**Annex D**(normative) **Code listings**

**Account reference codes (bit 51)**

Table D.1 identifies the account or entity to which the information in a specific dataset instance of the Account owner data is related (see C.3.21.5).

**Table D.1 — Account reference codes**

|  |  |
| --- | --- |
| **Code** | **Description** |
| 01 | Account type 1 (related to account implied in Processing Code bit 3, positions 3-4, Account type 1) |
| 02 | Account Type 2 (related to account implied in Processing Code bit 3, positions 5-6, Account type 2) |
| 03 | Account Identification 1 (related to account specified in bit 102, Account identification 1) |
| 04 | Account Identification 2 (related to account specified in bit 103, Account identification 2) |
| 05 | Payer (related to an entity sending money or payment) |
| 06 | Payee (related to an entity receiving money or a payment – e.g. entity specified in bit 98, Payee) |

**Account type codes (bits 3, 54)**

Table D.2 lists the Account type codes that are used in the Processing code (see C.3.1) and in Amounts additional (see C.3.22).

**Table D.2 — Account type codes**

|  |  |  |
| --- | --- | --- |
| **Range** | **Codes** | **Description** |
| 00-0Z  Default | 00 | Default – unspecified |
| 01-02 | Default – reserved for ISO use |
| 03-07 | Default – reserved for national use |
| 08-09 | Default – reserved for private use |
| 0A-0Z | Default – reserved for ISO use |
| 10-1Z  Savings account | 10 | Savings account – default |
| 11 | Savings account – money market |
| 12 | Savings account – certificate of deposit |
| 13-15 | Savings account – reserved for ISO use |
| 16-17 | Savings account – reserved for national use |
| 18-19 | Savings account – reserved for private use |
| 1A-1Z | Savings account – reserved for ISO use |
| 20-2Z  Cheque account | 20 | Cheque account – default |
| 21 | Cheque account – money market checking |
| 22-22 | Cheque account – reserved for ISO use |
| 23-27 | Cheque account – reserved for national use |
| 28-29 | Cheque account – reserved for private use |
| 2A-2Z | Cheque account – reserved for ISO use |
| 30-3Z  Credit facility | 30 | Credit facility – default |
| 31 | Credit facility – line of credit |
| 32 | Credit facility – instalment loan |
| 33 | Credit facility – mortgage loan |
| 34 | Credit facility – home equity loan |
| 35-36 | Credit facility – reserved for ISO use |
| 37-38 | Credit facility – reserved for national use |
| 39 | Credit facility – reserved for private use |
| 3A-3Z | Credit facility – reserved for ISO use |
| 40-4Z  Universal account | 40 | Universal account – default |
| 41-42 | Universal account – reserved for ISO use |
| 43-47 | Universal account – reserved for national use |
| 48-49 | Universal account – reserved for private use |
| 4A-4Z | Universal account – reserved for ISO use |
| 50-5Z  Investment account | 50 | Investment account – default |
| 51 | Investment account – stock or bond |
| 52 | Investment account – retirement account |
| 53 | Investment account – revolving loan account |
| 54-55 | Investment account – reserved for ISO use |
| 56-57 | Investment account – reserved for national use |
| 58-59 | Investment account – reserved for private use |
| 5A-5Z | Investment account – reserved for ISO use |
| 60-6Z  Electronic purse card account | 60 | Electronic purse card account – default |
| 61-63 | Electronic purse card account – reserved for ISO use |
| 64-66 | Electronic purse card account – reserved for national use |
| 67-69 | Electronic card account – reserved for private use |
| 6A-6Z | Electronic purse card account – reserved for ISO use |
| 70-7Z  Benefit account | 70 | Benefit account – default |
| 71 | Benefit account – general |
| 72 | Benefit account – food |
| 73 | Benefit account – healthcare |
| 74 | Benefit account – fuel |
| 75 | Benefit account – agricultural |
| 76 | Benefit account – pension |
| 77-7G | Reserved for ISO use |
| 7H-7Q | Reserved for national use |
| 7R-7Z | Reserved for private use |
| 80-8Z | 80-85 | Reserved for ISO use |
| Reserved | 86-87 | Reserved for national use |
| 88-89 | Reserved for private use |
| 8A-8Z | Reserved for ISO use |
| 90-9Z  Reserved | 90-95 | Reserved for ISO use |
| 96-97 | Reserved for national use |
| 98-99 | Reserved for private use |
| 9A-ZZ  Reserved | 9A-IZ | Reserved for ISO use |
| J0-PZ | Reserved for national use |
| R0-ZZ | Reserved for private use |

**Action codes (bit 39)**

Table D.3 lists the action codes.

**Table D.3 — Action codes**

|  |  |  |
| --- | --- | --- |
| **Range** | **Codes** | **Description** |
| 0000-0999  Used in 110, 120, 121, 140 210, 220, 221 and 240 messages to indicate that the transaction has been approved | 0000 | Approved or completed successfully |
| 0001 | Honour with identification |
| 0002 | Approved for partial amount |
|  | 0003 | Approved (VIP) |
|  | 0004 | Approved, update track 3 |
|  | 0005 | Approved, account type specified by card issuer |
|  | 0006 | Approved for partial amount, account type specified by issuer |
|  | 0008 | Approved but fees disputed |
|  | 0009 | Approved with overdraft |
|  | 0010 | Approved, customer reactivated |
|  | 0011 | Approved, unable to process online |
|  | 0012 | Approved, transaction processed offline |
|  | 0013 | Approved, transaction processed offline after referral |
|  | 0014- | Reserved for ISO use |
|  | 0084 |  |
|  | 0085 | No reason to decline |
|  | 0086- | Reserved for ISO use |
|  | 0599 |  |
|  | 0600- | Reserved for national use |
|  | 0799 |  |
|  | 0800- | Reserved for private use |
|  | 0999 |  |
| 1000-1999 Used in 110, 114, 120, 121, 124, 140 144, 154 and 210, 220, 221 and 240 messages to indicate that the transaction has been processed for authorization or verification by or on behalf of the card issuer and has been denied (not requiring a card pick-up.) | 1000 | Do not honour |
| 1001 | Expired card |
| 1002 | Suspected fraud |
| 1003 | Card acceptor contact acquirer |
| 1004 | Restricted card |
| 1005 | Card acceptor call acquirer's security department |
| 1006 | Allowable number of PIN tries exceeded |
| 1007 | Refer to card issuer |
| 1008 | Refer to card issuer's special conditions |
| 1009 | Invalid merchant |
| 1010 | Invalid amount |
| 1011 | Invalid card number (no such number) |
| 1012 | PIN data required |
| 1013 | Unacceptable transaction fee |
| 1014 | No account of type requested |
| 1015 | Requested function not supported |
| 1016 | Not sufficient funds |
| 1017 | Incorrect personal identification number |
| 1018 | No card record |
| 1019 | Transaction not permitted to cardholder |
| 1020 | Transaction not permitted to terminal |
| 1022 | Security violation |
| 1023 | Exceeds withdrawal frequency limit |
| 1024 | Transaction cannot be completed; violation of law |
| 1025 | Card not effective |
| 1026 | Invalid PIN block |
| 1027 | PIN length error |
| 1028 | Key sync error |
| 1029 | Suspected counterfeit card |
| 1030 | Currency unacceptable to card issuer |
| 1031 | Not authorized and fees disputed |
| 1032 | Lost/stolen card |
| 1033 | Authorization lifecycle unacceptable |
| 1034 | Authorization lifecycle has expired |
| 1035 | Closed account, or restricted for closing |
| 1036 | Closed savings account, or restricted for closing |
| 1037 | Closed credit account or restricted for closing |
| 1038 | Closed credit facility cheque account or restricted for closing |
| 1039 | Closed cheque account or restricted for closing |
| 1040 | Bad debt |
| 1041 | From account bad status |
| 1042 | To account bad status |
| 1043 | Cheque already posted |
| 1044 | Information not on file |
| 1045 | Verification data failed |
| 1046 | Amount not found |
| 1047 | PIN change required |
| 1048 | New PIN invalid |
| 1049 | Bank not found |
| 1050 | Bank not effective |
| 1051 | Customer vendor not found |
| 1052 | Customer vendor not effective |
| 1053 | Customer vendor account invalid |
| 1054 | Vendor not found |
| 1055 | Vendor not effective |
| 1056 | Vendor data invalid |
| 1057 | Payment date invalid |
| 1058 | Personal identification not found |
| 1059 | Scheduled transactions exist |
| 1060 | Transaction did not complete normally at terminal |
| 1061 | Transaction not supported by the card issuer |
| 1062 | Cashback not allowed |
| 1063 | Cashback amount exceeded |
| 1064 | Declined, transaction processed offline |
| 1065 | Declined, unable to process offline |
| 1066 | Declined, transaction processed offline after referral |
| 1067 | Additional consumer authentication required |
| 1068 | Identification number invalid |
| 1069 | Driver number invalid |
| 1070 | Vehicle number invalid |
| 1071 | Digital certificate expired |
| 1072 | Surcharge amount not permitted for card product |
| 1073 | Surcharge not permitted by selected network |
| 1074 | Exceeds pre-authorized amount |
| 1075 | Stop payment order – specific pre-authorized payment |
| 1076 | Stop payment order – all pre-authorized payments for merchant |
| 1077 | Stop payment order – account |
| 1078 | Transaction does not fulfil anti-money-laundering requirements |
| 1079 | Exceeds withdrawal amount limit |
| 1080 | PIN is not allowed for transaction |
| 1081 | Message number out of sequence |
| 1082 | Original transaction was declined |
| 1083-1599 | Reserved for ISO use |
| 1600-1799 | Reserved for national use |
| 1800-1999 | Reserved for private use |
| 2000-2999  Used in 110, 114, 120, 121, 124, 140 144, 154 and 210, 220, 221 and 240 messages to indicate that the transaction has been processed for authorization or verification by or on behalf of the card issuer and has been denied requiring the card to be picked up | 2000 | Pick-up |
| 2001 | Expired card |
| 2002 | Suspected fraud |
| 2003 | Card acceptor contact acquirer |
| 2004 | Restricted card |
| 2005 | Card acceptor call acquirer security |
|  | 2006 | Allowable PIN tries exceeded |
|  | 2007 | Pick-up card, special condition |
|  | 2008 | Lost card, pick-up |
|  | 2009 | Stolen card, pick-up |
|  | 2010 | Suspected counterfeit card, pick up card |
|  | 2011 | Daily withdrawal uses exceeded |
|  | 2012 | Daily withdrawal amount exceeded |
|  | 2013-2599 | Reserved for ISO use |
|  | 2600-2799 | Reserved for national use |
|  | 2800-2999 | Reserved for private use |
| 3000-3999  Used in 314, 324, 325 and 344 messages to indicate the result of the file action | 3000 | Successful |
| 3001 | File update not supported by receiver |
| 3002 | Unable to locate record on file |
|  | 3003 | Duplicate file update record, old record replaced |
|  | 3004 | File update field edit error |
|  | 3005 | File update file locked out |
|  | 3006 | File update not successful |
|  | 3007 | Format error |
|  | 3008 | Duplicate, new record rejected |
|  | 3009 | Unknown file |
|  | 3010 | Invalid card/cardholder number |
|  | 3011-3599 | Reserved for ISO use |
|  | 3600-3799 | Reserved for national use |
|  | 3800-3999 | Reserved for private use |
| 4000-4999  Used in 430, 432, 440 and 442 messages to indicate the result of the reversal or chargeback | 4000 | Accepted |
| 4001-4599 | Reserved for ISO use |
| 4600-4799 | Reserved for national use |
| 4800-4999 | Reserved for private use |
| 5000-5999  Used in 510, 512, 530 and 532 messages to indicate the result of a reconciliation | 5000 | Reconciled, in balance |
| 5001 | Reconcile error |
| 5002 | Amount not reconciled, totals provided |
|  | 5003 | Totals not available |
|  | 5004 | Not reconciled, totals provided |
|  | 5005-5599 | Reserved for ISO use |
|  | 5600-5799 | Reserved for national use |
|  | 5800-5999 | Reserved for private use |
| 6000-6999  Used in 6xx messages to indicate the result of an administrative activity | 6000 | Accepted |
| 6001-6599 | Reserved for ISO use |
|  | 6600-6799 | Reserved for national use |
|  | 6800-6999 | Reserved for private use |
| 7000-7999  Used in 720, 721, 740, 722, 723 and 742  messages to indicate the result of a fee collection | 7000 | Accepted |
| 7001-7599 | Reserved for ISO use |
| 7600-7799 | Reserved for national use |
| 7800-7999 | Reserved for private use |
| 8000-8999  Used in 8xx network management messages to indicate the result of a network management activity | 8000 | Accepted |
| 8001 | Currently unable to perform request, try later |
| 8002 | Key verification failed; key check value does not match |
|  | 8003-8599 | Reserved for ISO use |
|  | 8600-8799 | Reserved for national use |
|  | 8800-8999 | Reserved for private use |
| 9000-9001  Used in all message types to indicate error or response actions | 9000 | Advice acknowledged, no financial liability accepted |
| 9001 | Advice acknowledged, financial liability accepted |
| 9002-9099 Used in advice responses to indicate acceptance conditions | 9002-9059 | Reserved for ISO use |
|  | 9060-9079 | Reserved for national use |
|  | 9080-9099 | Reserved for private use |
| 9100-9101  Used in all message types to indicate error or response actions | 9100 | One or more data element errors (see Message error indicator) |
| 9101 | Reserved for ISO use |
| 9102-9299  Used in request response and advice response messages to indicate transaction could not be processed | 9102 | Invalid transaction |
| 9103 | Re-enter transaction |
| 9105 | Acquirer bank not supported |
|  | 9106 | Cut-off is in process (switch ending a day's business and starting the next; transaction can be sent again in a few minutes) |
|  | 9107 | Issuer or switch is inoperative |
|  | 9108 | Financial institution or intermediate network facility cannot be found for routing |
|  | 9109 | System malfunction |
|  | 9110 | Card issuer signed off |
|  | 9111 | Card issuer timed out |
|  | 9112 | Card issuer unavailable |
|  | 9113 | Duplicate transmission |
|  | 9114 | No matching original transaction |
|  | 9115 | Reconciliation cutover or checkpoint error |
|  | 9116 | MAC incorrect |
|  | 9117 | MAC key sync error |
|  | 9118 | No communication keys available for use |
|  | 9119 | Encryption key sync error |
|  | 9120 | Security software/hardware error – try again |
|  | 9121 | Security software/hardware error – do not retry |
|  | 9122 | Message sequence number error |
|  | 9123 | Request in progress |
|  | 9124 | Invalid security code |
|  | 9125 | Database error |
|  | 9126 | No such issuer (invalid IIN) |
|  | 9126 | Perform Stand-In Processing (STIP) |
|  | 9128 | Customer vendor format error |
|  | 9132 | Recurring data error |
|  | 9133 | Update not allowed |
|  | 9134-9259 | Reserved for ISO use |
|  | 9260-9279 | Reserved for national use |
|  | 9280-9299 | Reserved for private use |
| 9300-9399  Used in advice response messages (x3x) to indicate the reason for rejection of the transfer of financial liability | 9300-9349 | Reserved for ISO use |
| 9350 | Violation of business arrangement |
| 9351-9359 | Reserved for ISO use |
|  | 9360-9379 | Reserved for national use |
|  | 9380-9399 | Reserved for private use |
| 9400-9999 Used in all message types to indicate error or response actions | 9400-9998 | Reserved for ISO use |
| 9999 | Other errors |

**Additional identification type codes (bit 49-71)**

Table D.4 lists the additional identification type codes.

**Table D.4 — Additional identification type codes**

|  |  |  |
| --- | --- | --- |
| **Range** | **Codes** | **Description** |
| 0-9  Indicates the type of additional indication used | 0 | Driver licence |
| 1 | Passport |
| 2 | National identity card |
|  | 3-5 | Reserved for ISO use |
|  | 6-7 | Reserved for national use |
|  | 8-9 | Reserved for private use |

**Additional service result codes (bit 34-04/76)**

Table D.5 contains common result code values used for select fields in Table C.12.

**Table D.5 — Additional service result codes**

|  |  |
| --- | --- |
| **Codes** | **Description** |
| 00 | Performed |
| 01 | Not performed |
| 02 | Not supported |
| 03-1Z | Reserved for ISO use |
| 20-3Z | Reserved for national use |
| 40-ZZ | Reserved for private use |

**Address verification result codes (bit 49-72)**

Table D.6 lists the address verification result codes.

**Table D.6 — Address verification result codes**

|  |  |  |
| --- | --- | --- |
| **Range** | **Codes** | **Description** |
| 0-Z  Indicates the result of address verification | 0-9 | Reserved for ISO use |
| A | Reserved for private use |
|  | B | Street addresses match; postal code not verified due to incompatible formats |
|  | C | Street address and postal code not verified due to incompatible formats |
|  | D | Reserved for private use |
|  | E-F | Reserved for private use |
|  | G | Address information not verified |
|  | H | Reserved for private use |
|  | I | Address verification service not performed |
|  | J-L | Reserved for private use |
|  | M | Street addresses and postal codes match |
|  | N | No match; neither the street addresses nor the postal codes match |
|  | O | Reserved for private use |
|  | P | Postal codes match; street address not verified due to incompatible formats |
|  | Q | Reserved for private use |
|  | R | Retry, system unable to process |
|  | S | Service not supported |
|  | T | Reserved for private use |
|  | U-V | Reserved for national use |
|  | W-Z | Reserved for private use |

**Amount type codes (bit 54)**

Table D.7 lists the amount type codes.

**Table D.7 — Amount type codes**

|  |  |  |
| --- | --- | --- |
| **Range** | **Codes** | **Description** |
| 00-1Z  Account-related balances | 00 | Reserved for ISO use |
| 01 | Account ledger balance |
|  | 02 | Account available balance |
|  | 03 | Amount owing |
|  | 04 | Amount due |
|  | 05 | Account available credit |
|  | 06 | Unknown |
|  | 07 | Account ledger balance account 2 |
|  | 08 | Account available balance account 2 |
|  | 09 | Credit line |
|  | 0A | Points |
|  | 10 | Amount on hold |
|  | 11-1J | Reserved for ISO use |
|  | 1K-1R | Reserved for national use |
|  | 1S-1Z | Reserved for private use |
| 20-2Z  Card-related amounts | 20 | Amount remaining this cycle |
| 21-2J | Reserved for ISO use |
| 2K-2R | Reserved for national use |
| 2S-2Z | Reserved for private use |
| 30-3Z  Account-related amounts | 30-3J | Reserved for ISO use |
| 3K-3R | Reserved for national use |
| 3S-3Z | Reserved for private use |
| 40-4Z  Transaction-related amounts | 40 | Amount cash |
| 41 | Amount goods and services |
|  | 42 | Amount, surcharge |
|  | 43 | Amount, cumulative |
|  | 44 | Amount, anticipated |
|  | 45 | Amount, pre-dynamic currency conversion (DCC) |
|  | 46-4J | Reserved for ISO use |
|  | 4K-4R | Reserved for national use |
|  | 4S-4Z | Reserved for private use |
| 50-5Z  Electronic benefit amounts | 50 | Beginning balance |
| 51 | Pre-authorised amount |
|  | 52-5J | Reserved for ISO use |
|  | 5K-5R | Reserved for national use |
|  | 5S-5Z | Reserved for private use |
| 60-6Z  Reserved | 60-6J | Reserved for ISO use |
| 6K-6R | Reserved for national use |
| 6S-6Z | Reserved for private use |
| 70-7Z  Reserved | 70-7J | Reserved for ISO use |
| 7K-7R | Reserved for national use |
| 7S-7Z | Reserved for private use |
| 80-8Z  Reserved | 80-8J | Reserved for ISO use |
| 8K-8R | Reserved for national use |
| 8S-8Z | Reserved for private use |
| 90-9Z  Reserved | 90-9J | Reserved for ISO use |
| 9K-9R | Reserved for national use |
| 9S-9Z | Reserved for private use |
| A0-ZZ | A0-IZ | Reserved for ISO use |
| Reserved | J0-PZ | Reserved for national use |
| R0-ZZ | Reserved for private use |

**Authorization life cycle codes (bit 57)**

Table D.8 lists the authorization life cycle codes.

**Table D.8 — Authorization life cycle codes**

|  |  |  |
| --- | --- | --- |
| **Range** | **Codes** | **Description** |
| Position 1, 0-9 time code | 0 | Reserved for ISO use |
|  | 1 | Calendar days |
|  | 2 | Hours |
|  | 3 | Minutes |
|  | 4-5 | Reserved for ISO use |
|  | 6-7 | Reserved for national use |
|  | 8-9 | Reserved for private use |
| Position 2 & 3, 00-99 time interval | 0 | Reserved for ISO use |
|  | 01-99 | A value of 01 to 99 indicating the number of reiterations indicated in position 1 |

**Auto adjusted amount indicator codes (bit 104-76)**

Table D.9 lists the auto adjusted amount indicator codes.

**Table D.9 — Auto adjusted amount indicator codes**

|  |  |  |
| --- | --- | --- |
| **Range** | **Codes** | **Description** |
| A-Z  Indicates the type of charges provided in Auto amount adjusted | A | Drop-off charges |
| B | Delivery charges |
| C | Parking expenses |
|  | D | Extra hours |
|  | E | Violations |
|  | F-S | Reserved for ISO use |
|  | T-W | Reserved for national use |
|  | X | Multiple charges of the above types |
|  | Y-Z | Reserved for private use |
|  | Space | Unknown |

**Batch/file transfer acknowledgement codes (bit 68)**

Table D.10 lists the batch/file transfer acknowledgement codes.

**Table D.10 — Batch/file transfer acknowledgement codes**

|  |  |  |
| --- | --- | --- |
| **Range** | **Codes** | **Description** |
| 0-Z  Indicates if an acknowledgement is required | 0 | No acknowledgement required |
| 1 | Acknowledgement required |
|  | 2 | Acknowledgement required, end of transfer |
|  | 3 | Positive acknowledgement |
|  | 4 | Reserved for ISO use |
|  | 5 | Reserved for ISO use |
|  | 6 | Reserved for ISO use |
|  | 7 | Negative acknowledgement, repeat requested |
|  | 8 | Negative acknowledgement, no repeat |
|  | 9-I | Reserved for ISO use |
|  | J-R | Reserved for national use |
|  | S-Z | Reserved for private use |

**Fee type codes (bits 46, 66, 109, 110)**

Table D.11 lists the fee type codes.

**Table D.11 — Fee type codes**

|  |  |  |
| --- | --- | --- |
| **Range** | **Codes** | **Description** |
| 0-99 | 0 | Transaction fee |
|  | 1 | Transaction processing fee |
|  | 2 | Fee collection fee |
|  | 3 | File action fees |
|  | 4 | Telex, telephone and cable charges |
|  | 5 | Auto-telex charges |
|  | 6 | Lost/stolen card report fees |
|  | 7 | Card acceptor service fees |
|  | 8 | Recovered card awards |
|  | 9 | Invalid chargeback handling fee |
|  | 10 | Recovery of copy/original fees |
|  | 11 | Returned guaranteed cheque |
|  | 12 | Emergency cash disbursement handling fee |
|  | 13 | Arbitration cash disbursement handling fee |
|  | 14 | Incorrect card acceptor identification/transaction data handling fee |
|  | 15 | Currency conversion fee |
|  | 16 | Special handling fee |
|  | 17 | Investigation fees |
|  | 18 | Emergency card replacement fee |
|  | 19 | Warning bulletin handling fee |
|  | 20 | Good faith acceptance |
|  | 21 | Collection letters |
|  | 22 | Interchange Fee |
|  | 23 | Minimum Interchange Fee |
|  | 24 | Maximum Interchange Fee |
|  | 25 | Cashback Interchange Fee |
|  | 26-39 | Reserved for ISO use |
|  | 40-69 | Reserved for national use |
|  | 70-99 | Reserved for private use |

**Fleet motor fuel prompt codes (bit 104-78)**

Table D.12 lists the fleet motor fuel prompt codes.

**Table D.12 — Fleet motor fuel prompt codes**

|  |  |  |
| --- | --- | --- |
| **Range** | **Codes** | **Description** |
| 0-9  Indicates the type of prompts provided | 0 | Reserved for ISO use |
| 1 | Prompts for identification number and odometer reading |
|  | 2 | Prompts for vehicle number and odometer reading |
|  | 3 | Prompts for driver number and odometer reading |
|  | 4 | Prompts for odometer reading only |
|  | 5 | No prompts issued |
|  | 6 | Reserved for ISO use |
|  | 7 | Reserved for ISO use |
|  | 8 | Reserved for national use |
|  | 9 | Reserved for private use |
|  | Space | Unknown |

**Fleet motor fuel service type codes (bit 104-78)**

Table D.13 lists the fleet motor fuel service codes.

**Table D.13 — Fleet motor fuel service type codes**

|  |  |  |
| --- | --- | --- |
| **Range** | **Codes** | **Description** |
| 0-9  Indicates the type of service provided | 0 | Reserved for ISO use |
| 1 | Self-service |
|  | 2 | Full service |
|  | 3 | Only non-fuel products purchased |
|  | 4-5 | Reserved for ISO use |
|  | 6-7 | Reserved for national use |
|  | 8-9 | Reserved for private use |
|  | Space | Unknown |

**Function codes (bit 24)**

Table D.14 lists the function codes.

**Table D.14 — Function codes**

|  |  |  |
| --- | --- | --- |
| **Range** | **Codes** | **Description** |
| 000-099  Reserved for ISO use | 000-099 | Reserved for ISO use |
| 100-199  Used in 100, 101, 120, 121 and 140 messages to indicate type of authorization or verification transaction | 100 | Original authorization – amount accurate |
| 101 | Original authorization – amount estimated |
| 102 | Replacement authorization – amount accurate |
|  | 103 | Replacement authorization – amount estimated |
|  | 104 | Resubmission – amount accurate |
|  | 105 | Resubmission – amount estimated |
|  | 106 | Supplementary authorization – amount accurate |
|  | 107 | Supplementary authorization – amount estimated |
|  | 108 | Inquiry |
|  | 109 | Address verification for billing address |
|  | 110 | Address verification for ship to address |
|  | 111 | Certificate request data verification |
|  | 112 | Cheque verification |
|  | 113 | Account verification |
|  | 114 | Final authorization – amount accurate |
|  | 115 | Completion of a previous authorization – amount now known |
|  | 116 | Pre-authorisation – time-bound for a maximum amount |
|  | 117-159 | Reserved for ISO use |
|  | 160-179 | Reserved for national use |
|  | 180-199 | Reserved for private use |
| 200-299  Used in 200, 201, 220, 221 and 240 messages to indicate type of financial presentment | 200 | Original financial presentment request/advice |
| 201 | Previously approved authorization – amount same |
| 202 | Previously approved authorization – amount differs |
|  | 203 | Resubmission of a previously denied financial presentment request |
|  | 204 | Resubmission of a previously reversed financial presentment |
|  | 205 | First representment full amount |
|  | 206 | Second representment full amount |
|  | 207 | Third or subsequent representment full amount |
|  | 208 | Final representment full amount |
|  | 209 | Incomplete account number on original financial presentment request |
|  | 210 | Resubmission of a previously submitted financial presentment request |
|  | 211 | First representment partial amount |
|  | 212 | Second representment partial amount |
|  | 213 | Third or subsequent representment partial amount |
|  | 214 | Final representment partial amount |
|  | 215 | Aggregation for accumulation transaction |
|  | 216 | Card issuer backup total for accumulation transaction |
|  | 217 | Truncation for accumulation transaction |
|  | 218 | Completion of a time-bound pre-authorization – amount now known |
|  | 219-259 | Reserved for ISO use |
|  | 260-279 | Reserved for national use |
|  | 280-299 | Reserved for private use |
| 300-399  Used in 304, 305, 324, 325 340, 344 350, 354, 362, 364, 372, and 374 messages to indicate file action required; use 302 when fields within a record are being replaced; if the entire record is being changed, code 304 is recommended | 300 | Reserved for ISO use |
| 301 | Add record |
| 302 | Change record |
| 303 | Delete record |
| 304 | Replace record |
|  | 305 | Inquiry |
|  | 306 | Replace file |
|  | 307 | Add file |
|  | 308 | Delete file |
|  | 309 | Card administration |
|  | 310 | Other |
|  | 311-359 | Reserved for ISO use |
|  | 360-379 | Reserved for national use |
|  | 380-399 | Reserved for private use |
| 400-449  Used in 420, 421 and 440 messages to indicate the function of the reversal | 400 | Full reversal, transaction did not complete as approved |
| 401 | Partial reversal, transaction did not complete for full amount |
| 402-419 | Reserved for ISO use |
| 420-439 | Reserved for national use |
| 440-449 | Reserved for private use |
| 450-499  Used in 422, 423 and 442 messages to indicate the function of the chargeback | 450 | First chargeback, full |
| 451 | Second chargeback, full |
| 452 | Third or subsequent chargeback, full |
|  | 453 | First chargeback, partial |
|  | 454 | Second chargeback, partial |
|  | 455 | Third or subsequent chargeback, partial |
|  | 456 | Final chargeback, full amount |
|  | 457 | Final chargeback, partial amount |
|  | 458-469 | Reserved for ISO use |
|  | 470-489 | Reserved for national use |
|  | 490-499 | Reserved for private use |
| 500-599  Used in 500, 501, 502, 503, 520, 521, 522, 523, 540 and 542 messages to indicate type of reconciliation | 500 | Final reconciliation |
| 501 | Checkpoint reconciliation |
| 502 | Final reconciliation in a specified currency |
| 503 | Checkpoint reconciliation in a specified currency |
| 504 | Request for reconciliation totals |
| 505-539 | Reserved for ISO use |
| 540-569 | Reserved for national use |
| 570-599 | Reserved for private use |
| 600-649  Used in 602, 603, 612, 662, 672, 640 and 650 messages to indicate the type of retrieval data required or provided | 600 | Hard copy (original document) retrieval |
| 601 | Hard copy (original document) repeat retrieval |
| 602 | Hard copy (original document) retrieval fulfilment |
| 603 | Photocopy (microfilm copy, photocopy or fax copy) retrieval |
|  | 604 | Photocopy (microfilm copy, photocopy or fax copy) repeat retrieval |
|  | 605 | Photocopy (microfilm copy, photocopy or fax copy) retrieval fulfilment |
|  | 606 | Electronic image (photocopy) retrieval fulfilment |
|  | 607 | Electronic image (photocopy) retrieval fulfilment network generated |
|  | 608 | Substitute draft retrieval |
|  | 609 | Substitute draft repeat retrieval |
|  | 610 | Substitute draft retrieval fulfilment |
|  | 611 | Electronic image (substitute draft) retrieval fulfilment |
|  | 612 | Electronic image (substitute draft) retrieval fulfilment network generated |
|  | 613 | Retrieval not fulfilled |
|  | 614-629 | Reserved for ISO use |
|  | 630-639 | Reserved for national use |
|  | 640-649 | Reserved for private use |
| 650-699  Used in 604, 605, 624, 625 and 644 messages for administrative messages | 650 | Unable to parse message |
| 651 | MTI not recognized |
| 652 | Message level error |
|  | 653 | Batch/file level error |
|  | 654-669 | Reserved for ISO use |
|  | 670-689 | Reserved for national use |
|  | 689-699 | Reserved for private use |
| 700-799  Used in 720, 721, 740, 722, 723 and 742 messages to indicate type of fee collection transaction | 700 | Fee collection message |
| 701 | Fee collection cancellation, full/partial |
| 702-759 | Reserved for ISO use |
| 760-779 | Reserved for national use |
| 780-799 | Reserved for private use |
| 800-809  Used in 804, 805, 824, 825 and 844 messages to indicate system conditions | 800 | Reserved for ISO use |
| 801 | System condition/sign-on |
| 802 | System condition/sign-off |
|  | 803 | System condition/target system unavailable |
|  | 804 | System condition/message originator's system in backup |
|  | 805 | System condition/special instruction |
|  | 806 | System condition/initiate alternate routing |
|  | 807-809 | Reserved for ISO use |
| 810-819  Used in 804, 805, 824, 825 and 844 messages to support system security activity | 810 | Reserved for ISO use |
| 811 | System security/request key change |
| 812 | System security/security alert |
|  | 813 | System security/password change |
|  | 814 | System security/device authentication |
|  | 815 | System security/ deliver key |
|  | 816 | System security/ request key verification |
|  | 817-819 | Reserved for ISO use |
| 820-829  Used in 804, 805, 824, 825 and 844 messages to indicate system accounting | 820 | Reserved for ISO use |
| 821 | System accounting/cutover |
| 822 | System accounting/checkpoint |
| 823-829 | Reserved for ISO use |
| 830-839  Used in 804, 805, 824, 825 and 844 messages to indicate system audit controls | 830 | Reserved for ISO use |
| 831 | System audit control/echo test |
| 832 | System audit control/response received |
| 833-839 | Reserved for ISO use |
| 840-849  Used in 804, 805, 824, 825 and 844 messages to indicate batch/file transfer | 840 | Reserved for ISO use |
| 841 | Start of batch/file transfer |
| 842 | End of batch/file transfer |
| 843-849 | Reserved for ISO use |
| 850-859  Used in 804, 805, 824, 825 and 844 messages to indicate synchronization | 850 | Reserved for ISO use |
| 851 | Exchange control, give token |
| 852 | Clock synchronization |
| 853-859 | Reserved for ISO use |
| 860-879  Used in 804, 805, 824, 825 and 844 messages | 860-879 | Reserved for ISO use |
| 880-889  Used in 804, 805, 824, 825 and 844 messages | 880-889 | Reserved for national use |
| 890-899  Used in 804, 805, 824, 825 and 844 messages | 890-899 | Reserved for private use |
| 900-999 | 900-939 | Reserved for ISO use |
| Reserved | 940-969 | Reserved for national use |
|  | 970-999 | Reserved for private use |

**Message error codes (bit 18)**

Table D.15 lists the message error codes.

**Table D.15 — Message error codes**

|  |  |  |
| --- | --- | --- |
| **Range** | **Codes** | **Description** |
| 0000-9999 | 0001 | Required data element missing |
|  | 0002 | Invalid length |
|  | 0003 | Invalid value |
|  | 0004 | Amount format error |
|  | 0005 | Date format error |
|  | 0006 | Account format error |
|  | 0007 | Name format error |
|  | 0008 | Format error other, e.g. data element format is not valid |
|  | 0009 | Inconsistent data with POS data code, e.g. no track 1 or track 2 for an indicated magnetic stripe read |
|  | 0010 | Inconsistent data, does not match original request |
|  | 0011 | Other inconsistent data |
|  | 0012 | Recurring data error |
|  | 0013 | Customer vendor format error |
|  | 0014-3999 | Reserved for ISO use |
|  | 4000-5999 | Reserved for national use |
|  | 6000-9999 | Reserved for private use |

**Message reason codes (bit 25)**

Table D.16 lists the message reason codes.

**Table D.16 — Message reason codes**

|  |  |  |
| --- | --- | --- |
| **Range** | **Codes** | **Description** |
| 0000-0999  Reserved for ISO | 0000-0999 | Reserved |
| 1000-1499  Reason for an authorization/financial presentment advice/notification message rather than a request message | 1000 | Stand-in processing at the card issuer's option |
| 1001 | Card issuer signed off |
| 1002 | Card issuer timed out on original request |
| 1003 | Card issuer unavailable |
|  | 1004 | Terminal processed |
|  | 1005 | ICC processed |
|  | 1006 | Under floor limit |
|  | 1007 | Stand-in processing at the acquirer's option |
|  | 1008 | Stand-in processing at the receiver's option |
|  | 1009 | Receiver signed off |
|  | 1010 | Receiver timed out on original request |
|  | 1011 | Receiver unavailable |
|  | 1012-1150 | Reserved for ISO use |
|  | 1151-1375 | Reserved for national use |
|  | 1376-1499 | Reserved for private use |
| 1500-1999  Reason for an authorization/financial presentment request message rather than an advice/notification message | 1500 | ICC application unable to process |
| 1501 | Reserved for ISO use |
| 1502 | ICC random selection |
| 1503 | Terminal random selection |
|  | 1504 | Terminal not able to process ICC |
|  | 1505 | On line forced by ICC |
|  | 1506 | On line forced by card acceptor |
|  | 1507 | On line forced by CAD |
|  | 1508 | On line forced by terminal |
|  | 1509 | On line forced by card issuer |
|  | 1510 | Over floor limit |
|  | 1511 | Card acceptor suspicious |
|  | 1512-1650 | Reserved for ISO use |
|  | 1651-1775 | Reserved for national use |
|  | 1776-1999 | Reserved for private use |
| 2000-2999  Reason for a representment | 2000 | Reserved for ISO use |
| 2001 | Invalid acquirer's reference number on chargeback, documentation was received or was not required |
|  | 2002 | Non-receipt of required documentation to support chargeback |
|  | 2003 | Correct transaction date provided |
|  | 2004 | Invalid acquirer's reference number on chargeback, documentation was received |
|  | 2005 | Correct card acceptor location/description provided |
|  | 2006 | Reserved for ISO use |
|  | 2007 | Transaction did not exceed card acceptor floor limit |
|  | 2008 | Card issuer authorised transaction |
|  | 2009 | Reserved for ISO use |
|  | 2010 | Reserved for ISO use |
|  | 2011 | Credit previously issued |
|  | 2012 | Reserved for ISO use |
|  | 2013 | Chargeback remedied, see corresponding documentation |
|  | 2014 | Duplicate chargeback |
|  | 2015 | Past chargeback time limit |
|  | 2016 | Requested transaction documentation provided (hardship variance) |
|  | 2017 | Invalid member message text |
|  | 2018 | Correct card acceptor category code provided |
|  | 2019 | Authorization advised suspicious |
|  | 2020 | No authorization request required or attempted |
|  | 2021 | Account not listed on the applicable warning bulletin as of the transaction date |
|  | 2022 | Documentation received was illegible |
|  | 2023 | Documentation received was invalid/incomplete |
|  | 2024-2399 | Reserved for ISO use |
|  | 2400-2699 | Reserved for national use |
|  | 2700-2999 | Reserved for private use |
| 3000-3999  Reason for a file action | 3000 | Lost card |
| 3001 | Stolen card |
|  | 3002 | Undelivered card |
|  | 3003 | Counterfeit card |
|  | 3004 | Other |
|  | 3005-3399 | Reserved for ISO use |
|  | 3400-3699 | Reserved for national use |
|  | 3700-3999 | Reserved for private use |
| 4000-4499  Reason for a reversal | 4000 | Customer cancellation |
| 4001 | Unspecified, no action taken |
|  | 4002 | Suspected malfunction |
|  | 4003 | Format error, no action taken |
|  | 4004 | Completed partially |
|  | 4005 | Original amount incorrect |
|  | 4006 | Response received too late |
|  | 4007 | Card acceptor device unable to complete transaction |
|  | 4008 | Deposit out of balance |
|  | 4009 | No check in envelope |
|  | 4010 | Payment out of balance |
|  | 4011 | Deposit out of balance/applied contents |
|  | 4012 | Payment out of balance/applied contents |
|  | 4013 | Unable to deliver message to POS |
|  | 4014 | Suspected malfunction/card retained |
|  | 4015 | Suspected malfunction/card returned |
|  | 4016 | Suspected malfunction/track 3 not updated |
|  | 4017 | Suspected malfunction/no cash dispensed |
|  | 4018 | Timed-out at taking money/no cash dispensed |
|  | 4019 | Timed-out at taking card/card retained and no cash dispensed |
|  | 4020 | Invalid response, no action taken |
|  | 4021 | Timeout waiting for response |
|  | 4022-4199 | Reserved for ISO use |
|  | 4200-4350 | Reserved for national use |
|  | 4351-4499 | Reserved for private use |
| 4500-4999  Reason for a chargeback | 4500 | Reserved for ISO use |
| 4501 | Requested transaction information not received |
|  | 4502 | Requested/required information illegible or missing |
|  | 4503-4006 | Reserved for ISO use |
|  | 4507 | Warning bulletin file |
|  | 4508 | Requested/required authorization not obtained |
|  | 4509-4011 | Reserved for ISO use |
|  | 4512 | Account number not on file |
|  | 4513-4523 | Reserved for ISO use |
|  | 4524 | Earlier warning bulletin protection |
|  | 4525-4030 | Reserved for ISO use |
|  | 4531 | Transaction amount differs |
|  | 4532-4533 | Reserved for ISO use |
|  | 4534 | Duplicate processing |
|  | 4535 | Card not valid or expired |
|  | 4536 | Reserved for ISO use |
|  | 4537 | No cardholder authorization |
|  | 4538-4539 | Reserved for ISO use |
|  | 4540 | Fraudulent processing of transaction |
|  | 4541 | Cancelled recurring transaction |
|  | 4542 | Late presentment |
|  | 4543-4545 | Reserved for ISO use |
|  | 4546 | Correct transaction currency code not provided |
|  | 4547 | Exceeds floor limit, not authorised – a fraudulent transaction |
|  | 4548 | Reserved for ISO use |
|  | 4549 | Questionable card acceptor activity |
|  | 4550 | Credit posted as a purchase |
|  | 4551-4552 | Reserved for ISO use |
|  | 4553 | Not as described |
|  | 4554 | Cardholder dispute, not elsewhere classified |
|  | 4555 | Non-receipt of merchandise |
|  | 4556 | Defective merchandise |
|  | 4557 | Card activated telephone transaction |
|  | 4558 | Reserved for ISO use |
|  | 4559 | Services not rendered |
|  | 4560 | Credit not processed |
|  | 4561 | Reserved for ISO use |
|  | 4562 | Counterfeit transaction, magnetic stripe authorization fraud |
|  | 4563 | Non-receipt of required documentation to support representment |
|  | 4564 | Documentation received was illegible |
|  | 4565 | Documentation received was invalid/incomplete |
|  | 4566 | Chargeback contained a valid acquirer's reference number |
|  | 4567 | Invalid acquirer's reference number on representment, documentation was received or was not required |
|  | 4568 | Invalid acquirer's reference number on representment, documentation was received |
|  | 4569-4572 | Reserved for ISO use |
|  | 4573 | Expired card |
|  | 4574-4577 | Reserved for ISO use |
|  | 4578 | Ineligible transaction |
|  | 4579 | Requested transaction receipt not received |
|  | 4580 | Processing error |
|  | 4581 | Missing imprint |
|  | 4582 | Reserved for ISO use |
|  | 4583 | Non-possession of card |
|  | 4584 | Missing signature |
|  | 4585 | Reserved for ISO use |
|  | 4586 | Alteration of amount |
|  | 4587 | Domestic transaction receipt processing violation |
|  | 4588-4589 | Reserved for ISO use |
|  | 4590 | Non-receipt of merchandise, non-receipt of cash at ATM or load transaction value at ATM or load device |
|  | 4591-4593 | Reserved for ISO use |
|  | 4594 | Cancelled guaranteed reservation |
|  | 4595 | Advance lodging deposit |
|  | 4596 | Transaction exceeds limited amount |
|  | 4597-4649 | Reserved for ISO use |
|  | 4650-4749 | Reserved for national use |
|  | 4750-4999 | Reserved for private use |
| 5000-5999  Reason for a reconciliation | 5000-5299 | Reserved for ISO use |
| 5300-5599 | Reserved for national use |
| 5600-5999 | Reserved for private use |
| 6000-6499  Reason for a retrieval or retrieval fulfilment | 6001-6004 | Reserved for ISO use |
| 6005 | Cardholder does not agree with amount billed |
|  | 6006-6020 | Reserved for ISO use |
|  | 6021 | Cardholder does not recognize transaction |
|  | 6022 | ICC transaction certificate and associated data requested |
|  | 6023 | Cardholder needs information for personal records |
|  | 6024-6027 | Reserved for ISO use |
|  | 6028 | Request for copy bearing signature |
|  | 6029 | Travel and entertainment document request |
|  | 6030-6031 | Reserved for ISO use |
|  | 6032 | Copy request because original lost in transit |
|  | 6033-6034 | Reserved for ISO use |
|  | 6035 | Written cardholder request for original due to inadequate copy of mail/phone order or recurring transaction receipt |
|  | 6036 | Legal process request for original, e.g. a subpoena |
|  | 6037 | Received copy illegible |
|  | 6038 | Paper/handwriting analysis request |
|  | 6039-6040 | Reserved for ISO use |
|  | 6041 | Fraud investigation |
|  | 6042 | Potential arbitration, chargeback or compliance documentation required |
|  | 6043 | Retrieval not fulfilled – not able to trace original transaction |
|  | 6044 | Retrieval not fulfilled – invalid reference number |
|  | 6045 | Retrieval not fulfilled – reference number/PAN incompatible |
|  | 6046 | Requested documentation supplied |
|  | 6047 | Retrieval cannot be fulfilled – required/requested documentation is not available |
|  | 6048 | Retrieval will not be fulfilled – request for an item that is not required to be provided |
|  | 6049 | Retrieval cannot be fulfilled – ICC transaction certificate and associated data is not available |
|  | 6050-6199 | Reserved for ISO use |
|  | 6200-6299 | Reserved for national use |
|  | 6300-6499 | Reserved for private use |
| 6500-6999  Reason for an administrative message | 6500-6599 | Reserved for ISO use |
| 6600-6799 | Reserved for national use |
| 6800-6999 | Reserved for private use |
| 7000-7999  Reason for a fee collection message | 7000-7299 | Reserved for ISO use |
| 7300-7599 | Reserved for national use |
| 7600-7999 | Reserved for private use |
| 8000-8099  Reason for a network management message | 8000 | Start batch/file transfer, no recovery procedure |
| 8001 | Start batch/file transfer, recovery procedure |
| 8002 | End batch/file |
| 8003-8059 | Reserved for ISO use |
| 8060-8069 | Reserved for national use |
| 8070-8099 | Reserved for private use |
| 8100-8199 | 8100 | Standard key exchange/activation key life cycle |
| Reason for a key change message | 8101 | Standard key exchange/activation keys out of sync |
|  | 8102 | Standard key exchange/activation security reasons |
|  | 8103 | Standard key exchange key deactivation |
|  | 8104 | Standard key exchange verification key life cycle |
|  | 8105 | Standard key exchange keys out of sync |
|  | 8106-8159 | Reserved for ISO use |
|  | 8160-8169 | Reserved for national use |
|  | 8170-8199 | Reserved for private use |
| 8200-8999  Reserved | 8200-8399 | Reserved for ISO use |
| 8400-8699 | Reserved for national use |
| 8700-8999 | Reserved for private use |
| 9000-9999  Reserved | 9000-9299 | Reserved for ISO use |
| 9300-9599 | Reserved for national use |
| 9600-9999 | Reserved for private use |

**Message type identifier codes**

**All possible message type identifier codes**

The message type identifier is a three-position code. Table D.17 gives the possible values of each position of the message type identifier code.

**Table D.17 — Message type identifiers**

|  |  |  |
| --- | --- | --- |
| **Range** | **Codes** | **Description** |
| First position Message class | 0 | Reserved for ISO use |
|  | 1 | Authorization |
|  | 2 | Financial presentment |
|  | 3 | File action |
|  | 4 | Reversal/chargeback |
|  | 5 | Reconciliation |
|  | 6 | Administrative |
|  | 7 | Fee collection |
|  | 8 | Network management |
|  | 9 | Reserved for ISO use |
| Second position Message function | 0 | Request |
|  | 1 | Request response |
|  | 2 | Advice |
|  | 3 | Advice response |
|  | 4 | Notification |
|  | 5 | Notification acknowledgement |
|  | 6 | Instruction |
|  | 7 | Instruction acknowledgement |
|  | 8 | Reserved for ISO use |
|  | 9 | Reserved for ISO use |
| Third position Transaction originator | 0 | Acquirer |
|  | 1 | Acquirer repeat |
|  | 2 | Card issuer |
|  | 3 | Card issuer repeat |
|  | 4 | Other originator |
|  | 5 | Other originator repeat |
|  | 6 | Reserved for ISO use |
|  | 7 | Reserved for ISO use |
|  | 8 | Reserved for ISO use |
|  | 9 | Reserved for ISO use |

**Allocated message type identifier codes**

The message type identifier is a three-position code. Table D.18 gives the codes allocated within this document.

**Table D.18 — Allocated message type identifiers**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Message class** | **Originator** | **Rqs t** | **Rqst rpt** | **Rqst resp** | **Adv c** | **Advc rpt** | **Advc resp** | **Ntfn** | **Ntfn ack** | **Inst** | **Inst ack** |
| Authorization | Acquirer | 100 | 101 | 110 | 120 | 121 | 130 | 140 | 150 |  |  |
| Verification | Other | 104 | 105 | 114 | 124 | 125 | 134 | 144 | 154 |  |  |
| Financial presentment | Acquirer | 200 | 201 | 210 | 220 | 221 | 230 | 240 | 250 |  |  |
| File action | Acquirer |  |  |  |  |  |  | 340 | 350 |  |  |
| Card issuer |  |  |  |  |  |  |  |  | 362 | 372 |
| Other | 304 | 305 | 314 | 324 | 325 | 334 | 344 | 354 | 364 | 374 |
| Reversal | Acquirer |  |  |  | 420 | 421 | 430 | 440 | 450 |  |  |
| Chargeback | Card issuer |  |  |  | 422 | 423 | 432 | 442 | 452 |  |  |
| Reconciliation | Acquirer | 500 | 501 | 510 | 520 | 521 | 530 | 540 | 550 |  |  |
| Card issuer | 502 | 503 | 512 | 522 | 523 | 532 | 542 | 552 |  |  |
| Administration | Acquirer |  |  |  |  |  |  | 640 | 650 |  |  |
| Card issuer | 602 | 603 | 612 |  |  |  |  |  | 662 | 672 |
| Other | 604 | 605 | 614 | 624 | 625 | 634 | 644 | 654 |  |  |
| Fee collection | Acquirer |  |  |  | 720 | 721 | 730 | 740 | 750 |  |  |
| Card issuer |  |  |  | 722 | 723 | 732 | 742 | 752 |  |  |
| Network management | Other | 804 | 805 | 814 | 824 | 825 | 834 | 844 | 854 |  |  |
| **Key**  Rqst   request  Rpt   repeat  Resp   response  Advc   advice  Ntfn   notification  Ack   acknowlegement  Inst   instruction | | | | | | | | | | | |

**Point of service capability (bit 27)**

**POS card-reading capability**

Table D.19 lists the value attributed to each bit of the 32 bits (four characters) which indicate the card-reading capabilities of the POS.

**Table D.19 — POS card-reading capability**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | B1 | B2 | B3 | B4 | B5 | B6 | B7 | B8 | B9 | B10 | B11 | B12 | B13 | B14 | B15 | B16 |
| Unknown | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Information not taken from card, e.g. RFID | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Physical (key entry or OCR reading of embossing or printed data either at time of transaction or after the event) | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Optical code | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - |
| Magnetic stripe | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - |
| ICC | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - |
| Account data on file | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | - | - | - | - |  | 1 | - | - | - | - | - |  | - | - |
| Reserved for ISO use | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - |
| Reserved for ISO use | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - |
| Reserved for ISO use | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - |
| Reserved for ISO use | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - |
| Reserved for ISO use | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - |
| Reserved for ISO use | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - |
| Reserved for ISO use | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 |
|  | B17 | B18 | B19 | B20 | B21 | B22 | B23 | B24 | B25 | B26 | B27 | B28 | B29 | B30 | B31 | B32 |
| Reserved for ISO use | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | - |  | 1 | - | - | - | - | - |  | - | - |
| Reserved for national use | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 |

**POS cardholder verification capability**

Table D.20 lists the value attributed to each bit of the 32 bits which indicate the cardholder verification capabilities of the POS.

**Table D.20 — POS cardholder verification capability**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | B1 | B2 | B3 | B4 | B5 | B6 | B7 | B8 | B9 | B10 | B11 | B12 | B13 | B14 | B15 | B16 |
| Unknown | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| None | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Manual signature verification | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Online PIN | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - |
| Offline PIN in clear | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - |
| Offline PIN encrypted | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - |
| Offline digitized signature analysis | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - |
| Offline biometrics | - | - | - | - | - | - |  | 1 | - | - | - | - | - |  | - | - |
| Other manual verification, e.g. passport or driver's licence | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - |
| Offline biographics | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - |
| Account-based digital signature | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - |
| Public-key-based digital signature | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - |
| Reserved for ISO use | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - |
| Reserved for ISO use | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - |
| Reserved for ISO use | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - |
| Reserved for ISO use | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 |
|  | B17 | B18 | B19 | B20 | B21 | B22 | B23 | B24 | B25 | B26 | B27 | B28 | B29 | B30 | B31 | B32 |
| Reserved for ISO use | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | - |  | 1 | - | - | - | - | - |  | - | - |
| Reserved for national use | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 |

**Point of service data code (bit 22)**

**Card-reading method used at POS**

Table D.21 lists the value attributed to each bit of the 32 bits (four characters) which indicate the card-reading method actually used by the POS or how account data was obtained for this transaction.

**Table D.21 — Card-reading method used at POS**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | B1 | B2 | B3 | B4 | B5 | B6 | B7 | B8 | B9 | B10 | B11 | B12 | B13 | B14 | B15 | B16 |
| Unknown | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Information not taken from card, e.g. RFID | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Physical (key entry or OCR reading of embossing or printed data either at time of transaction or after the event) | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Optical code | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - |
| Magnetic stripe | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - |
| ICC | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - |
| Account data on file | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | - | - | - | - |  | 1 | - | - | - | - | - |  | - | - |
| Reserved for ISO use | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - |
| Reserved for ISO use | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - |
| ICC read attempted but failed | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - |
| Magnetic stripe read attempted but failed | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - |
| Fallback | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - |
| Reserved for ISO use | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - |
| Reserved for ISO use | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 |
|  | B17 | B18 | B19 | B20 | B21 | B22 | B23 | B24 | B25 | B26 | B27 | B28 | B29 | B30 | B31 | B32 |
| Reserved for ISO use | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 |

**Cardholder verification method used at POS**

Table D.22 lists the value attributed to each bit of the 32 bits (four characters) which indicate the cardholder verification method actually used by the POS.

**Table D.22 — Cardholder verification method used at POS**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | B1 | B2 | B3 | B4 | B5 | B6 | B7 | B8 | B9 | B10 | B11 | B12 | B13 | B14 | B15 | B16 |
| Unknown | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| None | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Manual signature verification | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Online PIN | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - |
| Offline PIN in clear | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - |
| Offline PIN encrypted | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - |
| Offline digitized signature analysis | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - |
| Offline biometrics | - | - | - | - | - | - |  | 1 | - | - | - | - | - |  | - | - |
| Other manual verification, e.g. passport or driver's licence | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - |
| Offline biographics | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - |
| Account-based digital signature | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - |
| Public-key-based digital signature | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - |
| Reserved for ISO use | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - |
| Reserved for ISO use | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - |
| Reserved for ISO use | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - |
| Reserved for ISO use | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 |
|  | B1 7 | B18 | B19 | B20 | B21 | B22 | B23 | B24 | B25 | B26 | B27 | B28 | B29 | B30 | B31 | B32 |
| Reserved for ISO use | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 |

**POS environment**

Table D.23 lists the value attributed to each bit of the 32 bits (four characters) which indicate the POS environment.

**Table D.23 — POS environment**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | B1 | B2 | B3 | B4 | B5 | B6 | B7 | B8 | B9 | B10 | B11 | B12 | B13 | B14 | B15 | B16 |
| Unknown | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Attended POS | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Unattended, details unknown | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Mail order/telephone order | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - |
| Electronic commerce | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - |
| Mobile commerce | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - |
| Recurring transaction | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - |
| Stored details | - | - | - | - | - | - |  | 1 | - | - | - | - | - |  | - | - |
| CAT | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - |
| ATM on bank premises | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - |
| ATM off bank premises | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - |
| Deferred transaction | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - |
| Instalment transaction | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - |
| Key entered ATM transaction | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - |
| Recurring payment, first occurrence | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - |
| Recurring payment, subsequent | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 |
|  | B17 | B18 | B19 | B20 | B21 | B22 | B23 | B24 | B25 | B26 | B27 | B28 | B29 | B30 | B31 | B32 |
| Reserved for ISO use | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 |

**Security characteristics**

Table D.24 lists the value attributed to each bit of the 32 bits (four characters) which indicate the security characteristics.

**Table D.24 — Security characteristics**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | B1 | B2 | B3 | B4 | B5 | B6 | B7 | B8 | B9 | B10 | B11 | B12 | B13 | B14 | B15 | B16 |
| Unknown | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Private network | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Open network (Internet) | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Channel MACing | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - |
| Pass through MACing | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - |
| Channel encryption | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - |
| End-to-end encryption | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - |
| Private algorithm encryption | - | - | - | - | - | - |  | 1 | - | - | - | - | - |  | - | - |
| PKI encryption | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - |
| Private algorithm MACing | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - |
| Standard algorithm MACing | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - |
| Cardholder managed end-to-end encryption | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - |
| Cardholder managed point-to-point encryption | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - |
| Merchant managed end-to-end encryption | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - |
| Merchant managed point-to-point encryption | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - |
| Acquirer managed end-to-end encryption | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 |
|  | B17 | B18 | B19 | B20 | B21 | B22 | B23 | B24 | B25 | B26 | B27 | B28 | B29 | B30 | B31 | B32 |
| Acquirer managed point-to-point encryption | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - | - | - |
| Reserved for ISO use | - | - | - | - | - | - |  | 1 | - | - | - | - | - |  | - | - |
| Reserved for national use | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - | - |
| Reserved for national use | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 | - |
| Reserved for private use | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 |

**Shipping indicator codes (bit 34)**

Table D.25 lists the Shipping indicator codes.

**Table D.25 — Shipping indicator codes**

|  |  |
| --- | --- |
| **Code** | **Description** |
| 01 | Ship to cardholder’s billing address |
| 02 | Ship to another verified address on file with merchant |
| 03 | Ship to address that is different than the cardholder’s billing address |
| 04 | “Ship to store”/pick-up at local store (store address shall be populated in shipping address fields) |
| 05 | Digital goods (includes online services, electronic gift cards and redemption codes) |
| 06 | Travel and event tickets, not shipped |
| 07 | Other (e.g. gaming, digital services not shipped, e-media subscriptions) |
| 08 | Pick-up and go delivery |

**Transaction type codes (bit 3)**

Table D.26 lists the Transaction type codes.

**Table D.26 — Transaction type codes**

|  |  |  |
| --- | --- | --- |
| **Range** | **Codes** | **Description** |
| 00-1Z  Debit transactions | 00 | Goods and service |
| 01 | Cash (ATM) |
|  | 02 | Adjustment |
|  | 03 | Cheque guarantee (funds guaranteed) |
|  | 04 | Cheque verification (funds available but not guaranteed) |
|  | 05 | Eurocheque (retired) |
|  | 06 | Traveller cheque |
|  | 07 | Letter of credit |
|  | 08 | Giro (postal banking) |
|  | 09 | Goods and services with cash disbursement |
|  | 10 | Non-cash financial instrument, e.g. wire transfer |
|  | 11 | Quasi-cash and scrip |
|  | 12 | Cash (manual) |
|  | 13 | Funds withdrawal for electronic purse; unlinked loads to funds issuer |
|  | 14 | Benefits purchase with cash-back |
|  | 15 | Benefit cash withdrawal |
|  | 16 | Benefit cash purchase |
|  | 17 | Funds withdrawal for electronic purse; unlinked unloads to card issuer |
|  | 18-1J | Reserved for ISO use |
|  | 1K-1R | Reserved for national use |
|  | 1S-1Z | Reserved for private use |
| 20-2Z  Credit transactions | 20 | Returns |
| 21 | Deposits |
|  | 22 | Adjustment |
|  | 23 | Cheque deposit guarantee |
|  | 24 | Cheque deposit |
|  | 25 | Deposit with cash-back |
|  | 26 | Cheque deposit with cash-back |
|  | 27 | Funds deposit from electronic purse; unlinked unloads to funds issuer |
|  | 28 | Funds deposit from electronic purse; unlinked loads to card issuer |
|  | 29 | Original credit e.g. wire transfer, gaming wins |
|  | 2A | Goods and services; initiated by issuer for payment to goods and services provider |
|  | 2B | Pre-paid load |
|  | 2C-2J | Reserved for ISO use |
|  | 2K-2R | Reserved for national use |
|  | 2S-2Z | Reserved for private use |
| 30-3Z  Inquiry/verification services | 30 | Available funds inquiry |
| 31 | Balance inquiry |
|  | 32 | Ledger balance inquiry |
|  | 33 | Verification inquiry |
|  | 34 | Statement inquiry |
|  | 35 | Cleared item inquiry |
|  | 36 | Cash balance inquiry |
|  | 37 | Instalment inquiry, e.g. instalment program terms |
|  | 38 | Fee inquiry, e.g. to determine fee prior to transaction initiation |
|  | 39 | Eligibility inquiry |
|  | 3A | Customer profile inquiry, e.g. inquiry performed by an ATM to retrieve customer preferences |
|  | 3B-3J | Reserved for ISO use |
|  | 3K-3R | Reserved for national use |
|  | 3S-3Z | Reserved for private use |
| 40-4Z  Transfer services | 40 | Cardholder accounts transfer |
| 41-4J | Reserved for ISO use |
| 4K-4R | Reserved for national use |
| 4S-4Z | Reserved for private use |
| 50-5Z  Payment services | 50 | Customer/cardholder generated/initiated bill payment – debit to customer/cardholder |
| 51 | Account verification |
|  | 52 | Payment return |
|  | 53 | Biller generated/initiated bill payment – credit to biller |
|  | 54-5J | Reserved for ISO use |
|  | 5K-5R | Reserved for national use |
|  | 5S-5Z | Reserved for private use |
| 60-6Z  Electronic purse services | 60 | Load value; linked loads |
| 61 | Unload value; linked unloads |
|  | 62 | Transfer value |
|  | 63 | Administrative |
|  | 64 | Currency exchange |
|  | 65-6J | Reserved for ISO use |
|  | 6K-6R | Reserved for national use |
|  | 6S-6Z | Reserved for private use |
| 70-7Z  Administrative | 70 | Pin change |
| 71 | PIN verify |
|  | 72 | Activation |
|  | 73 | Card update |
|  | 74 | Card read |
|  | 75-7J | Reserved for ISO use |
|  | 7K-7R | Reserved for national use |
|  | 7S-7Z | Reserved for private use |
| 80-8Z  Reserved | 80-8J | Reserved for ISO use |
| 8K-8R | Reserved for national use |
| 8S-8Z | Reserved for private use |
| 90-9Z  Reserved | 90-9J | Reserved for ISO use |
| 9K-9R | Reserved for national use |
| 9S-9Z | Reserved for private use |
| A0-ZZ  Reserved | A0 IZ | Reserved for ISO use |
| J0-PZ | Reserved for national use |
| R0-ZZ | Reserved for private use |