAR TREE SCH
000031166	SHAZAM DOLLAR TREE SCH
000031167	SHAZAM DOLLAR TREE SCH
000031168	SHAZAM DOLLAR GENRL SCH
000031169	SHAZAM BUS CRD ECOM SCH
000031170	SHAZAM BUS CRD ECOM SCH
000031171	SHAZAM BUS CRD ECOM SCH
000031172	SHAZAM GROCERY SCH A
000031173	SHAZAM GROCERY SCH B
000031174	SHAZAM GROCERY SCH C
000031175	SHAZAM HOBBY LOBBY SCH
000031176	SHAZAM HOBBY LOBBY SCH
000031177	SHAZAM HOBBY LOBBY SCH
000031178	SHAZAM KROGER SCH A
000031179	SHAZAM KROGER SCH B
000031180	SHAZAM KROGER SCH C
000031181	SHAZAM CON CRD ECOM SCH
000031182	SHAZAM CON CRD ECOM SCH
000031183	SHAZAM CON CRD ECOM SCH
000031184	SHAZAM KOHLS SCH A

TABLE A-28 Interchange Codes

Value	Description
000031185	SHAZAM KOHLS SCH B
000031186	SHAZAM KOHLS SCH C
000031187	SHAZAM PETRO SCH A
000031188	SHAZAM PETRO SCH B
000031189	SHAZAM PETRO SCH C
000031190	SHAZAM QSR SCH A
000031191	SHAZAM QSR SCH B
000031192	SHAZAM QSR SCH C
000031193	SHAZAM GEN RETAIL SCH A
000031194	SHAZAM GEN RETAIL SCH B
000031195	SHAZAM GEN RETAIL SCH C
000031196	SHAZAM BUSINESS CRD SCH
000031197	SHAZAM BUSINESS CRD SCH
000031198	SHAZAM BUSINESS CRD SCH
000031199	SHAZAM DOLLAR GENRL SCH
000031200	SHAZAM DOLLAR GENRL SCH
000031201	SHAZAM MACYS SCH A
000031202	SHAZAM MACYS SCH B
000031203	SHAZAM MACYS SCH C
000031204	SHAZAM TARGET SCH A
000031205	SHAZAM TARGET SCH B
000031206	SHAZAM TARGET SCH C
000031207	SHAZAM TARGET ECOMM
000031208	SHAZAM TRACTOR SPLY SCH
000031209	SHAZAM TRACTOR SPLY SCH
000031210	SHAZAM TRACTOR SPLY SCH
000031211	SHAZAM USPS SCHEDULE A
000031212	SHAZAM USPS SCHEDULE B
000031213	SHAZAM USPS SCHEDULE C
000031214	SHAZAM WALGREENS SCH A

TABLE A-28 Interchange Codes

Value	Description
000031215	SHAZAM WALGREENS SCH B
000031216	SHAZAM WALGREENS SCH C
000031217	NYCE ARBYS
000031218	PULSE DLGL PINLESS SMTI
000031219	PULSE DLGL PINLESS
000031220	ACCEL SCHNUCKS G1 PINLE
000031221	ACCEL SCHNUCKS G2 PINLE
000031222	ACCEL SCHNUCKS G3 KP PN
000031223	ACCEL SCHNUCKS G3 NR PN
000031224	ACCEL SCHNUCKS G1 STD
000031225	ACCEL SCHNUCKS G1 STD S
000031226	ACCEL SCHNUCKS G1 ASR
000031227	ACCEL SCHNUCKS G1 ASR S
000031228	ACCEL SCHNUCKS G1 ADV
000031229	ACCEL SCHNUCKS G1 SEL
000031230	ACCEL SCHNUCKS G2 STD
000031231	ACCEL SCHNUCKS G2 STD S
000031232	ACCEL SCHNUCKS G2 ASR
000031233	ACCEL SCHNUCKS G2 ASR S
000031234	ACCEL SCHNUCKS G2 ADV
000031235	ACCEL SCHNUCKS G2 ADV S
000031236	ACCEL SCHNUCKS G2 SEL
000031237	ACCEL SCHNUCKS G3 STD
000031238	ACCEL SCHNUCKS G3 STD S
000031239	ACCEL SCHNUCKS G3 ASR
000031240	ACCEL SCHNUCKS G3 ASR S
000031241	ACCEL SCHNUCKS G3 ADV
000031242	ACCEL SCHNUCKS G3 SEL
000031243	STAR W IGI CP
000031244	STAR NE IGI CP

TABLE A-28 Interchange Codes

Value	Description
000031245	STAR E IGI CP
000031246	STAR W IGI B0
000031247	STAR NE IGI B0
000031248	STAR E IGI B0
000031249	STAR W IGI C7
000031250	STAR NE IGI C7
000031251	STAR E IGI C7
000031252	MAESTRO GIANT EAGLE
000031253	SHAZAM SCHNUCKS SCH A
000031254	SHAZAM SCHNUCKS SCH B
000031255	SHAZAM SCHNUCKS SCH C
000031256	SHAZAM SCHNUCKS ECO SCH
000031257	SHAZAM SCHNUCKS ECO SCH
000031258	SHAZAM SCHNUCKS ECO SCH
000031259	CU24 ARBYS
000031260	STAR W IGI 5
000031261	STAR E IGI 5
000031262	STAR W IGI 5 ALL STA
000031263	STAR E IGI 5 ALL STA
000031264	SHAZAM SCHNUCKS 5542 SC
000031265	SHAZAM SCHNUCKS 5542 SC
000031266	SHAZAM SCHNUCKS 5542 SC
000031267	SHAZAM SCHNUCKS 5912 SC
000031268	SHAZAM SCHNUCKS 5912 SC
000031269	SHAZAM SCHNUCKS 5912 SC
000031270	ACCEL ARBYS IFI HNR
000031271	SHAZAM HY-VEE ECOMM SCH
000031272	SHAZAM HY-VEE ECOMM SCH
000031273	SHAZAM HY-VEE ECOMM SCH
000031274	SHAZAM HY-VEE GROC SCH

TABLE A-28 Interchange Codes

Value	Description
000031275	SHAZAM HY-VEE GROC SCH
000031276	SHAZAM HY-VEE GROC SCH
000031277	SHAZAM HY-VEE PETRO SCH
000031278	SHAZAM HY-VEE PETRO SCH
000031279	SHAZAM HY-VEE PETRO SCH
000031280	SHAZAM HY-VEE QSR SCH A
000031281	SHAZAM HY-VEE QSR SCH B
000031282	SHAZAM HY-VEE QSR SCH C
000031283	SHAZAM HY-VEE GN RT SCH
000031284	SHAZAM HY-VEE GN RT SCH
000031285	SHAZAM HY-VEE GN RT SCH
000031286	SHAZAM HY-VEE BS EC SCH
000031287	SHAZAM HY-VEE BS EC SCH
000031288	SHAZAM HY-VEE BS EC SCH
000031289	SHAZAM HY-VEE BS CD SCH
000031290	SHAZAM HY-VEE BS CD SCH
000031291	SHAZAM HY-VEE BS CD SCH
000031292	VISA ELECTRONIC
000031293	VISA PREMIUM CARD
000031294	VISA SUPER PREMIUM CARD
000031295	SHAZAM KROGER SCH A PET
000031296	NYCE BP RETURN
000031297	SHAZAM WALMART REGULATE
000031298	EBT GNRIC EFMBL100 ONLY
000031299	WIC GNRIC EFMBL100 ONLY
000031300	STAR SE BP IGI CW
000031301	STAR W BP IGI CW
000031302	STAR SE BP IGI CW ALLST
000031303	STAR W BP IGI CW ALLSTA
000031304	STAR ACCESS TJMAXX

TABLE A-28 Interchange Codes

Value	Description
000031305	STAR ACCESS TJMAXX IGI=
000031306	STAR W IGI CY
000031307	STAR E IGI CY
000031308	STAR W IGI CY ALLSTA
000031309	STAR E IGI CY ALLSTA
000031310	STAR W IGI CY PINLES
000031311	STAR E IGI CY PINLES
000031312	STAR W IGI CY PINLS LOW
000031313	STAR E IGI CY PINLS LOW
000031314	MAESTRO ALBERTSONS
000031315	STAR ACCESS DLR TR IGI=
000031316	STAR ACCESS DLRT SML TI
000031317	STAR ACCESS DOLLAR TREE
000031318	STAR ACCESS DLRT ALL ST
000031319	SHAZAM ARBYS SCHEDULE A
000031320	SHAZAM ARBYS SCHEDULE B
000031321	SHAZAM ARBYS SCHEDULE C
000031322	SHAZAM EG AMERICA SCH A
000031323	SHAZAM EG AMERICA SCH B
000031324	SHAZAM EG AMERICA SCH C
000031325	STAR SE BP IGI AJ UTILI
000031326	STAR W BP IGI AJ UTILIT
000031327	STAR SE BP IGI AK STD
000031328	STAR W BP IGI AK STD
000031331	ACCEL ANP+ CVS IFI=R
000031332	ACCEL ANP+ PUBLIX IFI=K
000031333	ACCEL ANP+ PUBLIX IFI=R
000031334	ACCEL ANP+ TARGET
000031335	ACCEL CVS ADV SEL IFI=R
000031336	ACCEL PRE3 ADV SEL IFI=

TABLE A-28 Interchange Codes

Value	Description
000031337	ACCEL SE GROC G3
000031338	ACCEL SE GROC SML TKT G
000031339	ACCEL SE GROC G3 AD SE
000031340	ACCEL WALG G3 ADV SEL
000031341	ACCEL ANP+ TRACTOR SUPP
000031342	ACCEL TCSO G3 ADV
000031343	STAR W IGI=DK
000031344	STAR NE IGI=DK
000031345	STAR E IGI=DK
000031346	STAR W IGI=DK ALL STAR
000031347	STAR NE IGI=DK ALL STAR
000031348	STAR E IGI=DK ALL STAR
000031349	STAR W IGI=DK UNDER
000031350	STAR NE IGI=DK UNDER
000031351	STAR E IGI=DK UNDER

TABLE A-29 Denial Codes

Value	Description
000	Approval
001	Invalid Card
002	Invalid Card Strip
003	Exp Date Expired
004	Credit Card Not Connected to Card
005	Card Not Accessible
006	Credit Card Status Abnormal
007	Credit Card Account Closed
008	PIN Missing
009	ATM Has Been Tampered With
010	Invalid Transaction Special
011	Special Transaction Not Authorized
012	Special Transaction Out of Sequence

TABLE A-29 Denial Codes

Value	Description
013	Sign-on Sequence Wrong
014	From Account Does Not Exist
015	From Account has No Inquiry Ability
016	From Account Not Accessible
017	From Account Has No Debit Ability
018	Insuff. Balance, No Overdraft or RR
019	Insuff. Balance, Insuff. Ready Reserve
020	Ready Reserve Account Not Accessible
021	To Account Does Not Exist
022	To Account Has No Credit Ability
023	Invalid Transaction
024	Daily Card Limit Exceeded
025	To Account Not Accessible
026	Credit Card Record Does Not Exist
027	Depository Full
028	Daily Account Limit Exceeded
029	ATM Out of Cash
030	Card Status Abnormal
031	Account Status Abnormal
032	Ready Reserve Status Abnormal
033	To Account Status Abnormal
034	Sign-on Cash Cannot Follow Add Cash
035	Add Cash Cannot Follow Sign-on Cash
036	Terminal Out of Service
037	From Account Closed
038	To Account Closed
039	Ready Reserve Account Closed
040	No Ready Reserve Connected to Card
041	Ready Reserve and To Account Same
042	Customer Cancel

TABLE A-29 Denial Codes

Value	Description
043	Clerk Cancel
044	Too Many Invalid Pin Attempts
045	Invalid Sign-on / Add Amount
046	Sign-on Not Initiated
047	Processing Failure-Call MPS Hot Line
048	Log-on Attempted In Between Sign-on
049	Card Closed
050	Too Many Invalid Pin Attempts
051	Invalid Pin
052	Too Many Invalid Pin Attempts
054	From and To Account Same
055	Card Has No Customer Connected
056	Pin Not Set Up On Database
057	ATM In Forced Maintenance
058	Insufficient Balance; Insufficient Overdraft
059	Defaults Not Available-Call MPS Hot Line
060	Internal Error-Call MPS Hot Line
061	Internal Error-Call MPS Hotline
062	Internal Error-Call MPS Hotline
063	Sign-on Less Than $2000
064	Database File Locked
065	Incorrect Maintenance Card
098	Switch Line Down
099	Switch Transaction Timed-Out
100	Unknown Remote Error
101	Max Transfer Reg D Limit Exceeded
102	Unused
103	Transaction Status Not Received, Check Manually
104	Processor Reply Indicates Expired Card
105	Processor Reply Contained Syntax Error

TABLE A-29 Denial Codes

Value	Description
106	Remote Auth Temporarily Unavailable
107	Depository Time Out
108	Cash Dispense Error
109	Withdrawal Amount Not Multiple of Denomination
110	Internal Error-Call MPS Hot Line
111	Internal Error-Call MPS Hot Line
112	Minimum Withdrawal Required
113	Fixed Payment Amount Required
114	Minimum Payment Required
115	Transaction In Progress, Retry Later
116	Response Not Expected
117	Transaction Reply Rejected / Response Timeout
118	Internal Error-Call MPS Hot Line
119	Diebold ATM Cash Dispense Error
120	Cash Left In Delivery Drawer
124	Too Many Invalid Pin Attempts
125	Card Cash / POS Max Limit Exceeded
126	Account Cash /POS Max Limit Exceeded
127	Daily Card Ticket Limit Exceeded
128	Daily Account Ticket Limit Exceeded
129	Internal Error-Call MPS Hot Line
130	Internal Error-Call MPS Hot Line
131	Internal Error-Call MPS Hot Line
132	Pre-Auth Debit Amount Greater Than Max Auth
133	Pre-Auth Debit Not Previously Authorized
134	Transaction Not Authorized For Institution / Terminal
135	Transaction Not Authorized For Institution / Terminal
136	Late Transaction Reversal –No Checkpoint Record
137	Internal Error-Call MPS Hot Line
138	Internal Error-Call MPS Hot Line

TABLE A-29 Denial Codes

Value	Description
139	Internal Error-Call MPS Hot Line
140	Institution Conversion – Use 5/3 Card
141	Internal Error-Call MPS Hot Line
142	No Bill Denomination In TCB
143	Internal Error-Call MPS Hot Line
144	Stand-In Denial At Service Level = 0
145	Account Ineligible For Transaction
146	Transaction Data Not On File
147	Internal Error-Call MPS Hot Line
148	Not Used
149	Inv Issuer Pin Block or Duplicate Checkpoint Record
150	Audio Transaction Not Available Today
151	Three Part Reversal, Check Manually
152	Invalid Payment Amount
153	Duplicate Reversal / Status
154	Late Transaction Reply
155	Duplicate Transaction
156	Late Transaction
157	Amount Exceeds Stand-In Withdrawal Limit
158	RSK Record Says To Deny All Transactions
159	Social Security Number Not On SSI File
160	Future Payment Status Changed
161	Batch Merchant Information Inconsistent
162	PLUS Transaction With PMC# of 580
163	Unknown PLUS Acquirer PMC#
164	Invalid PLUS Card Owner PMC #
165	PLUS Issuer PMC # Not = To Bin Owner PMC #
166	Depository Error / Fault
167	Invalid Future Payment Date Entered
168	Institution MRH Bill PYMT Limit Exceeded

TABLE A-29 Denial Codes

Value	Description
169	Check Already Posted To STD File
170	Duplicate Stop Payment Transaction Attempted
171	Transaction Temporarily Unavailable
172	Device Not Supported By Institution
173	Duplicate Bill Payment Attempted
174	Amount Exceeds Stand-In Bill Payment Limit
175	Invalid Cardholder Settlement Agent
176	Invalid Terminal Owner Settlement Agent
177	Cash Dispenser Hardware Error
178	Available Cash Transaction Invalid
179	Daily Check Verify Limit Exceeded
180	Weekly Check Verify Limit Exceeded
181	No Check Verify Correction Activity
182	DVRS Duplicate Transaction Detected
183	New Password Entries Do Not Match
184	Invalid New Password
185	Stamps Unavailable
186	Card Not Activated Yet
187	Dial ATM Message Returned
188	Bad Message Received
189	Invalid Acquirer Pin Block
190	Card Already Active
191	Preferred Debit Routing Denial
192	Reversal Attempted After Cut-Off
193	Social Security # Missing
194	Mother’s Maiden Name Missing
195	Incorrect Social Security #
196	Incorrect Mother’s Maiden Name
197	Invalid CVV2 Value
198	Invalid 3D Secure Password

TABLE A-30 Card Product Types

Value	Description	Notes
a	Bill Me Later Core Product	
b	Bill Me Later 90 Days SAC	
c	Bill Me Later Business Core	
d	Bill Me Later Private Label	
e	Bill Me Later Business 90 Days SAC	
f	Bill Me Later Pvt Label 90 Days SAC	
A	Visa Traditional	
AC	ATM Credit Card	
AD	ATM Debit Card	
AMX	American Express	
ATC	Airline Travel Card	
AX	American Express	
B	Visa Traditional Rewards	
BC	Visa Business Credit	
BD	Visa Business Debit	
BPD	Business Premium Debit	
C	Visa Signature	Format: Blank + C + Y where Y indicates account level processing If the third position is blank, this implies Account level Processing is not possible for card BIN.
CBL	Carte Blanche	
CC	Visa Classic Credit	
CCW	Visa Classic Credit Traditional Rewards	
CCX	Visa Classic Credit Traditional	
CD	Visa Classic Debit	
D	Visa Signature Preferred	Format: Blank + D + Y where Y indicates account level processing If the third position is blank, this implies Account level Processing is not possible for card BIN.
DC	Visa Commerce Credit	

TABLE A-30 Card Product Types

Value	Description	Notes
DCC	Diners Club	
DD	Visa Commerce Debit	
DI	Discover	
DLG	Debit MasterCard Gold—Delayed Debit	
DLH	Debit MC WorldEmbossed—Delayed Debit	
DLI	Debit MC Stnd ISIC Student Card—Delayed Debit	
DLP	Debit MasterCard Platinum—Delayed Debit	
DLS	Debit MasterCard Card—Delayed Debit	
DLU	Debit MasterCard Unembossed—DelayedDebit	
DMC	Debit MasterCard	
DN	Diners	
DSV	Discover	
E	Proprietary ATM	
EC	Visa Electron Credit	
ED	Visa Electron Debit	
ENR	Enroute	
F	Visa Classic	
FC	Visa Copac Credit	
FD	Visa Copac Debit	
G	Visa Business	
G1	Visa Signature Business	
G3	Visa Business Enhanced/Visa Platinum Business	
G4	Visa Infinite Business	
GC	Visa TravelMoney Credit	
GD	VisaTravelMoney Debit	
H	Visa Infinite	
H1	Bill Me Later Core Product	
H2	Bill Me Later 90days SAC	

TABLE A-30 Card Product Types

Value	Description	Notes
H3	Bill Me Later Business Core	
H4	Bill Me Later Private Label	
H5	Bill Me Later Business 90days SAC	
H6	Bill Me Later Pvt Label 90 Days SAC	
HC	Visa Infinite Credit	
HD	Visa Infinite Debit	
I1	Visa Infinite Privilege	
I2	Ultra High Net Worth	
J	Visa Platinum	
J3	Visa Healthcare	
JBS	JBS Check Guarantee	
JC	JCB	
JCB	Japanese Credit Bureau	
JCW	Visa Platinum Credit Traditional Rewards	
JCX	Visa Platinum Credit Traditional	
JD	Visa Platinum Debit	
K	Visa Corporate T&E	
K1	Visa Government Corporate T&E	
KC	Visa Signature Credit	
KD	Visa Signature Debit	
L	Electron	
LC	Private Label Credit Card	
LD	Private Label Debit Card	
M	MasterCard	
MAB	MasterCard World Elite Business	
MAC	MasterCard World Elite Corporate	
MAQ	MasterCard Prepaid Commercial	
MBE	Mastercard Electronic Business Card	
MBK	MasterCard Black	
MBP	MasterCard Corporate Prepaid	

TABLE A-30 Card Product Types

Value	Description	Notes
MBS	MasterCard B2B Product	
MC	MasterCard Credit Card	
MCA	MasterCard Electronic Card	
MCB	MasterCard Businesscard	
MCC	MasterCard Credit Card	
MCD	MasterCard Debit	
MCE	MasterCard Electronic	
MCF	MasterCard Fleet Card	
MCG	Gold MasterCard	
MCM	MasterCard Corporate Meeting Card	
MCO	MasterCard Corporate Card	
MCP	MasterCard Purchasing Card	
MCS	MasterCard Standard Card	
MCT	Titanium MasterCard Card	
MCU	Unembossed MasterCard Card	
MCV	Merchant Branded Program	
MCW	World MasterCard Card	
MD	MasterCard Debit Card	
MDB	Debit MasterCard BusinessCard Card	
MDG	Gold MasterCard Debit Card	
MDH	World Debit Embossed MasterCard® Card	
MDI	World Debit MasterCard Card	
MDJ	MasterCard Debit Other 2 Embossed	
MDK	Debit Other 2 Unembossed	
MDL	MasterCard Debit Business Card	
MDM	Middle Market Fleet Card	
MDN	Middle Market Purchasing Card	
MDO	MasterCard Debit Card	
MDP	MasterCard Debit Platinum	
MDQ	Middle Market Corporate Card	

TABLE A-30 Card Product Types

Value	Description	Notes
MDR	MasterCard Debit Brokerage	
MDS	MasterCard Debit Card	
MDT	MasterCard Commercial Debit	
MDU	Debit Unembossed MasterCard Card	
MDW	World Elite Debit MasterCard	
MEB	MasterCard Executive BusinessCard Card	
MEC	MasterCard Electronic Commercial	
MED	Debit MasterCard Electronic Card (Non-U.S.)	
MEF	MasterCard Electronic Payment Account	
MEO	MasterCard Corporate Executive Card	
MEP	Premium Debit MasterCard Card	
MET	Titanium Debit MasterCard Card	
MGF	MasterCard Government Commercial Card	
MHA	MasterCard Healthcare Prepaid Non-tax	
MHB	MasterCard HSA Substantiated	
MHC	MasterCard Healthcare Credit Non-substantiated	
MHH	MasterCard HSA non-substantiated	
MIA	MasterCard Unembossed Prepaid Student Card	
MIB	MasterCard Credit Electronic Student Card	
MIC	MasterCard Credit Standard Student Card	
MID	MasterCard Debit Unembossed Student Card	
MIG	MasterCard Credit Unembossed Student Card	
MIH	MasterCard Debit Electronic Student	
MIJ	MasterCard Debit Unembossed Non-U.S. Student	
MIK	MasterCard Prepaid Electronic Student Card	
MIL	MasterCard Unembossed MasterCard Student Card	

TABLE A-30 Card Product Types

Value	Description	Notes
MIP	Prepaid Debit MasterCard Student Card	
MIS	MasterCard Debit Standard Student Card	
MIU	Debit MasterCard Unembossed (Non-U.S.)	
MLA	MasterCard Central Travel Solutions Air Card	
MLC	MasterCard Micro-Business Card	
MLD	MasterCard Distribution Card	
MLL	MasterCard Central Travel Solutions Land Card	
MNF	MasterCard Public Sector Commercial Card	
MNW	MasterCard® World Card	
MOG	Maestro Gold Card	
MOP	Maestro Platinum	
MOW	World Maestro	
MPA	MasterCard Prepaid Debit Standard—Payroll	
MPB	MasterCard Preferred Business Card	
MPC	MasterCard Professional Card	
MPF	MasterCard Prepaid Debit Standard—Gift	
MPG	Debit MasterCard Prepaid	
MPJ	Prepaid Debit MasterCard® Card Gold	
MPK	Prepaid MasterCard Government Commercial Card	
MPL	Platinum MasterCard	
MPM	MC Prepaid Debit Standard—Consumer Incentive	
MPN	MasterCard Prepaid Debit Standard—Insurance	
MPO	MasterCard Prepaid Debit Standard-Other	
MPP	MasterCard Debit Prepaid	
MPQ	MC Prepaid Debit Standard-Government Disaster Relief	
MPR	MasterCard Prepaid Debit Standard-Travel	

TABLE A-30 Card Product Types

Value	Description	Notes
MPT	MasterCard Prepaid Debit Standard-Teen	
MPV	MasterCard Prepaid Debit Standard—Government	
MPW	Debit MasterCard Business Card Prepaid Workplace B2B	
MPX	MasterCard Prepaid Debit Standard—Flex Benefit	
MPY	MasterCard Prepaid Debit Standard—Employee Incentive	
MPZ	MasterCard Prepaid Debit Standard—Government Consumer	
MRB	MasterCard Prepaid Electronic Business Card (Non-U.S.)	
MRC	MasterCard Electronic Consumer Prepaid	
MRF	European Regulated Individual Pay	
MRG	MasterCard Prepaid	
MRH	MasterCard Platinum Prepaid Travel	
MRJ	Prepaid MasterCard Gold Card	
MRK	Prepaid MasterCard Public Sector Commercial Card	
MRL	Prepaid MasterCard Electronic Commercial Card	
MRO	MasterCard Rewards Only	
MRS	Prepaid MasterCard ISIC Student Card	
MRW	MasterCard Prepaid Business	
MSA	Prepaid Maestro Payroll Card	
MSB	Maestro Small Business Card	
MSD	MasterCard Deferred Debit Consumer	
MSF	Prepaid Maestro Gift Card	
MSG	Prepaid Maestro Consumer Reloadable Card	
MSI	Maestro Card	
MSJ	Prepaid Maestro Gold	
MSM	Maestro Prepaid Consumer Promotion Card	

TABLE A-30 Card Product Types

Value	Description	Notes
MSN	Maestro Prepaid Insurance Card	
MSO	Maestro Prepaid Other Card	
MSR	Prepaid Maestro Travel Card	
MSS	MasterCard Maestro Student Card	
MST	Prepaid Maestro Teen Card	
MSV	Prepaid Maestro Government Benefit Card	
MSW	Prepaid Maestro Corporate Card	
MSX	Prepaid Maestro Flex Benefit Card	
MSY	Prepaid Maestro Employee Incentive Card	
MSZ	Prepaid Maestro Emergency Assistance Card	
MTP	MasterCard Platinum Prepaid Travel	
MUP	Premium Debit Unembossed MasterCard Card	
MUS	Prepaid Unembossed MasterCard Card	
MWB	World Elite MasterCard Business Card	
MWE	MasterCard World Elite	
MWO	World Elite MasterCard Corporate Card	
MWP	MasterCard World Prepaid	
MXB	Debit Card X Code	
MXG	Gold Debit MasterCard Card	
MXO	Debit Card Other	
MXP	Platinum Debit MasterCard Card	
MXR	Debit Card Brokerage	
MXS	Standard Debit MasterCard Card	
N	Visa Platinum	
N1	Visa Rewards	
N2	Visa Select	
OC	Visa Signature Business Card	
OLB	Maestro Small Business—Delayed Debit	
OLG	Maestro Gold—Delayed Debit	

TABLE A-30 Card Product Types

Value	Description	Notes
OLI	ISIC Maestro Student Card—Delayed Debit	
OLP	Maestro Platinum—Delayed Debit	
OLS	Maestro—Delayed Debit	
OLW	World Maestro—Delayed Debit	
P	Visa Gold	
PC	Visa Gold Credit	
PCW	Visa Gold Credit Traditional Rewards	
PCX	Visa Gold Credit Traditional	
PD	Visa Gold Debit	
PMC	Proprietary Credit Card (Sweden domestic)	
PMD	Proprietary Debit Card (Sweden domestic)	
PRO	Proprietary	
PSC	Common Proprietary Swedish Credit Card	
PSD	Common Proprietary Swedish Debit Card	
PVL	Private Label Generic Service	
Q	Proprietary Card	
Q2	Private Label Basic	
Q3	Private Label Standard	
Q4	Private Label Enhanced	
Q5	Private Label Specialized	
Q6	Private Label Premium	
QC	Proprietary Credit Card	
QD	Proprietary Debit Card	
R	Proprietary	
RC	Visa Corporate Credit	
RD	Visa Corporate Debit	
S	Visa Purchasing Card	
S1	Visa Purchasing with Fleet	
S2	Visa Government Purchasing	
S3	Visa Government Purchasing with Fleet	

TABLE A-30 Card Product Types

Value	Description	Notes
S4	Commercial Agriculture	
S5	Commercial Transport	
S6	Commercial Marketplace	
SAP	Platinum MasterCard Salary-Immediate Debit	
SC	Visa Purchasing Credit	
SD	Visa Purchasing Debit	
SUR	Prepaid Unembossed MasterCard Card (Non-U.S.)	
T	Travel Voucher	
TBE	MasterCard Electronic Business—Immediate Debit	
TC	Visa Travel Voucher Credit	
TCB	MasterCard Business Card—Immediate Debit	
TCC	MasterCard (mixed BIN)—Immediate Debit	
TCE	MasterCard Electronic—Immediate Debit	
TCF	MasterCard Fleet Card—Immediate Debit	
TCG	Gold MasterCard Card—Immediate Debit	
TCO	MasterCard Corporate—Immediate Debit	
TCP	MasterCard Purchasing Card—Immediate Debit	
TCS	MasterCard Standard Card—Immediate Debit	
TCW	World Signia MasterCard Card—Immediate Debit	
TD	Visa Travel Voucher Debit	
TDN	Middle Market MC Purchasing Card—Immediate Debit	
TEB	MasterCard Executive BusinessCard Card—Immediate Debit	
TEC	MasterCard Electronic Commercial—Immediate Debit	

TABLE A-30 Card Product Types

Value	Description	Notes
TEO	MasterCard Corporate Executive Card—Immediate Debit	
TIB	ISIC MasterCard Electronic Student Card—Immediate Debit	
TIC	ISIC MasterCard Standard Student Card—Immediate Debit	
TIU	MasterCard Unembossed—Immediate Debit	
TLA	MasterCard Central Travel Solutions Air—Immediate Debit	
TNF	MasterCard Public Sector Commercial Card—Immediate Debit	
TNW	MasterCard New World—Immediate Debit	
TPB	MasterCard Preferred Business Card—Immediate Debit	
TPC	MasterCard Professional Card—Immediate Debit	
TPL	Platinum MasterCard—Immediate Debit	
TWB	World MasterCard Black Edition- Immediate Debit	
U	Visa TravelMoney	
V	V PAY	
VIS	Visa	
WBE	World MasterCard Black Edition	
WPD	MasterCard World Prepaid Debit	
X	Reserved For Future Use	
001	Discover Consumer Credit – Rewards	
002	Discover Commercial Credit	
003	Discover Consumer Debit	
004	Discover Commercial Debit	
005	Discover Prepaid Gift	
006	Discover Prepaid ID Known	
007	Discover Consumer Credit – Premium	
008	Discover Consumer Credit	

TABLE A-30 Card Product Types

Value	Description	Notes
011	Discover Consumer Credit - Prem PLS	

TABLE A-31 Visa Card Level Results/Visa Product Code

Value	Description
NOTE: The asterisk (*) character used in the Value column represents a space.	
A*	Visa Traditional
AX	American Express
B*	Visa Traditional Rewards
C*	Visa Signature
D*	Visa Signature Preferred
DI	Discover
DN	Diners
E*	Proprietary ATM
F*	Visa Classic
G*	Visa Business
G1	Visa Signature Business
G3	Visa Business Enhanced/Visa Platinum Business
G4	Visa Infinite Business/I Visa Infinite
I1	Visa Infinite Privilege
I2	Ultra High Net Worth
J3	Visa Healthcare
JC	JCB
K*	Visa Corporate T&E
K1	Visa Government Corporate T&E
L*	Electron
M*	Mastercard
N*	Visa Platinum
N1	Visa Rewards
N2	Visa Select
P*	Visa Gold

TABLE A-31 Visa Card Level Results/Visa Product Code

Value	Description
Q*	Private Label
Q2	Private Label Basic
Q3	Private Label Standard
Q4	Private Label Enhanced
Q5	Private Label Specialized
Q6	Private Label Premium
R*	Proprietary
S*	Visa Purchasing
S1	Visa Purchasing with Fleet
S2	Visa Government Purchasing
S3	Visa Government Purchasing with Fleet
S4	Commercial Agriculture
S5	Commercial Transport
T*	Reserved/Interlink
U*	Visa TravelMoney
W*	Reserved
X*	Reserved
Y*	Reserved
Z*	Reserved
0*	Reserved
1*	Reserved
2*	Reserved
3*	Reserved
4*	Reserved
5*	Reserved
6*	Reserved
7*	Reserved
8*	Reserved
9*	Reserved

TABLE A-32 Adjustment Reason Code

Value	Description
001	SITE DRAFT
002	CORRECTION
006	RESUBMITTED MERCHANT STANDIN
010	POS – CUSTOMER CHARGED MORE THAN ONCE
011	POS – CUSTOMER CREDITED MORE THAN ONCE
031	CHARGED DID NOT GET CASH (Plus network only)
032	CUSTOMER GOT CASH, NOT CHARGED (Plus network only)
033	TRAN REPORTED AS FRAUD VIA MENU ADJ (Plus network only)
101	CUSTOMER RECEIVED GOODS/SERVICES, NOT CHARGED
102	CUSTOMER CHARGED, DID NOT RECEIVE GOODS/SERVICES
103	CUSTOMER RECEIVED LESS THAN REQUESTED
104	CUSTOMER RECEIVED MORE THAN REQUESTED
120	CREDIT ADJUSTMENT (PAY) (Interlink network only)
121	DEBIT ADJUSTMENT (REQ) (Interlink network only)
122	ADJUSTMENT ALREADY ISSUED (REQ) (Interlink network only)
123	ADJUSTMENT ALREADY ISSUED (PAY) (Interlink network only)
124	INVALID CHARGEBACK (REQ) (Interlink network only)
125	MISCELLANEOUS/MISSORT (REQ) (Interlink network only)
126	DOCUMENTATION NOT RECEIVED (PAY) (Interlink network only)
127	MERCHANDISE CREDIT ALREADY USED (REQ) (Interlink network only)
128	INVALID MERCHANDISE CREDIT CHARGEBACK (REQ) (Interlink network only)
140	CUSTOMER CHARGED, DID NOT RECEIVE GOODS/SERVICES (Interlink network only)
141	CUSTOMER RECEIVED GOODS/SERVICES, NOT CHARGED (Interlink network only)
142	INVALID ADJUSTMENT RECEIVED – REQ (Interlink network only)
143	ACCOUNT CLOSED OR INSUFFICIENT FUNDS (Interlink network only)
144	UNAUTHORIZED USE (Interlink network only)
145	CHARGEBACK OF CREDIT WITH RECEIPT (Interlink network only)
146	CHARGEBACK OF CREDIT WITHOUT RECEIPT (Interlink network only)

TABLE A-32 Adjustment Reason Code

Value	Description
301	CARD CAPTURE
401	REVERSAL OF ORIGINATED ADJUSTMENT
402	REVERSAL OF RECEIVED ADJUSTMENT/PROVISIONAL CREDIT
501	NON-SUFFICIENT FUNDS (NSF) (POS Check only)
502	ACCOUNT CLOSED (POS Check only)
503	NO ACCOUNT / UNABLE TO LOCATE (POS Check only)
504	INVALID ACCOUNT NUMBER POS Check only)
506	RETURNED PER ODFI REQUEST POS Check only)
508	PAYMENT STOPPED (POS Check only)
509	UNCOLLECTED FUNDS (POS Check only)
510	CUSTOMER ADVISES NOT AUTHORIZED (POS Check only)
512	BRANCH SOLD TO ANOTHER ODFI (POS Check only)
514	UNABLE TO CONTINUE (POS Check only)
515	BENEFICIARY OF ACCT HOLDER DECEASED (POS Check only)
516	ACCOUNT FROZEN (POS Check only)
517	FILE RECORD EDIT CRITERIA (POS Check only)
520	NON-TRANSACTION ACCOUNT (POS Check only)
524	DUPLICATE TRANSACTION (POS Check only)
529	CORPORATE CUSTOMER ADVISES NOT AUTH (POS Check only)
537	SOURCE DOCUMENT PRESENTED (POS Check only)
538	STOP PAYMENT ON SOURCE DOCUMENT (POS Check only)
595	FRAUD TRAN – SIGNATURE OBTAINED POS Check only)
596	FRAUD TRAN – SIGNATURE NOT OBTAINED (POS Check only)
597	PROCESSING ERROR (POS Check only)
598	REQUESTED RECEIPT COPY NOT RECEIVED (POS Check only)
599	OTHER (POS Check only)
600	ACCOUNTHOLDER DOES NOT RECOGNIZE TRANSACTION (Revolution Money network only)
601	DUPLICATE/FRAUDULENT MULTIPLE TRANSACTIONS (Revolution Money network only)
602	DECLINED/NO AUTHORIZATION (Revolution Money network only)

TABLE A-32 Adjustment Reason Code

Value	Description
603	INCORRECT TRANSACTION CODE (Revolution Money network only)
604	INCORRECT TRANSACTION AMOUNT (Revolution Money network only)
605	CANCELLED RECURRING TRANSACTION (Revolution Money network only)
606	NON-RECEIPT OF GOODS OR SERVICES (Revolution Money network only)
607	NON-RECEIPT OF SALES DRAFT (Revolution Money network only)
608	NOT AS DESCRIBED OR DEFECTIVE GOODS/SERVICES (Revolution Money network only)
609	REQUEST COPY ILLEGIBLE OR INVALID (Revolution Money network only)
610	LATE PRESENTMENT (Revolution Money network only)
611	PAID BY OTHER MEANS (Revolution Money network only)
612	TRANSACTION EXCEEDS ALLOWABLE AMOUNT (Revolution Money network only)
613	CREDIT NOT PROCESSED (Revolution Money network only)
614	CARD-NOT-PRESENT TRANSACTION (Revolution Money network only)
615	FRAUDULENT USE OF CARD FOR TRAN AT AN AFD (Revolution Money network only)
616	FRAUDULENT OR UNAUTHORIZED FORCED TRANSACTION (Revolution Money network only)
617	ELECTRONIC TERMINAL MIS-DISPENSE (Revolution Money network only)
618	REG E ERROR (Revolution Money network only)
619	DUPLICATE PROCESSING (Revolution Money network only)
620	PAYMENT NOT RECEIVED (Revolution Money network only)
621	RETURN / MERCHANT CREDIT TO CARDHOLDER (Revolution Money network only)
650	REPRESENTMENT (Revolution Money network only)
801	PLUS – CARDHOLDER INFO REQUEST (Plus network only)
802	PLUS – CARDHOLDER INFO RESPONSE (Plus network only)
930	PLUS – NO REASON GIVEN (999) (Plus network only)
931	PLUS – CUSTOMER CHARGED, NO CASH (102)(Plus network only)
932	PLUS – CUSTOMER NOT CHARGED, CASH RECEIVED (101)(Plus network only)

TABLE A-33 Numeric Response Codes

Response Code	Action	Description
00	Approve	Transaction Approved
01	Refer	Refer to Card Issuer
02	Refer	Refer to Card Issuer, Special Conditions
03	Decline	Invalid Merchant ID
04	Decline	Pick Up Card
05	Decline	Generic Authorization Decline
06	Decline	Error
07	Decline	Pick Up Card, Special Conditions
08	Approve	Honor With Identification
10	Approve	Approved For Partial Amount
11	Approve	VIP Approval
12	Decline	Invalid Transaction
13	Decline	Invalid Amount
14	Decline	Invalid Account Number
15	Decline	No Such Issuer
17	Decline	Customer Cancellation
19	Decline	Re-try Transaction
21	Decline	Reversal Unsuccessful
25	Decline	Unable to locate record on file
27	Decline	File update field edit error
28	Decline	Update file temporarily unavailable
30	Decline	Message Format Error
32	Decline	Partial Reversal
33	Decline	Pick Up Card - Expired
38	Decline	Allowable Number of PIN Tries Exceeded
39	Decline	No Credit Account
40	Decline	Requested Function Not Supported
41	Decline	Pick Up Card - Lost
43	Decline	Pick Up Card - Stolen
46	Decline	Decline Closed Account

TABLE A-33 Numeric Response Codes

Response Code	Action	Description
51	Decline	Insufficient Funds
52	Decline	No Checking Account
53	Decline	No Savings Account
54	Decline	Expired Card
55	Decline	Incorrect PIN
56	Decline	Cannot Process
57	Decline	Transaction not Permitted to Cardholder
58	Decline	Transaction not Permitted to Acquirer
59	Decline	Suspected Fraud
61	Decline	Exceeds Withdrawal Limit
62	Decline	Restricted Card
63	Decline	Security Violation / Invalid AMEX CID
65	Decline	Exceeds Withdrawal Frequency Limit
67	Decline	Pick Up Card
68	Decline	Response Received Late
69	Decline	Bad Close (Gift Card)
70	Decline	Invalid Transaction, Contact Issuer Card Already Active (Gift Card)
71	Decline	Card Not Active (Gift Card)
72	Decline	Card Already Closed (Gift Card)
73	Decline	Over Max Balance (Gift Card)
74	Decline	Invalid Activate (Gift Card)
75	Decline	Allowable Number of PIN Tries Exceeded
76	Decline	Late Reversal
77	Decline	Reversal Does Not Match Original Transaction
78	Decline	No 'To' Account Specified
79	Decline	No 'From' Account Specified
80	Decline	Processor Link Out of Service, Will Cause Worldpay to Invoke Stand-in
81	Decline	PIN Key Synchronization Error
82	Decline	Invalid CVV

TABLE A-33 Numeric Response Codes

Response Code	Action	Description
83	Decline	Unable to Verify PIN
85	Approve	No Reason to Decline on Verification Request
85	Approve	No Reason to Decline on Verification Request
86	Decline	Cannot Verify PIN
87	Approve	Purchase Amount Approved, Not Cash
88	Decline	Card Record Not Available
91	Decline	Issuer or Switch Inoperative (MasterCard)
92	Decline	Unable to Route Transaction
93	Decline	Illegal Transaction
94	Decline	Duplicate Transaction
95	Decline	Reconciliation Error
96	Decline	System Error
97	Approval	American Express Rewards Approval
98	Decline	Duplicate Transaction
99	Decline	Preferred Debit Routing Denial → Credit transaction can be performed as debit
D1	Decline	Currency Conversion Complete, No Auth Performed (1st Pass)
E1	Decline	P2PE Decryption Request Invalid
E2	Decline	P2PE Decryption Services Unavailable
E3	Decline	P2PE Decryption Failure
E4	Decline	P2PE Decryption Message Malformed
E6	Decline	Possible P2PE Decryption Failure
E9	Decline	P2PE Encryption Required
N7	Decline	CVV2 Value Mismatch
M1	Decline	Multi-Currency DCC Fail
M2	Decline	Multi-Currency Invert Fail
N0	Decline	Issuer or Switch Inoperative (Visa)
RG	Approve	P2PE Successful Registration Event
R0	Decline	Stop Payment Order
R1	Decline	Revocation of Auth Order

TABLE A-33 Numeric Response Codes

Response Code	Action	Description
R3	Decline	Revocation of All Auth Orders
V1	Decline	Velocity - Excessive Count
V2	Decline	Velocity - Excessive Amount
V3	Decline	Velocity - Excessive Count/Amount
V4	Decline	Velocity - Negative File Exception
V5	Decline	Velocity - Fraud Exception
V6	Decline	Velocity - ZIP Match Failure
XE	Decline	Card Escheated (Gift Card)
XD	Decline	Merchant Depleted (Gift Card)
XB	Decline	Deconverted BIN (Gift Card)
Q1	Decline	Chip Failure

NOTE: Keep the card for the following response codes: 04, 07, 33, 38, 41, 43, and 67.

Glossary

3

3rd Party Communication Fees

Used by eCommerce websites when authentication is desired for MasterCard SecureCode.

A

American Bankers Number (ABA) Routing Number

A number that uniquely identifies the bank on which a check is drawn.

Access and Risk Fees

Additional charges assessed by Networks.

Accountholder Authorization Value (AAV)

Used by eCommerce websites when authentication is desired for MasterCard SecureCode.

Automatic Clearing House (ACH)

Automatic Clearing House, represent automatic debits/credits from a merchant's checking/savings accounts.

Acronym (ACRO)

An identifier for a phrase or Financial Institution.

Acquirer

An acquirer is an institution that is a member of Visa, and/or MasterCard, and/or Discover and sponsors merchants for the acceptance of bankcard transactions. The acquirer solicits, screens, and accepts merchants into its bankcard program, is licensed by Visa, and/or MasterCard, and/or Discover, and agrees to follow the operating rules and regulations of the networks.

Address Verification Service (AVS)

The verification of a cardholder's address information against the issuer's information; returns a special result code describing the verification outcome. Used primarily in authorizing transactions for mail/telephone orders where the card is not present.

A service provided through FTPS where a Merchant verifies a Cardholder's address during the transaction authorization process.

• Primarily used by MOTO businesses.

• This does not provide guarantee the transaction will be approved.

• This can be done within the electronic transaction and via the Fifth Third DVRS voice authorization system.

Automated Fuel Dispenser (AFD)

Common terminology for a pay at the pump card reader.

Affiliate

A designated demographic **Fifth Third Bank**. For example, FTCI is the Cincinnati, Ohio region.

Application Fee

The amount of money paid to Worldpay to process an application for a new merchant.

Acquirer Reference Data (ARD) or Acquirer Reference Number (ARN)

The approval or guarantee given by the card issuer to the acquirer (and/or card acceptor).

Authorization

The approval or guarantee given by the card issuer to the acquirer (and/or card acceptor).

B

Bit

The number in a bit map that refers to a data element, implying both its relative position in a message and its identity.

C

Cardholder

The customer associated with the primary account number (PAN) requesting the transaction from the card acceptor.

Cash Back

The amount of cash above the amount of purchase a customer receives back from a debit, credit, or check authorization transaction.

Cardholder Authentication Verification Value (CAVV)

Used by eCommerce websites when authentication is desired for Verified by VISA.

Controller

In the context of the Worldpay message set, a controller is a software application that concentrates and manages transactions from multiple in-lane POS devices, transmitting them to the Worldpay host system.

Worldpay treats the controller as a single terminal (a single batch), but retains in a separate field the number of the in-lane device at which each transaction occurred.

Core Transaction

A Core Transaction is a transaction that can be originated by a merchant using a token instead of a card number when Tokenization Support is set to allow.

Core Transactions are: voids and reversals.

Credit Transaction

A claim for funds by the cardholder for the credit of his/her account. At the same time, the transaction provides details of funds acknowledged as payable by the acquirer (and/or the card acceptor) to the card issuer.

D

Data Element

A field in a message. Each element consists of data whose attributes and format conform to those defined by, first, the ISO standard, and then by this specification. Referred to by field name and bit number.

Debit Transaction

An approval by the cardholder of the debit to his account. At the same time, the transaction provides a claim of funds made by the acquirer (and/or the card acceptor) to the card issuer.

De-tokenization

De-tokenization is the process of obtaining the original card account number from a token and Token ID value.

Derived Unique Key Per Transaction (DUKPT)

An encryption technique for PIN-based transactions that provides enhanced security through the use of a different encryption key with each transaction.

E

EAN128

European Article Numbering (EAN) is the European standards body that administers the barcode symbols and data definition in Europe. EAN128 and UCC128 are identical and synonymous.

EBT

Electronic Benefits Transfer; the program that uses a debit-like card to disburse funds to recipients of federal and state aid. Applies to both food and cash benefits.

Electronic Funds Transfer (EFT)

The method by which funds for an electronic payment transaction move from a card issuer to a merchant or other point of sale or service. Also the transaction type that involves such funds transfers; a financial transaction, as opposed to cash or check.

F

Field

A named data element also referred to by bit number.

H

High Value Token

When the token itself can be used in lieu of cardholder data to perform a transaction at multiple merchant locations it is considered as High Value Token.

Host

Either the authorization switch or the settlement party used in the authorization network.

K

Key Encryption Key (KEK)

A secure key used to encrypt the exchange of Pin Encryption Keys (PEKs) within the authorization network. The KEK must be known at each node of the authorization link.

L

Low Value Token

A session identifier or surrogate token value that cannot be used as a payment instrument in lieu of cardholder data analogues to temporary token.

M

Message

A set of data elements used to exchange information between institutions (or their agents). No communications (header/trailer, protocol, or character code) or security implications are assumed or identified.

Master File Key (MFK)

A unique key designated by the company to encrypt all keys used within the system.

O

Omni Token

A High-Value unified token where customer can choose to connect with one or more Worldpay platforms and receive a consistent token from a singular enterprise token server.

P

Primary Account Number (PAN)

The number that identifies the cardholder's account.

PIN Encryption Key (PEK)

A secure key used to encrypt a customer's Personal Identification Number (PIN) entered at the terminal device; also referred to as the working key.

Personal Identification Number (PIN)

The number entered at the POS terminal by the customer for a debit or EBT transaction.

PIN Block

An encrypted form of the customer's PIN using a portion of the customer card number.

Point of Service (POS)

Location of the transaction's origin.

POSA

POSA (Poe-zah) cards are prepaid debit products that have no value until activated by specialized software at a retail point of sale terminal. POSA vendors sell cards in product categories including long distance phone cards, cell phone minutes, Gift Cards from retailers and restaurants, ring tones, iTunes and many more.

R

Registration ID

The eProtect Registration ID is a temporary low-value token, active for 24-hours (or upon authorization) that replaces payment card information (PAN, optional CVV2) from passing through merchant webservers. The Registration ID is returned only upon request to the eProtect server before the order is submitted for processing. The Registration ID can be for authorization and conversion to the high-value Omni-Token.

Currently the Registration ID is 19 digits numeric, composed of random values, there is no encryption involved, and it doesn't contain any embedded data.

Request

Message originating an interactive series of messages.

Response

Part of the interactive series of messages initiated by a request.

Restricted Transaction

A Restricted Transaction is a transaction that cannot be originated by a merchant using a token instead of a card number unless the settings on our processing systems for Tokenization Support and restricted Transaction are set to allowed. Restricted transactions are: returns, gift card refund, reload and unloads.

Reversal

A message informing the sender of the original message that the message cannot be processed as instructed. That is, the message is undeliverable, not processable, or canceled by the receiver.

Routing

The directional flow of messages by which the acquirer and card issuer communicate with each other directly or through one or more intermediate network facilities, which may act as agent(s) for the original parties involved in the message flow.

S

Store-and-Forward (SAF)

A transaction queue maintained by the POS device used to retransmit requests due to network and/or issue unavailability.

Settlement

A transfer of funds to complete one or more prior transactions made, subject to final accounting.

T

Terminal

In the context of the Worldpay ems message set, a terminal can be an in-lane POS device (terminal type 600) or an in-store controller application (terminal type 610). In either case, the terminal is the point of origin of messages containing electronic transactions.

Terminal type

For processing purposes, the terminal type is defined in the Worldpay terminal record and terminal parameter file when the system is set up. The terminal application (for example, HCS) plus the terminal type (for example, 600) determine the way the Worldpay Online System will handle transactions from a given terminal (or controller). See **Introduction** for more information.

Token

Tokenization is a substitution for Primary Account Number (PAN) with proxy data. Tokenization limits the ability to conduct fraudulent payment transactions. A token value is numeric and is the same length as the card account number length. The POS initiates a token request and upon successful processing the host returns the token in the response message. Usage requires the token replacing the PAN and/or track data.

Token ID

Token ID is a host-generated numeric value created during the tokenization process using a token key assigned to a merchant. This value is returned to the POS when tokenization is requested along with the Token for utilization. In practice Token ID is required for Worldpay Legacy token (reverse crypto) transactions and is spaces for new OmniToken transactions.

Tokenization Support

A setting on our processing systems that controls whether the merchant's transactions will generate tokens and whether the merchant can originate transactions using tokens instead of card numbers.

Transaction

A collection of related messages designed to complete (insofar as this is possible) the intention of the initiator of the original message, and normally concluded by a debit or credit transaction. Amendments or reversals carried out subsequently are to be considered as a separate transaction set.

Transaction Amount

The amount of the authorization, excluding the cash back amount. This represents the amount of the sale; authorization is performed for the sum of this amount plus any cash back.

UCC128

Uniform Code Council (UCC) is the U.S. organization responsible for local US standards of barcode symbols and data definition in the United States. UCC128 and EAN128 are identical and synonymous.

Void Undelivered Logic

A method of confirming that a terminal received a transaction. The terminal transmits the reference number of the last EFT transaction in each request. If the terminal and host are not in sync, the last EFT transaction is reversed.